

## Family Protect360

### Frequently Asked Questions

**Q: Who can apply for this Policy?**

A: You can apply this Policy if you are between the age of 18 to 65 years old. You must be a Singapore Citizen, Singapore Permanent resident or a foreigner holding a valid pass issued by Singapore government and is residing in Singapore.

**Q: Can my children be included in the Family Protect360?**

A: Yes, unmarried children who are between 1 to 18 years old (or up to 25 years old if studying full time) will be covered for free, as long as Family Plan is purchased.

**Q: What are the general exclusions for Family Protect360?**

A: You can find out more about our general exclusions for Family Protect360 [here](#).

**Q: How does this Policy pay out for Income Protector?**

A: In the event of Permanent Total Disablement, this Policy will pay a monthly benefit up to the maximum sum assured stated. However, you must be gainfully employed at the time of Accident.

**Q: Does this Policy premium increase with age?**

A: No. The Policy premium is not affected by age and does not increase as you get older.

**Q: Do I need to inform HL Assurance upon the annual renewal of this Policy?**

A: No. If you pay the premium and observe the terms and conditions of your Policy, it will be automatically renewed every year as long as its approved by us.

**Q: How do I get to enjoy the services at the listed GP and Dental Clinics?**

A: As long as you stay protected with Family Protect360 policy, you will be able to enjoy the services at the listed GP and Dental Clinics. Please click [here](#) for the list of approved GP and Dental Clinics.

**Q: How do I make a claim for my Family Protect360 Insurance?**

A: You can submit the claim form, along with the supporting documents by fax to 6224 1923, email to [claims@hlas.com.sg](mailto:claims@hlas.com.sg) or post it to HL Assurance's office at 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057.



**Q: What should I do if I have further enquiries on Family Protect360?**

A: Please contact HL Assurance Customer Care Hotline at (65) 6702 0202 (Mon – Fri, 9.00 am – 6.00 pm) or email your questions to [service@hlas.com.sg](mailto:service@hlas.com.sg). Our relationship officers will be happy to assist you.

**Q: What are the Terms and Conditions for Family Protect360?**

A: You can find out more about the Terms and Conditions for Family Protect360 [here](#).

Family Protect360 is underwritten by HL Assurance Pte. Ltd. (“HL Assurance”) and distributed by HL Bank Singapore (“HL Bank”). It is not an obligation of, deposit in or guaranteed by HL Bank. This is not a contract of insurance. Full details of the terms, conditions and exclusions of the insurance are provided in the policy wordings and will be sent to you upon acceptance of your application by HL Assurance.

This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (“SDIC”). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HL Assurance or visit the [General Insurance Association](#) or [SDIC](#) websites.