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**Read this Product Disclosure Sheet before you decide to participate in the HLM Takaful i-Hospital Care. Be sure to read the general terms and conditions.**

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\* The payment of this benefit is subject to the terms and conditions stated in the Takaful certificate.

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(h) Grace Period You are given a grace period of 30 days from the contribution payment due date. If Contribution remains unpaid at the end of this grace period, the certificate may lapse.
(i) Option to renew without underwriting Upon expiry of the certificate, you may opt to renew the certificate for another 10 years of coverage without any underwriting requirement, subject to the maximum entry age at renewal and the contribution will be revised according to your age at renewal. This option can be exercised up to 2 times.
(j) Waiting Period The eligibility for benefits under the certificate will only start 30 days after the effective date of the certificate, except for accidental injury.
(k) Claim Procedure You shall within 30 days from the date of discharge of the hospitalisation for which the claim is being made, give written notice to us stating full particulars of the hospitalisation and provide the necessary documents as required by us. Please refer to the Takaful certificate for more details.
(l) This is a pure protection product and it does not have any cash value.
<i>Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the terms and conditions under this certificate.</i>
<b>7. What are the major exclusions under this certificate?</b>
No Hospital Cash Benefit shall be paid if the hospitalisation results directly or indirectly from any one (1) of the following occurrences: (a) Pre-Existing Illness; (b) Specified Illnesses within 120 days from the certificate commencement date or any reinstatement date of the certificate, whichever is later; (c) Any disability (except for injury due to accident) and its signs or symptoms that appear within 30 days from the certificate commencement date or any reinstatement date of the certificate, whichever is later; (d) Cosmetic surgery of any kind except as a result of an injury; (e) Treatment arising as a result of birth defects, hereditary, congenital anomalies or related conditions; (f) Convalescent care, rest care, hospice care, rehabilitation or similar treatment; (g) Childbirth, pregnancy, miscarriage and their sequelae.  <i>Note: This list is non-exhaustive. Please refer to the Takaful Certificate for the full list of exclusions under this certificate.</i>
<b>8. Can I cancel my certificate?</b>
Yes. You may cancel your certificate by giving a written notice to us. Please note that upon cancellation, no surrender value will be payable and you will lose the benefits under the certificate.
<b>9. What do I need to do if there are changes to my contact details?</b>
It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.
<b>10. Where can I get further information?</b>
Should you require additional information about medical and health takaful, please refer to the <i>insuranceinfo</i> booklet on 'Medical and Health Takaful' on <a href="http://www.insuranceinfo.com.my">www.insuranceinfo.com.my</a> .  <b>If you have any enquiries, please contact us at:</b> Hong Leong MSIG Takaful Berhad (738090-M) Address : Head Office, Level 5, Tower B, PJ City Development, No. 15A, Jalan 219, Section 51A, 46100 Petaling Jaya, Selangor, Malaysia. Telephone : +603-7650 1800 Facsimile : +603-7620 6730 E-mail : ReachUs@takaful.hongleong.com.my
<b>11. Other similar types of medical and health takaful cover available.</b>
Please refer to our customer service staff for other similar types of plans offered.

**IMPORTANT NOTE:**  
**YOU SHOULD SATISFY YOURSELF THAT THIS CERTIFICATE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE TAKAFUL CERTIFICATE AND CONTACT THE TAKAFUL OPERATOR DIRECTLY FOR MORE INFORMATION.**

Underwritten by Hong Leong MSIG Takaful Berhad (738090-M)  
(Licensed under Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia)

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

**Declaration**

The above essential material/information of the applicable product have been provided and satisfactorily explained to me.

Signature of Proposed Participant	
Name of Proposed Participant	
NRIC of Proposed Participant	
Date	