

**Car Life Secure**  
**PRODUCT INFORMATION SHEET**

Important Note: This product is underwritten by Hong Leong Assurance Berhad, an insurer licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. Please refer to the assurance certificate or master policy (from your sales intermediary) for the definition of the capitalised terms.

You should read this document together with Sales Illustration and Product Disclosure Sheet.

### 1. Product Overview

This is a single premium non-participating term plan which offers reducing coverage for either death or Total and Permanent Disability (prior to attaining age 65). The Sum Assured shall be gradually reduced during the coverage period.

### 2. Benefits/Coverage

Benefits	Description
<b>Death Benefit or Total and Permanent Disability (TPD) Benefit</b>	<ul style="list-style-type: none"> <li>Upon the first occurrence of either death or TPD (prior to attaining age 65), we shall pay the prevailing Sum Assured as reflected in the Sales Illustration.</li> <li>TPD benefit will be paid in accordance with the TPD provision.</li> <li>Total TPD Benefits per Life payable under all policies insuring the Life Assured shall not exceed the TPD Benefit Limit per Life of RM10,000,000. The Total TPD Benefit per Life refers to the TPD coverage of all in force policies for each Life Assured at the point of claim event.</li> <li>If the TPD Benefit exceeds RM4,000,000, we shall pay the first RM4,000,000 in a lump sum and any balance shall be paid in 2 equal instalments on the first anniversary and second anniversary from the first payment of TPD benefit.</li> <li>Upon payment of the TPD Benefit, we will reduce the prevailing Sum Assured accordingly. We shall pay any balance of the prevailing Sum Assured upon death occurs during the policy term.</li> </ul>

### 3. Key terms and conditions

- 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 within 15 days from the date of delivery of the policy. HLA will refund to you any premium paid and any applicable tax (less any medical fee incurred).
- You should satisfy yourself that this policy will best serve your needs and that the premium payable under this policy is an amount you can afford.
- You can cancel your policy at any time by giving us written notice, and you are entitled to a cash surrender value (if any). However, the amount payable will be less than the total amount of premium that you have paid.
- There are provisions for nomination and assignment. Please be advised to nominate a nominee and ensure that the nominee is aware of the policy that you have purchased.
- Please refer to the Sales Illustration pertaining to your policy (if applicable) provided to you by your insurer.
- All applications are subject to underwriting approval.

*Note: This list is non-exhaustive. Please refer to assurance certificate or master policy (from your sales intermediary) for the terms and conditions under this policy.*

### 4. Exclusions

Benefits	Exclusion Description
<b>Death Benefit</b>	If the Life Assured whether sane or insane, commits suicide within twelve (12) months from the Issue Date, this Policy shall become void and we shall return the premiums and any applicable tax paid without interest after deducting any amount due to us under this Policy.
<b>Total and Permanent Disability (TPD) Benefit</b>	No benefit shall be payable for TPD resulting: <ul style="list-style-type: none"> <li>from a disability that exists at the Issue Date;</li> <li>from self-inflicted bodily injury while sane or insane;</li> <li>from flying in an aircraft except as an air crew member or as an ordinary fare paying passenger on a regular scheduled flight of a commercial airline; or</li> <li>from anything whatsoever while serving as a member of the armed forces, police and paramilitary forces as a result of declared or undeclared war, riots or civil commotion.</li> </ul>

*Note: This list is non-exhaustive. Please refer to assurance certificate or master policy (from your sales intermediary) for the full list of exclusions under this policy.*

**This Product Information Sheet consists of 2 pages and each page forms an integral part of the Product Disclosure Sheet. A prospective policy owner is advised to read and understand the information printed on each and every page.**  
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## 5. Additional Information

If you have any enquiries, please contact us at:

**Customer Service Department**  
**Hong Leong Assurance Berhad**  
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 1288  
Homepage: [www.hla.com.my](http://www.hla.com.my)

**Intermediary:**  
**Toyota Capital Malaysia Sdn Bhd**  
Lot 20.01, Level 20, Plaza IBM,  
First Avenue, Bandar Utama,  
47800 Petaling Jaya,  
Selangor

Tel: 03-2727 8880  
Homepage: <https://www.toyotacapital.com.my>  
Email: [cs@toyotacapital.com.my](mailto:cs@toyotacapital.com.my)

The benefit(s) payable under eligible policy/products is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Hong Leong Assurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### IMPORTANT NOTE:

BUYING LIFE INSURANCE POLICY IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH YOUR SALES REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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