

PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the <i>Venture Life - Level Cover</i> . Be sure to also read the general terms and conditions.	Venture Life - Level Cover
	3/11/2016

1. What is this product about?

- This is a regular premium unit-linked plan that matures at age 100; it offers a combination of insurance protection and investment.
- It pays the higher of the Basic Sum Assured or the value of the investment units upon the first occurrence of death, Total and Permanent Disability (prior to attaining age 65), or Old Age Disablement (after attaining age 65) during the term of the policy.
- The value of the unit-linked policy depends on the price of the underlying units, which in turn depends on the performance of your chosen fund.

2. What are the covers / benefits provided?
Basic Plan

The Basic Sum Assured for this plan is RM 10,000.00 and the duration of the coverage is 61 years or upon termination, whichever occurs first.

Death Benefit

In the event of death of the Life Assured during the coverage term, the higher of the Basic Sum Assured or the account value at the next valuation date immediately following the date of notification of death shall be payable.

Total and Permanent Disability Benefit

In the event of TPD (prior to attaining age 65) of the Life Assured during the coverage term, the higher of the Basic Sum Assured or the account value at the next valuation date immediately following the date of admission of TPD claim shall be payable. TPD Benefit will be paid in accordance to TPD provision as below:

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 3,500,000

Total TPD Benefit payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life stated above.

TPD Benefit per Life means TPD coverage of all in-force policies for **each Life Assured** at the point of claim event.

Old Age Disablement Benefit

In the event of OAD of the Life Assured after attaining age 65 during the coverage term, the higher of the Basic Sum Assured or account value at the next valuation date immediately following the date of admission of OAD claim shall be payable. OAD benefit will be paid in accordance to OAD provision. OAD Benefit payable under all policies insuring the Life Assured shall not exceed the RM 1,000,000 Limit per life. OAD Benefit per Life means OAD coverage of all in-force policies for **each Life Assured** at the point of claim event.



Funds Chosen

Fund	Fund Allocation (%)	Fund	Fund Allocation (%)
Venture Growth Fund	0	Venture Managed Fund	100
Venture Blue Chip Fund	0	Venture Global Fund	0
Venture Income Fund	0	Venture Flexi Fund	0
Venture Dana Putra	0		

Reminder : Please read the sales illustration, which includes product benefits and objectives of the unit-linked fund. It is important to select a plan or a combination of funds that suit your financial goals and risk profile.

3. How much premium do I have to pay?

- The total premium you have to pay and the policy term may vary depending on the underwriting requirements of the insurance company.

The estimated premium that you have to pay (before GST) is as follows. Please refer to the Total Relevant Amount Payable page for the estimated premium plus GST that you have to pay:

Plan/Rider	Type	Insured Lives	Initial Premium
			Monthly (RM)
Venture Life	Basic Plan	Life Assured	230.00
Total Premium			230.00

- Premium Duration

Plan/Rider	Premium payable until Life Assured's age
Entire Policy	100

Insurance company allocates a portion of the premium to purchase units in the unit-linked fund that you have chosen. Any unallocated amount will be used to pay commissions to agents and other expenses of the insurance company. You are advised to refer to the allocation rates given in the sales illustration. Charges are not guaranteed and maybe revised from time to time.

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

The insurance coverage charges are deducted monthly from the value of your units. Generally, the insurance charges will increase as you grow older. Details of insurance charges and other charges for the unit-linked policy are given in the sales illustration.

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 15 days from the date of delivery of the policy. The insurance will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge and policy fee and any applicable tax that have been deducted less any medical fee incurred.
- Cash value - the cash value of the unit-linked policy depends on the performance of the unit-linked funds selected. The higher the level of insurance coverage selected, the more units will be absorbed to pay for the insurance charges and the fewer units will remain to accumulate cash values under your policy.
- Policy lapse - The policy will lapse when the value of investment units is insufficient to pay for the insurance and other charges.
- 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.

6. What are the major exclusions under this policy?**Death Benefit**

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If the Life Assured whether sane or insane, commits suicide within twelve (12) months from the Issue Date or the Reinstatement Date, whichever is the later, this Policy shall become void. The account value under this policy shall be payable.

Total & Permanent Disability

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

- from any self-inflicted bodily injury while sane or insane;
- from any nervous disorder or mental illness;
- 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.

