

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take the Hospitalisation Income Shield. Be sure to also read the general terms and conditions.	Hospitalisation Income Shield
	<<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 medical plan built with increasing Daily Hospitalisation Income Benefit. Upon hospitalisation overseas, the Daily Hospitalisation Income Benefit payable will be doubled. For hospitalisation in Malaysia, the Daily Hospitalisation Income Benefit will only be doubled for hospitalisation in ICU. In addition, Monthly Living Allowance will be payable upon disability up to 180 months. Compassionate Allowance will be payable upon death. Upon maturity, 70% of the premium paid will be refundable.

2. What are the covers / benefits provided?

This product covers:

No.	Benefits	Deluxe Plan (RM)	Premier Plan (RM)
1	Daily Hospitalisation Income Benefit (per day up to 730 days per Any One Disability)	150	300
		Increase by 5% annually from beginning of Policy Year 2	
2	Intensive Care Unit and/or Overseas Benefit – payable in addition to Daily Hospitalisation Income Benefit (per day up to 30 days per Any One Disability)	150	300
		Increase by 5% annually from beginning of Policy Year 2	
3	Monthly Living Allowance Benefit - for disablement due to Accident only (per month up to 180 months)	1,500	3,000
4	Compassionate Allowance Benefit – for death only	1,500 + 70% of Total Premiums Paid	3,000 + 70% of Total Premiums Paid
5	Maturity Benefit	70% of Total Premiums Paid	

3. How much premium do I have to pay?

- The premium rates are applicable to standard risks. The total premium that you have to pay varies depending on the plan chosen, age at entry and policy term.
- The total premium that you have to pay : RM XXXX (<<Frequency>> premium)
- Premiums are to be paid for x years.
- The premium rates charged for this plan are **guaranteed**.
- You are required to pay your premium on a premium due date.
- A Grace Period of thirty (30) days from its due date will be allowed for the payment of each premium after the first 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?

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 and any applicable tax that you have paid (less any medical fee incurred) will be refunded to you.
- 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.
- The daily hospitalisation income benefit for all accidental causes starts immediately while for illnesses, there is a thirty (30) days' waiting period from the Issue Date, Alteration Effective Date or Reinstatement Date, whichever is the latest.
- For Specified Illnesses, the Daily Hospitalisation Income Benefit will only be effective one hundred and twenty (120) days from the Issue Date, Alteration Effective Date or Reinstatement Date of the policy, whichever is the latest. Specified Illness means the following Disability and its related complications:
 - (a) Hypertension, diabetes mellitus and cardiovascular disease;
 - (b) All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
 - (c) All ear, nose (including sinuses) and throat conditions;
 - (d) Hernias, hemorrhoids, fistulae, hydrocele, varicocele;
 - (e) Endometriosis including disease of the Reproduction system; and
 - (f) Vertebro-spinal disorders (including disc) and knee conditions.

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?

Daily Hospitalisation Income Benefit and Intensive Care Unit and/or Overseas Benefit

No benefit is payable for hospitalisation caused directly or indirectly, wholly or partly, by any one

(1) of the following occurrences:

- (a) Pre-existing Illness;
- (b) Specified Illnesses;
- (c) Any medical or physical conditions arising within the first thirty (30) days of the Issue Date, Alteration Effective Date or Reinstatement Date, whichever is the latest, except for Injuries;
- (d) Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction 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;
 - (v) Any physical defect or infirmity.

Monthly Living Allowance Benefit

No Monthly Living Allowance Benefit is payable if caused directly or indirectly 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 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) Any medical or surgical Treatment (except those necessitated by injuries covered by this Policy);
- (j) Committing or attempting to commit any unlawful act;
- (k) Any disease, sickness or Congenital Conditions;
- (l) Any physical or mental defect or infirmity;
- (m) Human Immune-deficiency Virus (HIV) and/or any HIV related illness including AIDS and/or any mutant derivations or variations thereof;
- (n) Pregnancy, childbirth, miscarriage or any complications related to the same;
- (o) Any dental Treatment not necessitated by Injury covered under this Policy.

Compassionate Allowance Benefit

No compassionate allowance 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.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions applicable to the respective benefits 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 life insurance and medical and health insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance' and '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>>.