

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the <i>Life Protector</i>. Be sure to also read the general terms and conditions.	Life 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 yearly renewable term plan. It pays a benefit upon death or accidental Total and Permanent Disability (TPD), whichever is earlier.
- Automatic Renewability of the Basic Plan
 1. Upon the end of the Policy Year, the Basic Policy will automatically be renewed for another year without evidence of insurability subject to the following terms and conditions:
 - a. maximum renewal allowed is up to two times;
 - b. the Basic Sum Assured upon first renewal is equivalent to One Hundred and Five Percent (105%) of Initial Basic Sum Assured;
 - c. the Basic Sum Assured upon second renewal is equivalent to One Hundred and Ten Percent (110%) of Initial Basic Sum Assured.
 2. Premium and any applicable tax shall continue to be chargeable upon the renewal.
 3. Policy Owner is required to notify HLA if he/ she does not want to renew the plan for another 1 year term at least 30 days prior to the end of the initial term.

2. What are the covers / benefits provided?

The duration of the coverage is 1 year or upon termination, whichever occurs first. The initial Basic Sum Assured for this plan is RM<<Basic Sum Assured>> and the Basic Sum Assured shall increase upon renewal as stated below:

- a. The Basic Sum Assured upon first renewal is equivalent to One Hundred and Five Percent (105%) of Initial Basic Sum Assured;
- b. The Basic Sum Assured upon second renewal is equivalent to One Hundred and Ten Percent (110%) of Initial Basic Sum Assured.

Death Benefit

In the event of death of the Life Assured, the Death Benefit equivalent to 100% of Basic Sum Assured will be payable in one lump sum.

Accidental Total and Permanent Disability Benefit

In the event of TPD of the Life Assured due to accidental causes, the Accidental TPD Benefit equivalent to 500% of Basic Sum Assured will be payable in accordance to the Company's TPD Provisions.

3. How much premium do I have to pay?

- The estimated premium that you have to pay: RM <<Premium Amount>> (<<Payment Frequency>>)
- Premium duration:

Plan	Insured Lives	Premium Payable until Insured Life's Age	Premium Payment Term
Life Protector	Life Assured	<< entry age + 1 >>	Yearly Renewable Term with renewal limit of up to 2 times

- 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.
- It is important that you receive and keep the receipt of your payment as proof of payment of premium.

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 fifteen (15) days from the date of delivery of the policy. The premium and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you.
- 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.
- The coverage will cease on the day after 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.
- Please note the likely implications of switching policy from one insurer to another or transferring from one type of insurance plan to another – for example, you may be subject to new terms and conditions of the new policy or of the new insurer.
- All applications are subject to underwriting approval.

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

6. What are the major exclusions under this policy?

Death Benefit

If the Life Assured, whether sane or insane, commits suicide within twelve (12) months from the Issue Date or the Reinstatement Date, whichever is later, this Policy shall become void and we shall return the premium and any applicable tax paid without interest after deducting any amount due to us under this Policy.

Accidental Total & Permanent Disability

The Accidental TPD 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 on a regularly scheduled flight of a commercial airline 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 or taking part in professional or semi-professional sports;
- (d) 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;
- (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) 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 related to the same;
- (l) Any dental treatment unless necessitated by Injury covered under this Policy.

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?

You may cancel the policy by giving a written notice to Hong Leong Assurance Berhad.

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 correspondences reach you and/or nominee/trustee in a timely manner.

9. Where can I get further information?

Should you require additional information about life insurance, please refer to the insuranceinfo booklet on 'Life 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:

**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

Website: 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>>.