Old Age Disablement

The policy shall not cover Old Age Disablement resulted directly or indirectly;

- from any self-inflicted bodily injury while sane or insane;
- from any nervous disorder or mental illness;
- 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?

Buying a regular premium unit-linked policy is a long-term financial commitment. It is not advisable to hold this policy for a short period of time in view of the high initial costs. If you find that the fund that you have chosen is no longer appropriate, you have the flexibility to switch fund without any fee.

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 investment-linked insurance, please refer to the insuranceinfo booklet on 'Investment-linked Insurance' available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Customer Service Hotline: 03-76501288 or

**Customer Service Department
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 1818

Fax: 03 - 7650 1991

Website: www.hla.com.my

10. Other similar types of cover available

Please refer to our agents for other similar types of cover available.

IMPORTANT NOTE:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR

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OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUM AS 'TOP UPS'. RETURN ON INVESTMENT-LINKED FUND IS NOT GUARANTEED.

The information provided in this disclosure sheet is valid as at 3/11/2016.

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PRODUCT DISCLOSURE SHEET	Hong Leong Assurance Berhad
Read this Product Disclosure Sheet before you decide to take up the HLA MedGLOBAL IV Plus Rider . Be sure to also read the general terms and conditions.	HLA MedGLOBAL IV Plus Rider
	Insured Life: 1st Life Assured
	3/11/2016

1. What is this product about?

- This policy provides for hospitalisation & surgical expenses, and outpatient treatment benefits incurred due to illness covered under the policy.

2. What are the covers / benefits provided?

HLA MedGLOBAL IV Plus Rider is available in 4 plans which are MGIVP150, MGIVP200, MGIVP300 and MGIVP400. The plan selected is MGIVP_200 plan. The duration of coverage of this rider is 61 years or upon termination, whichever occurs first.

Plan	MGIVP 150 (RM)	MGIVP 200 (RM)	MGIVP 300 (RM)	MGIVP 400 (RM)
Hospital & Surgical				
Hospital Room & Board (up to 150 days per Any One Disability)	150	200	300	400
^[1] Daily Cash as a result of hospitalisation due to road accidents on a Malaysian Highway (up to 150 days per Any One Disability)	150	200	300	400
Daily Cash Allowance at Government Hospital (up to 60 days per Any One Disability)	50	100	150	200
Intensive Care Unit (up to 75 days per Any One Disability)	Reasonable & Customary Charges ^[2]			
Lodger Expenses (up to 150 days per Any One Disability)				
Hospital Supplies & Services				
Surgical Fees (including pre-surgical assessment, Specialist's visits and post-Surgery care up to the 60 days from the date of Surgery)				
Anaesthetist Fee				
Operating Theatres				
In-Hospital Physician Visit (up to 150 days per Any One Disability)				
In-Hospital Physiotherapy Treatment Fees				
Pre-Hospital Diagnostic Tests (within 60 days prior to hospitalisation)				
Pre-Hospital Specialist Consultation (within 60 days prior to hospitalisation)				
Post-Hospitalisation Treatment (within 60 days following discharge from hospital)				

[1] Malaysian Highway shall mean highway or expressway as listed by the Malaysian Highway Authority.

[2] Charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by other similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured's medical condition.

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Plan	MGIVP 150 (RM)	MGIVP 200 (RM)	MGIVP 300 (RM)	MGIVP 400 (RM)
Hospital & Surgical				
Organ Transplant	Reasonable & Customary Charges ^[2]			
Day Surgery Benefit				
Ambulance Fees				
Outpatient Treatment Benefits				
Emergency Accidental Outpatient Treatment (within 30 days following such emergency treatment)	Reasonable & Customary Charges ^[2]			
Emergency Accidental Dental Treatment				
Outpatient Physiotherapy Treatment (within 90 days from the date of Hospital discharge or Surgery)				
Outpatient Cancer Treatment				
Outpatient Kidney Dialysis Treatment				
Home Nursing Care (up to 180 days per lifetime)	40	60	80	100
Overall Annual (per Rider Year) limit	75,000	120,000	180,000	240,000
Aggregate Term Limit	300,000	600,000	900,000	1,200,000
Emergency Evacuation & Repatriation (limit per event)	150,000	150,000	150,000	150,000

[2] Charges for medical care which is Medically Necessary shall be considered reasonable and customary to the extent that it does not exceed the general level of charges being made by other similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individual of the same sex and of comparable age for a similar Sickness, Disease or Injury and in accordance with accepted medical standards and practice could not have been omitted without adversely affecting the Life Assured's medical condition.

