

Early Protect360

Frequently Asked Questions

Q: What does Early Protect360 covers?

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

Q: Who is eligible for Early Protect360 Insurance?

A: You can apply this Policy if you are between the age of 18 to 65 years old. The policy is renewable up to 74 years of age and will stop when the insured reaches the age of 75. 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: What is the maximum protection I purchase for Early Protect360?

A: You can purchase up to S\$300,000 worth of coverage under Early Protect360.

Q: Is there a Free-look period?

A: Yes, there's a 14-day free-look period. During this time, if you decide to cancel your policy, we'll refund of the premium unless something has occurred for which a claim may be payable.

Q: Do I need to go for a medical check-up?

A: Medical check-up is not required for this product. You will be required answer a health declaration to be eligible to purchase Early Protect360.

Q: How do I make a claim for my Early 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 or post it to HL Assurance's office at 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057.

Q: What are the Terms and Conditions for Early Protect360?

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



Early 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.