

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take the Active Lifestyle Protector. Be sure to also read the general terms and conditions.	Active Lifestyle Protector
	«CommDate»

Important Note: This product is underwritten by Hong Leong Assurance Berhad, an insurer licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

1. What is this product about?

- This is a non-participating insurance product designed to provide the following essential protection during the term of the policy:-
 - Compassionate Allowance Benefit (for death only);
 - Daily Hospitalisation Income Benefit;
 - Loss of Travel Documents Benefit;
 - Emergency Medical Evacuation and Repatriation.

Please refer to item (2) below for details of the benefits provided.
- Upon expiry of this policy, there will be a 70% or 100% return of total premiums paid based on monthly mode of payment for Deluxe and Premier Plan respectively provided there was no prior approved claim during the policy term.

2. What are the covers / benefits provided?

This plan offers 2 options of benefits. The plan selected is <<Plan chosen>> Plan. The duration of coverage is 5 years or upon termination, whichever occurs first.

No.	Benefit	Plan		
		Deluxe	Premier	
		RM	RM	
1	Compassionate Allowance Benefit (upon death of Life Assured only)			
	Event Location: Malaysia	Natural causes	5,000	10,000
		Accidental causes	25,000	50,000
	Event Location: Overseas	Natural causes	10,000	20,000
Accidental causes		50,000	100,000	
2	No Claim Bonus	70% of Total Premiums Paid based on monthly mode of payment for this Basic Policy	100% of Total Premiums Paid based on monthly mode of payment for this Basic Policy	
3	Daily Hospitalisation Income Benefit			
	Admission to a Hospital in Malaysia (limited to 730 days per Any One Disability)	150 per day	300 per day	
	Admission to a Hospital in any Overseas countries (limited to 30 days per Any One Disability)	300 per day	600 per day	
4	Loss of Travel Documents Benefit (limited to 1 claim only per Policy Year)	1,500	3,000	
5	Emergency Medical Evacuation and Repatriation^[1]	250,000 per event		

^[1]The Asia Assistance Network (AAN) has dedicated teams to handle your emergency medical care. Call +603-7628 3799 or +603-7841 5770 for VIP Assistance.

3. How much premium do I have to pay?

- The total premium that you have to pay varies depending on the plan choice.
- The estimated initial premium that you have to pay is as follows:

Plan	Initial Premium (RM)			
	Annual	Semi-Annual	Quarterly	Monthly
<<Plan Chosen>>				

Plan	Insured Lives	Premium payable until insured life's age	Premium Payment Term
<<Plan Chosen>>	Life Assured	<<entry age + 5>>	5 years

- The premium rates charged for this plan are guaranteed and level throughout the payment term.
- A Grace Period of thirty (30) days from its premium due date will be allowed for payment of subsequent premium, during which period this policy shall remain in force.

4. What are the fees and charges I have to pay?

No commission is payable for this product. However, we will utilize a portion of your premium as marketing fee/ referral fee/ any other types of promotional-related fee.

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as medical condition, and state your age correctly.
- Free-look period – you may cancel your policy by returning the policy within 15 days from the date of delivery of the same to you. The premium and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you without interest.
- You should satisfy yourself that this plan will best serve your needs and that the premium payable under this plan is an amount you can afford.
- Suicide – if death of Life Assured is due to suicide within the first 12 months, the nominee will not receive any benefit payment.
- Waiting period of 30 days shall apply to Daily Hospitalisation Income Benefit due to Illness. Eligibility for these benefits will only commence 30 days after the Issue Date or Reinstatement Date of the policy; whichever is later.
- The coverage will cease on the expiry date and liability of the insurance company shall cease immediately after the expiry date.
- There are provisions for nomination and assignment. Please be advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.
- All applications are subject to underwriting approval.

Note: This list is non-exhaustive. Please refer to the policy contract for the detailed terms and conditions under this policy.

6. What are the major exclusions under this policy?

Compassionate Allowance Benefit

If the Life Assured whether sane or insane, commits suicide within 12 months from the Issue Date or the Reinstatement Date, whichever is later, this Policy shall forthwith become null and void and the Company shall return free of interest the premiums paid or if there are any monies due and owing to the Company under this Policy, the balance of the premiums paid (if any) after deducting the amount due.

