

PRODUCT DISCLOSURE SHEET	HONG LEONG ASSURANCE BERHAD
Read this Product Disclosure Sheet before you decide to take up the Hong Leong SMART Cash Insurance . Be sure to also read the general terms and conditions.	Hong Leong SMART Cash Insurance
	<<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?

- Hong Leong SMART Cash Insurance is a non-participating whole life plan up to age 80 with limited premium payment (up to end of policy year Life Assured attains age 55). It provides comprehensive coverage against Death as well as Total and Permanent Disability Benefit (TPD) due to natural and accidental causes.

2. What are the benefits provided?

The Basic Sum Assured is RM. Death & TPD benefit provided are as per table below.

Event Date	Death Benefit (% of Basic Sum Assured)		Total and Permanent Disability Benefit(% of Basic Sum Assured)	
	Natural Causes	Accidental Causes	Natural Causes	Accidental Causes
From Issue Date up to the end of policy year upon Life Assured attains age 55 years old	200%	400%	200%	400%
Beginning of policy year following Life Assured attains age 55 years old to the end of policy year upon Life Assured attains age 65 years old	100%	200%	100%	200%
Thereafter up to maturity	100%	100%	NIL	NIL

Juvenile lien shall apply on Death and TPD Benefit.

TPD Benefit will be paid in accordance with TPD provision.

TPD Provision

The total TPD Benefits per Life payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life as stated below:

This Product Disclosure Sheet consists of 5 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.



Attained Age upon TPD	TPD Benefit Limit per Life
Less than 7	RM 100,000
7 to less than 15	RM 500,000
15 to less than 65	RM 10,000,000

The Total TPD Benefit per Life refers to 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 Sum Assured for TPD exceeds the benefit limit stated above, only the TPD Benefit Limit per life is payable. However, all premium due thereafter shall be waived. The excess of the Sum Assured shall be payable upon Death of the Life Assured or maturity, whichever earlier.

Triennial Guaranteed Cash Payment

The Triennial Guaranteed Cash Payment of 6% of the Basic Sum Assured is payable from the end of 3rd policy year and every 3 years thereafter up to Life Assured attains age 80 or upon the occurrence of Death or TPD (prior to age 65) of the Life Assured, whichever is earlier.

Maturity Benefit

Maturity Benefit equivalent to 100% of the Basic Sum Assured shall be payable including the accumulated Triennial Guaranteed Cash Payment (if any).

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.

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 SMART Cash Insurance	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 SMART Cash Insurance	Basic Plan	Life Assured	

It is important that you receive and keep the receipt(s) of your payments as proof of payment of premium.

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

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Policy Year	Commission Borne by Policy Owner and Paid from the Premium	
	Hong Leong SMART Cash Insurance	
	Proportion of Premium Deduction for Commission(%)	Actual Commission Amount (RM)
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

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 premiums 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 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?

I) 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 premiums and any applicable tax paid without interest after deducting any amount due to us under this Policy.

II) Total & Permanent Disability Benefit

The policy shall not cover Total & Permanent Disability resulted directly or indirectly;

- 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 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 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 total premiums 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/customer service.

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 19, 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

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10. Other similar types of cover available

Please refer to our sales intermediary/ customer service for other similar types of cover available.

IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES INTERMEDIARY/ CUSTOMER SERVICE 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.