

HLA Stackable FAQ

1. Is HLA Stackable a Perlindungan Tenang product?

Yes, HLA Stackable is a Perlindungan Tenang protection plan that you can easily purchase that are affordable and easy to understand, with a convenient claims process.

2. What is HLA Stackable?

HLA Stackable is a series of products that is designed to provide affordable and flexible life protection coverage starting from RM5 per year. You have the option of purchasing multiple policies whenever you need, up to RM20,000 per life or together with a series of Accidental riders for enhanced coverage. This plan does not have any cash value or any savings / investment elements.

3. What are the types of riders available for HLA Stackable?

On top of the basic life protection plan, HLA Stackable is also available with optional Accidental Riders for Death, and/or Total & Permanent Disability (TPD) and/or Hospitalisation Daily Income. You have the option to select any of these riders if you need the additional benefits as described below:

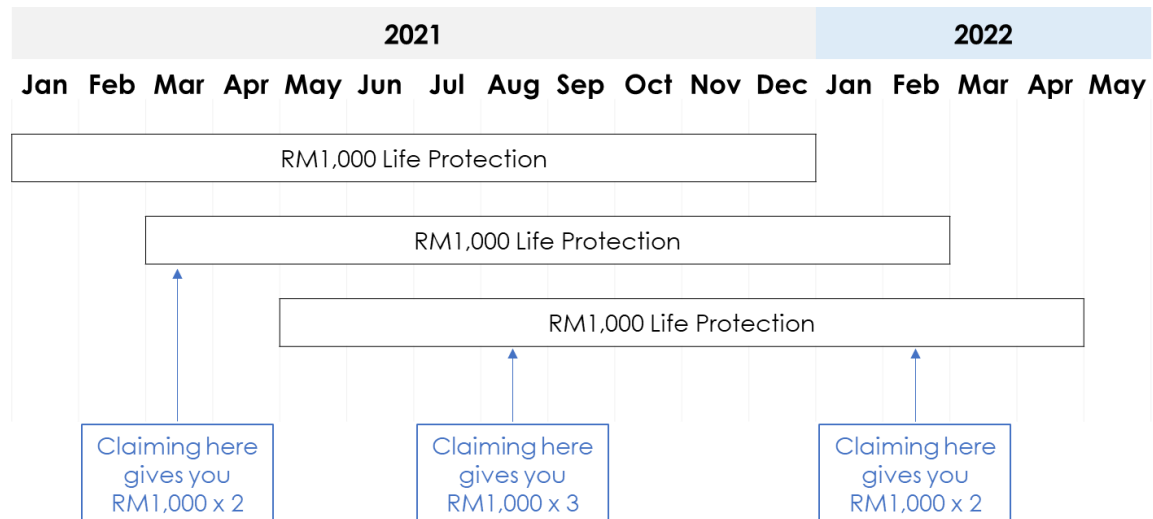
Optional Riders	Benefits	Coverage Limit
Accidental Death rider	Additional life protection due to accidents	Up to combined riders total of RM20,000, or not more than 3X of your basic death cover
Accidental TPD rider	Additional protection against TPD due to accidents	
Accidental Hospitalisation Daily Income rider	Additional income protection during Hospitalization due to accidents	Up to total of RM100 / day

4. Why is it called HLA Stackable?

This is because it provides ultimate flexibility for our customers to purchase affordable policies whenever they need to "stack" up their life insurance and rider coverage.

5. How does stacking of my coverage work?

Each HLA Stackable policy is effective for a coverage period of 1 year, as an example, if you have purchased **RM1,000 life protection** (without riders) in **Jan 2021**, another **RM1,000 life protection** (without riders) in **Mar 2021** and another **RM1,000 life protection** (without riders) in **May 2021**; your effective coverage illustrated simply would be as below.



6. What is the policy term for HLA Stackable?

All HLA Stackable products are only available for a 1-year coverage period.

7. Can I terminate the plan before the expiry date?

In the event you find this policy to be unsuitable pursuant to your review, you may notify us to cancel the policy within 15 days from the date you are in receipt of the policy. Upon our receipt of your cancellation request, we shall refund you the premiums paid after deducting any medical fees incurred, if any.

However, if you have purchased this policy via Perlindungan Tenang Voucher Redemption, we shall only refund the portion of premium that you have paid out of pocket. You may reuse the Perlindungan Tenang Voucher for your next purchase of Perlindungan Tenang products.

8. Can I terminate the plan before the expiry date but after the 15 days free look period?

The policy premium paid provides life protection coverage for a year and there is no benefit to terminating the plan before policy expiry since this plan does not have any payable cash value or maturity benefits.

9. How do I submit a claim?

To submit your claims, please refer to the steps below.

a) Online Submission via HLA360 (for Accidental Hospitalisation Daily Income Rider only)

- I. Log in to HLA360 mobile app to submit a claim.
- II. Complete life assured and claim event details.
- III. Upload supporting documents.
- IV. Complete bank account information for ePayment.
- V. TAC verification to complete submission.
- VI. HLA will pay approved claims via ePayment.

b) Manual Submission

- I. Log in to HLA360 account to submit a claim notification.
- II. Download the required death / accidental claim forms from [HLA360](#) or [HLA Touch website](#) or [HLA corporate website](#).
- III. Submit the claim form together with relevant documents to any of our HLA branches or via direct mail to us.
- IV. HLA will pay approved claims via ePayment.

10. What are the documents required for claims submission?

a) Online Submission via HLA360

Claim type	Document to be uploaded
Accidental Hospitalisation Daily Income Benefit	<ul style="list-style-type: none">• Medical Attendant's Report• Official receipts and itemised hospital bills• Copy of the Identity card or passport of the insured

b) Manual Submission

Claim type	Document to be uploaded
Accidental Hospitalisation Daily Income Benefit	<ul style="list-style-type: none">• Hospitalisation Benefit Application Form• Medical Attendant's Report• Photocopy of Itemized Hospital Bill(s)• Copy of the Identity card or passport of the insured• Newspaper Cuttings/Police report (if any)
Death Benefit / Accidental Death Benefit	<ul style="list-style-type: none">• Death Claim Application Form• Medical Attendant's Report• Death Certificate (Original sighted copy)

	<ul style="list-style-type: none"> • Detailed Post Mortem Report (if any) • Newspaper Cuttings/Police report (if any) • Proof of Relationship of the Claimant / Next-of-Kin / Policy Owner to the Deceased i.e. Original sighted copy of Birth Certificate or Marriage Certificate. • Copy of the claimant's Identity card • Direct Credit / E-payment Form duly completed by the person entitled to the policy moneys
Accidental Total and Permanent Disability (TPD) Benefit	<ul style="list-style-type: none"> • Living Claim Application Form • Medical Attendant's Report • Police report (if any) • Copy of the Life Assured's (event person) Identity card or Birth Certificate • Direct Credit / E-payment Form duly completed by the person entitled to the policy moneys

11. What is the estimated claim turnaround time from receipt of full documentation?

The estimated claims turnaround time from notification with full documentation will be 5 working days for death claims and 7 working days for non-death claims.

12. How does renewal of the policy work?

At the end of the policy year, this plan will be auto renewed for another year.

13. How can I make a premium payment?

You can make a premium payment online in HLA360 via credit/debit cards, eWallets or Online Banking (FPX).

14. How do I make a nomination?

You may download the nomination form from your email together with your ePolicy, or from [HLA Touch website](#) or [HLA corporate website](#), print out the soft copy and submit the completed form to any of our HLA branches or via direct mail to us.