No benefit shall be paid for death due to Accident caused directly or indirectly, wholly or partly, by any one of the following occurrences:-

- Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;
- Engaging in or taking part in professional or semi-professional sports;
- Engaging in racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, winter sports, underwater pastimes, water skiing, football, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling;
- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;
- Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;

- (g) Active duty in the armed forces (whether voluntary or otherwise);
- (h) Sickness or disease of any kind caused by or infected by or in any way attributed to virus, parasite, bacteria or any micro-organism including where the virus, parasite, bacteria or micro-organism is introduced and/ or caused by bites of insects or is sexually transmitted;
- (i) Committing or attempting to commit any unlawful act;
- (j) Any injuries as a result of the mental disorder;
- (k) Miscarriage or any complications due to pregnancy;
- (l) Any dental Treatment unless necessitated by Injury covered under this Benefit.

Daily Hospitalisation Income Benefit

The Daily Hospitalisation Income Benefit shall not be payable if is caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- (a) Pre-existing Illness;
- (b) Specified Illnesses;
- (c) Any medical or physical conditions arising within the first 30 days of the Issue Date or Reinstatement Date, whichever is later except for Injury;
- (d) Plastic/Cosmetic surgery, circumcision, eye examination, glasses or Surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers, and prescriptions thereof;
- (e) Dental conditions including dental Treatment or oral surgery except as necessitated by accidental Injuries to sound natural teeth occurring wholly during the period of insurance;
- (f) Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal Disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex), Human Immune-deficiency Virus (HIV) and HIV related Diseases including any mutant derivations or variations thereof, and any communicable Diseases that requires quarantine by law;
- (g) Any Treatment or Surgical operation for Congenital Conditions or deformities including hereditary conditions;
- (h) Pregnancy, childbirth (including Surgical delivery), miscarriage or any complications related to the same, abortion and prenatal or postnatal care and Surgical, mechanical or chemical contraceptive methods of birth control or Treatment pertaining to infertility. Erectile dysfunction and tests or Treatment related to impotence or sterilization;
- (i) Hospitalisation primarily for investigative purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to Treatment or diagnosis of a Disability or any Treatment which is not Medically Necessary and any preventive Treatment, preventive medicines or examinations carried out by a Physician, and Treatment specifically for weight reduction or gain;
- (j) War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces (whether voluntary or involuntary), direct participation in strikes, riots, rebellion, revolution and civil commotion or insurrection;
- (k) Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- (l) Expenses incurred for donation of any body organ by a Life Assured and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- (m) Investigation and Treatment of sleep and snoring disorders, hormone replacement therapy and alternative therapy such as Treatment, medical service or supplies including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bone setting, herbalist Treatment, massage or aroma therapy or other form of alternative Treatment;
- (n) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- (o) Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/ pack and other ineligible non-medical items;
- (p) Sickness or Injury arising from hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional or semi-professional sports and illegal activities;
- (q) Expenses incurred for sex changes;
- (r) Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- (s) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/narcotics/alcohol of any kind;
- (t) Engaging in racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, underwater pastimes, football, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling;
- (u) Committing or attempting to commit any unlawful act; and
- (v) Any physical defect or infirmity.

Loss of Travel Documents Benefit

The Loss of Travel Documents Benefit shall not be payable if is caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- (a) Flying or taking part in any aerial activities except where traveling in an aircraft as a fare-paying passenger and not as aircrew nor for the purpose of any trade or technical operation in or on the aircraft;
- (b) Self-inflicted Injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/ narcotics/ alcohol of any kind;
- (c) Engaging in hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional or semi-professional sports and illegal activities;
- (d) Engaging in racing of any kind (other than on foot), mountain or rock climbing necessitating the use of ropes or guides, underwater pastimes, polo, hunting, show jumping, caving, pot-holing, boxing or wrestling;
- (e) War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military or usurped power;
- (f) Direct participation in strikes, riots, rebellion, revolution, civil commotion or insurrection;
- (g) Active duty in the armed forces (whether voluntary or otherwise);
- (h) Committing or attempting to commit any unlawful act;
- (i) As a result of the mental disorder.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my policy?

