

PRODUCT DISCLOSURE SHEET

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. Please refer to the policy contract for the definition of the capitalised terms.

Dear Customer,

This Product Disclosure Sheet provides you with key information on your life insurance. Other customers have read this Product Disclosure Sheet and found it helpful; **you should read it too.**

1 What is Life Protector?

Life Protector is a yearly renewable non-participating term plan which provides coverage for the death or Accidental Total and Permanent Disability (TPD) and will be automatically renewed up to 2 times with increasing Basic Sum Assured without underwriting.

2 Know Your Coverage/Benefits

As an illustration, for annual premium of **RM60.00** payable in the **first year**, you will receive the following life insurance **coverage/benefits**. The coverage stated in the table below is for the Life Assured, unless stated otherwise.

| Death Benefit | <ul style="list-style-type: none"> Upon death, we shall pay the prevailing Basic Sum Assured. The initial Basic Sum Assured is RM20,000.00. We shall terminate this policy after approval of this benefit claim. | | | | | | | | |
|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|-------------|---------------------|-------------------|---------------------|------------------------|-----------------------|
| Accidental Total and Permanent Disability Benefit (TPD) | <ul style="list-style-type: none"> Upon Accidental TPD, we shall pay 500% of the prevailing Basic Sum Assured. We shall terminate this policy upon Accidental TPD claim. We shall pay the Accidental TPD Benefit in accordance with the Provisions for TPD Benefit Limit per Life below: <table border="1" data-bbox="359 728 1050 846"> <thead> <tr> <th>Age at TPD (last birthday)</th> <th>TPD Benefit Limit per Life</th> </tr> </thead> <tbody> <tr> <td>Less than 7</td> <td>RM100,000.00</td> </tr> <tr> <td>7 to less than 15</td> <td>RM500,000.00</td> </tr> <tr> <td>15 to less than age 65</td> <td>RM3,500,000.00</td> </tr> </tbody> </table> Upon approval of the Accidental TPD claim where the Accidental TPD Benefit is more than the TPD Benefit Limit per Life, we shall pay the Accidental TPD Benefit up to the TPD Benefit Limit per life. We shall reduce the prevailing Basic Sum Assured by the amount of Accidental TPD Benefit paid. We shall pay any balance of the prevailing Basic Sum Assured upon death occurs during the policy term. Any claim on Accidental TPD will reduce the prevailing Basic Sum Assured and we shall terminate this policy when the prevailing Basic Sum Assured is fully advanced. | Age at TPD (last birthday) | TPD Benefit Limit per Life | Less than 7 | RM100,000.00 | 7 to less than 15 | RM500,000.00 | 15 to less than age 65 | RM3,500,000.00 |
| Age at TPD (last birthday) | TPD Benefit Limit per Life | | | | | | | | |
| Less than 7 | RM100,000.00 | | | | | | | | |
| 7 to less than 15 | RM500,000.00 | | | | | | | | |
| 15 to less than age 65 | RM3,500,000.00 | | | | | | | | |
| Auto-renewability Option | <ul style="list-style-type: none"> Upon the end of the Policy Year, we will automatically renew this plan for another year without evidence of insurability where: <ul style="list-style-type: none"> (a) the Basic Sum Assured upon first renewal is equivalent to 105% of initial Basic Sum Assured; or (b) the Basic Sum Assured upon second renewal is equivalent to 110% of initial Basic Sum Assured. The maximum renewal allowed is up to two times. We shall determine the premium payable upon renewal based on the Life Assured's age on the renewal date and any applicable tax. | | | | | | | | |

Please refer to Product Information Sheet and policy contract for more details.

Your life insurance **excludes**:

- Suicide – if death was due to suicide within **12 months** from the Issue Date or the Reinstatement Date, whichever is the latest.
- Accidental TPD resulting directly or indirectly from any self-inflicted injury, suicide or attempted suicide, provoked murder or assault or being under the influence of drugs/narcotics/alcohols of any kind.

Note: This list is **non-exhaustive**. You must refer to the Product Information Sheet or policy contract for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at
03-7650 1288



Visit us at:
<https://www.hla.com.my/en/home.html>



Email us at:
customerservice@hla.hongleong.com.my



Scan the QR code
for the Product Information Sheet

3 Know Your Obligations

For this life insurance, you must pay a premium of:

Premium Annual premium of **RM60.00** is payable in the **first year**.

Duration: **1 year**, auto-renewable up to 2 times.

You also have to pay the following fees and charges:

Total Commission There is no commission payable for this policy.

Other applicable charges Marketing fee/referral fee/any other types of promotional-related fee (if applicable).

This Product Disclosure Sheet consists of 2 pages and each page forms an integral part of the Product Disclosure Sheet. A prospective policy owner is advised to read and understand the information printed on each and every page.

Life Protector Version 1.0 – Last updated 1 Jan 2026 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor.

Tel: 03-7650 1288 Website: www.hla.com.my

**Other Key Terms**

- You must disclose all material facts such as medical condition and state your age correctly. Otherwise, you may risk having your claim rejected or policy terminated.
- Premium payment beyond the grace period may result in policy lapse and may affect future benefit payouts.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this policy is an amount you can afford.

Note: The list is **non-exhaustive**. You should refer to the Product Information Sheet or policy contract for the full list of terms and conditions.

**Can I cancel my policy?**

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** You may cancel your policy within 15 days after your policy has been delivered to you. The premium that you have paid (less any medical fee incurred) will be refunded to you.
- **After free-look period:** You may cancel your policy and the cancellation will take effect on the next premium due date following the notice.

The benefit(s) payable under eligible policy/products is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Hong Leong Assurance Berhad or PIDM (visit www.pidm.gov.my).

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

SAMPLE

This Product Disclosure Sheet consists of 2 pages and each page forms an integral part of the Product Disclosure Sheet. A prospective policy owner is advised to read and understand the information printed on each and every page.

Life Protector Version 1.0 – Last updated 1 Jan 2026 – E&OE –

Level 3, Tower B, PJ City Development, No. 15A, Jalan 219, Seksyen 51A, 46100 Petaling Jaya, Selangor.

Tel: 03-7650 1288 Website: www.hla.com.my