

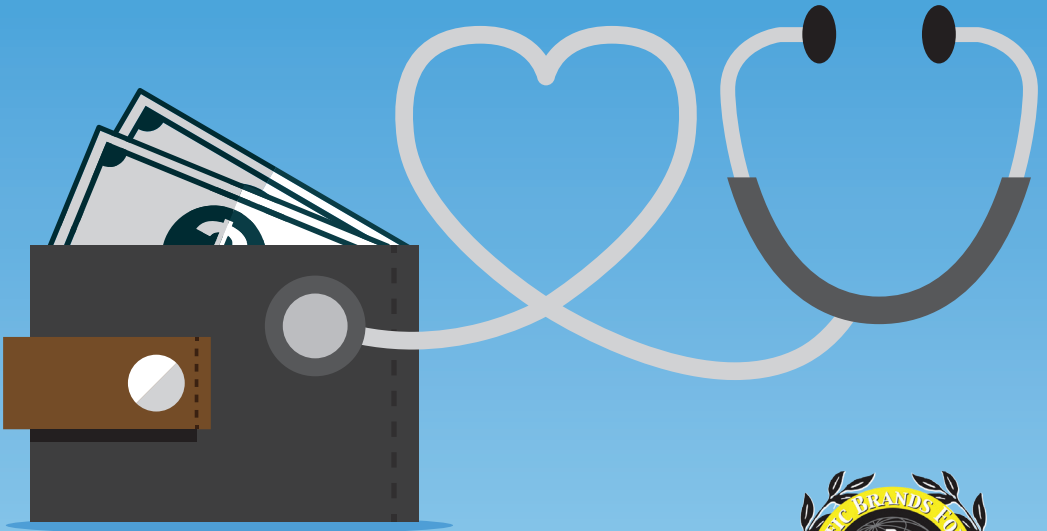
هوڠ ليونڠ م.س.أ.ج. تكافل



HongLeong MSIG Takaful

HLM Takaful i-Hospital Care

Your Medical Needs Covered



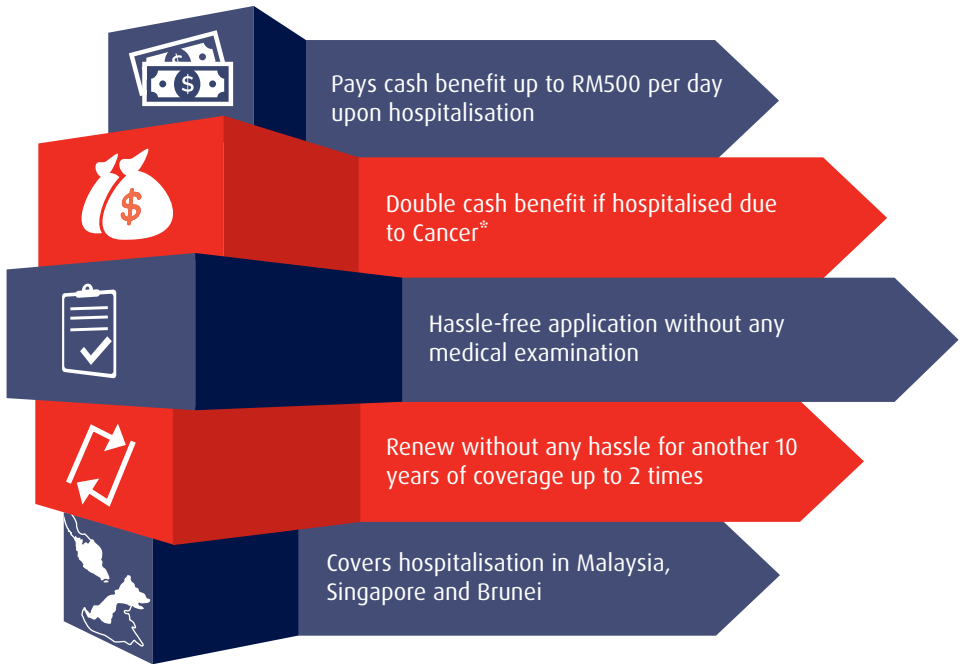
For more information, please call 03-7650 1800
Log on to www.hlmtakaful.com.my

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Be Secured With Daily Cash Benefit During Hospitalisation

Illnesses and injuries are unpredictable. That is why it is important to ensure your medical needs are being taken care of. HLM Takaful i-Hospital Care provides daily cash benefit during hospitalisation which helps subsidise your loss of income or medical bills.

Why HLM Takaful i-Hospital Care?



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



Hospital Cash Benefit

This plan pays a Daily Cash Allowance upon hospitalisation and the benefit will be doubled if the admission is due to Cancer*. The benefit payable shall be limited to 730 days for every confinement.

**Subject to exclusions and limitations as stated in the Takaful certificate.*

Overview

Contributions	Level contribution payable throughout the coverage term. You can choose to pay the contributions on either an annual, semi-annual, quarterly or monthly basis by credit/debit card via standing instructions.
Entry Age	18 years old (next birthday) – 65 years old (next birthday)
Coverage Term	10 years <i>Note: The Participant can opt to renew for another 10-year coverage up to 2 times without any underwriting, subject to the maximum entry age at renewal and a higher contribution may be imposed due to increase in age.</i>
Daily Cash Allowance	RM100 – RM500 (in a multiple of RM50, subject to income requirement)

Table of Annual Contribution Rates (RM) per RM100 Daily Cash Allowance

Entry Age	Male/Female	Entry Age	Male/Female	Entry Age	Male/Female
18	203.50	34	218.90	50	301.40
19	203.50	35	222.20	51	308.00
20	203.50	36	225.50	52	320.65
21	203.50	37	228.80	53	333.30
22	204.05	38	232.10	54	345.95
23	204.60	39	235.40	55	358.60
24	205.15	40	238.70	56	371.25
25	205.70	41	242.00	57	383.90
26	206.25	42	248.60	58	396.55
27	206.80	43	255.20	59	409.20
28	207.35	44	261.80	60	421.85
29	207.90	45	268.40	61	434.50
30	208.45	46	275.00	62	447.15
31	209.00	47	281.60	63	459.80
32	212.30	48	288.20	64	472.45
33	215.60	49	294.80	65	485.10

Note: The contribution rate is not guaranteed. We reserve the right to vary the contribution rates by giving the Participant 90 days written notice prior to the next certificate anniversary.

Exclusions

This product does not cover hospitalisation results from 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.

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

Important Notes

1. This brochure 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 pure protection hospital income Takaful product and it does not have any cash value.
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.
7. Hong Leong MSIG Takaful Berhad is a Takaful Operator licensed under the Islamic Financial Services Act 2013 and regulated by Bank Negara Malaysia.



Underwritten by:

Hong Leong MSIG Takaful Berhad (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 an insurer member's failure. 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) or call PIDM's toll free line (1-800-88-1266).

MEMBER



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