If you do not pay your premiums within the grace period, your policy may lapse and the cash surrender value (if any) shall be payable to you. The cash surrender value that the insurance company will pay you when you cancel the policy from Year 3 onwards (provided no prior approved claim) will be much less than the total amount of premium that you have paid.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details (including that of the nominee and / or trustee) to ensure that all correspondence reach you and / or nominee / trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the insuranceinfo booklet on 'Medical and Health Insurance', available at all our branches or you can obtain a copy from our Customer Service or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Hong Leong Assurance Berhad
Level 3, Tower B, PJ City Development
No 15A, Jalan 219, Seksyen 51A
46100 Petaling Jaya, Selangor
P.O.Box 120, 46710 Petaling Jaya

Tel: 03 – 7650 1288

Fax: 03 - 7650 1299

Homepage: www.hla.com.my

10. Other similar types of cover available

Please refer to our Customer Service for other similar types of cover available.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at «CommDate».

Important Notice to Prospective Policy Owner

- Before purchasing any Medical and Health Insurance (MHI) product, you are advised to seek explanation on the following from the company or its intermediary:
 - The basic and salient features of MHI in general; and
 - The basic and salient features of a particular MHI product that you intend to purchase.
- The objective of this exercise is to ensure that you understand the basic and important features of a MHI product so that you are able to make an informed decision before purchasing the product.
- You should ensure that important information regarding the policy is disclosed to you and that you understood the information disclosed. Where there is ambiguity, please seek an explanation/clarification from the company or its intermediary.
- Prior to making a decision to purchase any medical and health (MHI) policy, you should satisfy yourself that this plan will best serve your needs and the premium payable under the policy is an amount that you can afford.
- You are advised to refer to the sample policy contract for details on the important features of the plan that you intend to purchase.
- To find out more about the basic information of MHI, please refer to the consumer education booklet "The Introduction to Medical and Health Insurance" issued by Bank Negara Malaysia available at most branches of insurance companies. You may also log on to www.insuranceinfo.com.my for more information.
- If the policy shall have been issued and for any reason whatsoever you shall decide not to take up the policy, you may return the policy to us for cancellation provided such request for cancellation is delivered by you to us within 15 days from the date of delivery of the policy. You are entitled to the return of the premium and any applicable tax paid less deduction of medical expenses incurred by us in the issue of the policy.

Checklist

This checklist serves to guide you to seek an explanation on the essential features of a Medical and Health Insurance (MHI) policy so that you are able to make an informed decision before purchasing the policy. When in doubt or where there is ambiguity, you are advised to seek further clarification/information from your insurer.

- The booklet "The Introduction to Medical and Health Insurance Products" issued by Bank Negara Malaysia on the basic information of MHI.
- The policy documents for details of the important features of the policies purchased.
- Avenues where details of the important features of the policy are also available.
- Benefits payable under the policy.
- Significant medical or technical exclusions or restrictions available.
- Limits of benefits (e.g. % of costs covered by the policy, co-payment, ceiling to total claim costs and deductible amounts).
- Amount of premium payable and the payable term.
- Nature and extent of the insurer's right to review and revise the premium payable, and the notice to be given by the insurer in the event of any revision.
- Pre-existing conditions, specified illnesses and qualifying period and the relevant periods applicable.
- For yearly renewable policies, whether policy renewal is guaranteed.
- Possible conditions that would lead to the following scenarios on policy renewal:
 - A policy is renewed with a level premium;
 - A policy is renewed with an increased premium; or
 - A policy is not renewed.
- Likely implications of switching policy from one insurer to another or transferring from one type of MHI plan to another.
- A "free-look period" of 15 days given to review the suitability of the newly purchased MHI product. If the product is returned to the insurer during this period, the premium and any applicable tax would be refunded to the policy owner minus the expenses incurred for the medical examination.
- The right of an insurer to repudiate liability in the event that you failed to disclose relevant information that would affect the decision of the insurer to accept or reject the risk, and on the premiums and terms to be applied to you.