

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

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 be **REWARDED**



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
- 2 Cancer
- 3 Coronary Artery By-Pass Surgery
- 4 Cardiomyopathy
- 5 Heart Valve Surgery
- 6 Primary Pulmonary Arterial Hypertension
- 7 Serious Coronary Artery Disease
- 8 Surgery to Aorta
- 9 Stroke
- 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.

HLM Takaful *Fit* App

Get fit to be rewarded with HLM Takaful's all-new HLM Takaful *Fit* app, which is tied to the HLM Takaful *Fit* CI plan. You will also receive a complimentary fitness tracker to ease your journey towards a healthier life and keep you motivated along the way.

All you have to do is to download and activate the HLM Takaful *Fit* app, which is connected to your fitness tracker. The HLM Takaful *Fit* app then starts keeping track of your daily activities as you walk and run, as well as your heart rate and sleeping patterns. This biological information stored in the HLM Takaful *Fit* app's engine will then calculate and chart your biological age.

The fitter you are, the lower your biological age, the more points you can accumulate to get exciting rewards, on a weekly basis! It's as simple as that!



How It Works

Sign-Up

Sign-Up for the HLM Takaful *Fit* CI plan!

Track

- Receive a complimentary fitness tracker
- Download and activate the HLM Takaful *Fit* app
- Get active and track your daily activities
- Using the info, the app calculates and charts your biological age

Reward

The fitter you are, the lower your biological age, and the more points you will receive weekly!

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.
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 (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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fb.com/HongLeong.MSIG.Takaful