

PRODUCT DISCLOSURE SHEET	HONG LEONG ASSURANCE BERHAD
Read this Product Disclosure Sheet before you decide to take up the <i>Hong Leong Business Secure</i>. Be sure to also read the general terms and conditions.	Hong Leong Business Secure
	<<date>>

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 limited pay non-participating term plan which provides death or Total and Permanent Disability (TPD) coverage. Assignment of ownership to the bank is required for this plan.

2. What are the benefits provided?

The Basic Sum Assured for this plan is RM _____ and the duration of the coverage is 30 years or upon termination, whichever occurs first. The Basic Sum Assured does not include Service Tax incurred for the provision of policy to business organization.

Death Benefit

Upon death of the Life Assured, 100% of the Basic Sum Assured will be payable in one lump sum.

Upon payment of this benefit, the policy shall terminate with immediate effect and no further benefits will be payable.

TPD Benefit

Upon TPD (prior to attaining age 65) of the Life Assured, 100% of the Basic Sum Assured will be payable subject to TPD provision as stated below:

TPD Provision

The total TPD Benefit per life payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per life of RM 10,000,000. The total TPD Benefit per life refers to the TPD coverage of all in force policies for each Life Assured at the point of claim event. The Life Assured shall no longer be entitled to claim TPD Benefit upon the Life Assured attaining the age of 65.

In the event that the total amount payable for all in force policies providing TPD benefit at the point of claim exceeds the benefit limit stated above, only the TPD Benefit Limit per life is payable. All premiums due thereafter shall be waived commencing from next policy anniversary date of respective policies. The Basic Sum Assured not accelerated under TPD claim shall be payable upon death of the Life Assured during the policy term.

The benefit(s) payable under eligible policy/product 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).

3. How much premium do I have to pay?

The total premium you have to pay may vary depending on our underwriting criteria and risk assessment.

This Product Disclosure Sheet consists of 4 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.

The estimated premium that you have to pay is as follows:

Plan/Rider	Type	Premium Payable Inclusive of Service Tax			
		Annually (RM)	Semi-annually (RM)	Quarterly (RM)	Monthly (RM)
Hong Leong Business Secure	Basic Plan				
Total					

Premium duration:

Plan/Rider	Type	Insured Lives	Premium payable based on 1st insured life's age at the beginning of the policy year
Hong Leong Business Secure	Basic Plan	Life Assured	Until Age <<age>>

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?

Policy Year	Commission Borne by Policy Owner and Paid from the Premium	
	Hong Leong Business Secure	
	Proportion of Premium Deduction for Commission(%)	Actual Commission Amount (RM)
1		
2		

The premium and any reinvestment of claims or benefit paid, where applicable, for the provision of policy to business organization shall be subject to 8% service tax.

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 without interest.
- You are given a thirty(30) days' grace period for payment of subsequent premium.
- 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.
- 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.
- 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.
- 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.

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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, Alteration Effective Date or the Reinstatement Date, whichever is the latest, this policy shall become void and the death benefit shall not be payable.

Total & Permanent Disability(TPD) Benefit

The policy shall not cover TPD resulting :-

- from any self-inflicted bodily injury while sane or insane;
- 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
- from anything whatsoever while serving 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?

You may cancel the policy by giving a written notice to Hong Leong Assurance Berhad. After the free look period, the cash surrender value (if any) of your policy will be paid to you when you cancel the policy. However, the amount payable will be less than the amount of premium that you have paid.

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 the sales intermediary .

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

Intermediary:

Hong Leong Bank Berhad
Level 1, Menara Hong Leong
No. 6, Jalan Damanlela
Bukit Damansara
50490 Kuala Lumpur

Tel: 03 - 7650 1288

Fax: 03 - 7650 1299

Homepage: www.hla.com.my

10. Other similar types of cover available

Please refer to our sales intermediary 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 DISCUSS WITH THE SALES INTERMEDIARY OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at <<date>>.

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Service Guide - Our Service To You

The bank offers a range of Hong Leong Assurance insurance products through its branches nationwide. If you intend to purchase a life insurance product from our Personal Banker/Bank representative, you can enjoy these value added services:

Before You Buy a Policy	When You Decide to Buy a Policy	During the Term of the Policy
<p>Assist You In Choosing the Right Insurance Plan</p> <ul style="list-style-type: none"> * Go over the Customer Fact Find Form with you to better understand your insurance needs and financial goals. * Recommend suitable insurance plan after assessing your needs. <p>Explain Product Features</p> <ul style="list-style-type: none"> * Explain the product features, benefits payable, exclusions, premiums and charges. * Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate product comparison. 	<p>Assist You with the Policy Application</p> <ul style="list-style-type: none"> * Explain the importance of answering the questions in the proposal form fully and accurately. * Submit your application for underwriting after you have signed the proposal form. * Arrange for medical examination with one of our panel clinics, if required. * Provide information and assist in making a nomination to ensure policy moneys are received by your beneficiaries in the event of death. <p>Explain the Policy Terms And Conditions</p> <ul style="list-style-type: none"> * Your policy document will be delivered to you (by hand, via post or electronically) within 7 days from the policy issue date. * Go through the policy terms & conditions with you to ensure that this is the right plan that you have purchased. 	<p>Continuous Policy Servicing</p> <ul style="list-style-type: none"> * Assist in submitting your service requests to Hong Leong Assurance Berhad, e.g. policy modifications, changes of address and frequency of premium payments. <p>Assist You In Making A Claim</p> <ul style="list-style-type: none"> * Assist in submitting your claim forms and documents to Hong Leong Assurance Berhad.

Customer Portal

Please visit Hong Leong Assurance Berhad's corporate website at <https://www.hla.com.my>. Once you are there, just click on the **HLA360°** banner to access the HLA Customer Portal where you will be able to access your policy information.

If you require additional information or support from Hong Leong Assurance Berhad, please give Hong Leong Assurance Berhad a call at **03-7650 1288** or e-mail Hong Leong Assurance Berhad at customerservice@hla.hongleong.com.my.