

<b>PRODUCT DISCLOSURE SHEET</b>	<b>Hong Leong Assurance Berhad</b>
<b>Read this Product Disclosure Sheet before you decide to take the Cancer Shield Care. Be sure to also read the general terms and conditions.</b>	<b>Cancer Shield Care</b>
	<b>«CommDate»</b>

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 health protection insurance product designed to provide continuous coverage for all stages of Cancer and protection upon the first occurrence of Death or Total and Permanent Disability (TPD).

**2. What are the covers / benefits provided?**

**This policy covers:**

- **Cancer:** **RMxxx (total amount payable<sup>[1]</sup>)** (300 % x << Basic Sum Assured>>)
- **Death:** **RMxxx** (Basic Sum Assured)
- **Total and Permanent Disability:** **RMxxx** (Basic Sum Assured)

**Duration: xx (<<Term>>) years**

**<sup>[1]</sup>Cancer Benefit**

Up to 300% of the Basic Sum Assured is payable upon diagnosis of cancer. An additional amount of 100% of the Basic Sum Assured is also payable upon Death or Total and Permanent Disability (TPD) of the Life Assured.

**Cumulative Payments (for 1 type of Cancer)**

Cancer Stage	Benefit Payable
Very Early Cancers	50% of Basic Sum Assured
Early Cancers	150% of Basic Sum Assured
Advanced Cancers	300% of Basic Sum Assured

As specified above, the benefit payable depends on the number of occurrences and the stage of Cancer being diagnosed. Claims for different cancer stages are allowed and the subsequent benefit payable shall be reduced accordingly by prior payments made for cancer of the same organ and the total amount payable shall be limited to 300% of the Sum Assured.

The following illustrates the possible benefit payable over the cancer progression for claims made on different stages (if no multiple claims have been made on Very Early and Early Cancers stages):

First Diagnosis	Cancer Stage Progressing Over Time (Percentage of Sum Assured)		
	Very Early	Early	Advanced
Very Early	50%	100%	150%
Very Early	50%	-	250%
Early	-	150%	150%
Advanced	-	-	300%

**Multiple Claims Allowed**

For Very Early Cancers and Early Cancers, multiple claims are allowed provided that the claim is in respect of a different type of cancer affecting a different organ.

**Extension of Coverage**

Extended coverage of two (2) policy years after Expiry Date to cover against Advanced Cancer provided that there were valid claims of either Very Early Cancers and/or Early Cancers of the same type or the same organ which were admitted prior to the Expiry Date.

**Death / Total and Permanent Disability (TPD) Benefit**

Upon the first occurrence of either Death or TPD (prior to attaining the age of sixty-five (65)) of the Life Assured, 100% of the Basic Sum Assured shall be payable regardless of whether there were claims made for cancer coverage. TPD benefit is payable in accordance with the company's TPD provision.

**Waiver of Premiums**

Upon approval of a claim for TPD or Cancer, all future premiums will be waived.

**3. How much premium do I have to pay?**

- The total premium that you have to pay varies depending on the plan chosen, policy term chosen, age at entry and gender.
- The premium rates are applicable to standard risks. The policy terms and rates may vary depending on the underwriting requirements.
- The estimated total premium that you have to pay: RM xxx («Frequency»)
- Premium Payment Duration for your policy: xx («Term») years
- The premium rates charged for this plan are level throughout the policy term and non-guaranteed. HLA reserves the right to revise the premiums as it deems necessary by serving a 90-day written notice to the Policy Owner.
- The premiums are payable up to the premium payment period of the plan or prior to the Death / TPD / Diagnosis of Cancer of the life assured, whichever is earlier. Policy renewal is guaranteed up to the stipulated term in the policy contract.
- You can choose to pay your premium either yearly, half-yearly, quarterly or monthly.
- A Grace Period of thirty (30) days from its due date will be allowed for payment of each premium after the first, 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.

Premium Payment Frequency:	<<Frequency>>
Minimum Modal Premium per policy:	RM << Premium Amount>>

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

6% service tax is chargeable if the policy belongs to a corporate. Otherwise, there is no service tax chargeable if it belongs to an individual.

**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 that you have paid (less any medical fee incurred) will be refunded to you without interest.
- Waiting period – the eligibility for benefits in respect of Cancer coverage under the policy will only start sixty (60) days after the effective date of the policy.
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this plan is an amount you can afford.
- 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.
- If the total claims under the Cancer Benefit have reached 300% of Basic Sum Assured, the policy will be terminated.

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?****Cancer Benefit**

- (a) Pre-existing Condition.

- (b) All Cancers presenting or diagnosed within the Waiting Period.
- (c) All Cancers which are histologically classified as being:
  - Premalignant (for example cervical intraepithelial neoplasia / CIN I, II or III, essential thrombocythemia, polycythemia rubra vera) or having either borderline malignancy / low malignant potential; and/or
  - Carcinoma in situ (except Ductal carcinoma in situ breast, Carcinoma in situ cervix and Carcinoma in situ colon).
- (d) All skin Cancers except malignant melanoma which are >1.5 mm thickness or metastatic skin Cancers.
- (e) All Cancers associated with HIV infection.
- (f) Unreasonable failure to follow medical treatment.
- (g) Very Early Cancers and Early Cancers if Death of the Life Assured occurs within seven (7) days following the date of diagnosis of Cancer.
- (h) Advanced Cancers if Death of the Life Assured occurs within twenty eight (28) days following the date of diagnosis of Cancer.

#### **Death Benefit**

No death benefit is payable if the Life Assured while sane or insane commits suicide within twelve (12) months from the Issue Date, Alteration Effective Date or Reinstatement Date, whichever is the latest.

#### **TPD Benefit**

No TPD benefit is payable if such disability has resulted directly or indirectly:

- i. from any self-inflicted bodily injury while sane or insane;
- ii. from flying in an aircraft (except as an aircrew member of, or as an ordinary fare paying passenger, on a regularly scheduled flight of a commercial airline); or
- iii. from anything whatsoever while as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion.

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?**

Buying a life policy is a long-term commitment. If you do not pay your premiums within the grace period, your policy may lapse unless your policy has acquired cash value. This policy may not have a guaranteed minimum cash value on termination until after you have paid premium for three (3) years. If you terminate your policy prematurely, you may get less than the amount you have paid in.

### **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 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](http://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](http://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».