Renewal

This rider is renewable at the option of the Policy Owner until the occurrence of any of the following:

- non payment of premium or premium not made on time
- fraud or misrepresentation of material fact during application
- the Rider is cancelled at the request of the Policy Owner
- total claims of the Rider have reached the lifetime limit specified (i.e. the Aggregate Term Limit) ,and/or on the death of the Life Assured.
- the Life Assured ceases to qualify as a dependent based on the definition of the Rider.
- on the Policy Anniversary Date immediately following the Life Assured attaining the coverage age limit of 100th birthday

3. How much premium do I have to pay?

- The total premium you have to pay and the policy term may vary depending on the underwriting requirements of the insurance company.

The estimated premium that you have to pay for the entire policy (Basic Plan and Riders) is RM 230.00 Monthly.

Please refer to the Total Relevant Amount Payable page for GST chargeable on the insurance charge.

Insurance company allocates a portion of the premium to purchase units in the unit-linked fund that you have chosen. Any unallocated amount will be used to pay commissions to agents and other expenses of the insurance company. You are advised to refer to the allocation rates given in the sales illustration. Charges are not guaranteed and maybe revised from time to time.

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

- The insurance coverage charges are deducted monthly from the value of your units. Generally, the insurance charges will increase as you grow older. Details of insurance charges and other charges for the unit linked policy are given in the sales illustration.

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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 15 days from the date of delivery of the policy. The company will refund to you any insurance charge and applicable tax that have been deducted less any medical fee incurred.
- Qualifying / waiting period - the eligibility for benefits under the policy will only start 30 days after the effective date of the policy.
- Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any expenses that take place after the expiry date.
- 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.

6. What are the major exclusions under this policy?

This policy does not cover any Hospitalisation, Surgery or charges caused directly or indirectly, wholly or partly, by any one of the following occurrences:

- Pre-existing Illness.
- Specified Illnesses occurring during the first one hundred and twenty (120) days of the continuous cover.
- Any medical or physical conditions arising within the first thirty (30) days from the Issue Date, Alteration Effective Date or any Reinstatement Date, whichever is the latest except for accidental injuries.
- 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.
- 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.
- Private nursing, rest cures or sanitarium care, illegal drugs, intoxication, sterilization, venereal Disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related Diseases, and any communicable Diseases required quarantine by law.
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.
- Pregnancy, child birth (including surgical delivery), miscarriage, 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.
- Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain.
- Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
- War or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
- 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 complication.
- 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, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment
- Care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity covering the Life Assured and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract.
- Psychotic, mental or nervous disorders, (including any neuroses and their physiological or psychosomatic manifestations).
- 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 nonmedical items.
- Sickness or Injury arising from racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities.
- Private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes.
- Expenses incurred for sex changes.

This rider does not cover, and the Company shall not in any circumstance be liable for, the following:

- medical treatment provided outside of Malaysia to a Life Assured who is not a citizen of Malaysia;
- medical treatment provided outside of Malaysia to a Life Assured who does not ordinarily reside in Malaysia;
- medical treatment provided outside of Malaysia to a Life Assured who travels or resides outside Malaysia for more than ninety (90) consecutive days;
- medical treatment provided in any country (other than Malaysia) to a Life Assured who is a permanent resident of such country;
- medical treatment provided outside of Malaysia to a Life Assured pursuing a course of study outside of Malaysia; and
- medical treatment provided outside of Malaysia to a Life Assured who is exercising employment (whether temporary or otherwise) outside of Malaysia unless notice of such employment outside of Malaysia shall have been given to the Company and PROVIDED ALWAYS THAT the Company approved the same subject to the terms and conditions as may be determined by the Company and shall then become effective.

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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 your rider by giving a written notice to the insurance company. The termination of coverage will be effected on the next monthly anniversary following the notification of cancellation.

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 & health insurance, please refer to the insuranceinfo booklet on 'Medical & Health Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my.

If you have any enquiries, please contact us at:

Customer Service Hotline: 03-76501288 or

**Customer Service Department
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 1818

Fax: 03 - 7650 1991

Website: www.hla.com.my

10. Other similar types of cover available

Please refer to our agents 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 AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is valid as at 3/11/2016.