

هوڠ ليونڠ م.س.أ.ج. تكافل



**HongLeong** MSIG Takaful

**HLM Takaful** *Fit CI*

A Step Ahead



For more information, please call 03-7650 1800  
Log on to [www.hlmtakaful.com.my](http://www.hlmtakaful.com.my)

BestBrands in Takaful Solutions  
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# A Step Ahead

In your youth, you are ready to seize all opportunities and make a mark for yourself. But, before pursuing your dreams, step ahead and get protected.

Start your journey now with an affordable critical illness Takaful plan that gives you the protection without a high commitment.

Introducing HLM Takaful *F&T* CI, an ideal plan which protects you against 10 major Critical Illnesses by paying 100% of the basic sum covered upon diagnosis.

What is more; signing up for the HLM Takaful *F&T* CI plan is easy as all that is required is answering a simple health questionnaire. No medical check-up is required. Another great benefit, your plan will be automatically renewed for another 10 years of coverage without underwriting for up to two times!

## Why HLM Takaful *F&T* CI?

The Takaful plan that comes with a complimentary **FITNESS TRACKER**

Get fit to **STAY HEALTHY**

Get protection against **10 MAJOR CRITICAL ILLNESSES**



For just RM3.30 per day,  
receive up to  
**RM1 MILLION\*** coverage

**LEVEL CONTRIBUTION**  
for **10 YEARS!**

\* For individual aged 21 – 25

Note: The product features above are not exhaustive. Please refer to the Takaful certificate for more details.

## Covers 10 Critical Illnesses

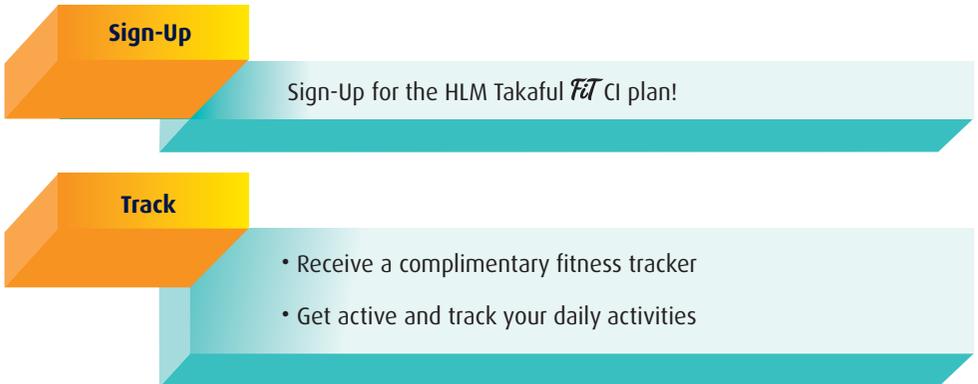
In the event you are diagnosed with any one of the Critical Illnesses below\*, 100% of basic sum covered will be payable to you to manage the spiraling medical costs and other expenses involved on your road to recovery, giving you and your family peace of mind.

- |                                   |                                           |
|-----------------------------------|-------------------------------------------|
| 1 Heart Attack                    | 6 Primary Pulmonary Arterial Hypertension |
| 2 Cancer                          | 7 Serious Coronary Artery Disease         |
| 3 Coronary Artery By-Pass Surgery | 8 Surgery to Aorta                        |
| 4 Cardiomyopathy                  | 9 Stroke                                  |
| 5 Heart Valve Surgery             | 10 Alzheimer's Disease / Severe Dementia  |

\*Provided that you survive for at least 30 days after the date of diagnosis.

Note: Please refer to the Takaful certificate for the definition of the above Critical Illnesses.

## How It Works



## Overview

Entry Age	21 years old (next birthday) – 60 years old (next birthday)
Basic Sum Covered	Depends on entry age and gender
Annualised Contributions	RM1,200*
Payment Frequency	Annual, Semi-Annual, Quarterly or Monthly
Coverage Term & Contribution Payment Term	10 years

\*Note: A higher contribution may be imposed at renewal due to increase in age.

## Exclusions

No benefit shall be paid if the covered disease results from the following occurrences:

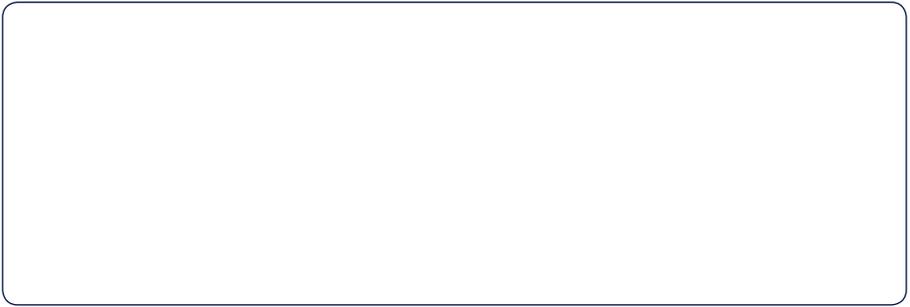
- (a) Pre-Existing Illness;
- (b) The signs or symptoms of the covered diseases are manifested prior to or:
  - (i) within 60 days in respect of:
    - Cancer
    - Coronary Artery By-Pass Surgery
    - Heart Attack
    - Serious Coronary Artery Disease
  - (ii) within 30 days for all other covered diseases not set out in item (i) above, from the certificate commencement date or reinstatement date, whichever is the latest.
- (c) Death of the Person Covered within 30 days following the date of diagnosis of any of the covered diseases.
- (d) Person Covered who himself/herself is a professional sports person.

*Note: This list is non-exhaustive. Please refer to the Takaful certificate for the full list of exclusions.*

## Important Notes

1. This leaflet provides a summary of the main features of the product and is not to be construed as a Takaful certificate. You should read the Product Disclosure Sheet for more information and the Takaful certificate for the complete terms and conditions of this product.
2. You should satisfy yourself that this plan will best serve your needs and that the contribution payable under the certificate is an amount you can afford.
3. You should provide us with sufficient and accurate information so that appropriate advice and suitability of products to meet your needs and circumstances can be given to you.
4. You may cancel your certificate by returning the certificate within a free-look period of 15 days after the certificate has been delivered to you. The contribution that you have paid will be refunded to you.
5. This is a standalone critical illness Takaful product.
6. Should you require additional information about medical and health takaful, please refer to the *insuranceinfo* booklet on “Medical and Health Takaful” at any of our branches, or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).
7. Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.

For further information, kindly contact our friendly HLM Takaful agent today!



Underwritten by:

**Hong Leong MSIG Takaful Berhad 200601018337 (738090-M)**

Hong Leong MSIG Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the Takaful certificates offered by Hong Leong MSIG Takaful Berhad are protected against loss of part or all of the Takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Hong Leong MSIG Takaful Berhad or visit PIDM's website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM's toll free line (1-800-88-1266).

**MEMBER**



**Head Office**

Level 5, Tower B, PJ City Development,  
No. 15A, Jalan 219, Section 51A,  
46100 Petaling Jaya,  
Selangor, Malaysia.  
Tel: 03-7650 1800 Fax: 03-7620 6730

For more information, please visit [www.hlmtakaful.com.my](http://www.hlmtakaful.com.my) or  
[fb.com/HongLeong.MSIG.Takaful](https://fb.com/HongLeong.MSIG.Takaful)