

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet and the salient terms and conditions before You decide to take up this product.

Gibraltar BSN Medic (Plan 1)

1. What is Gibraltar BSN Medic?

Gibraltar BSN Medic is a hospital and surgical rider which covers the medical expenses incurred on hospitalization, surgical procedures and outpatient treatment of the Life Assured. This rider requires You to pay the full medical expenses first before You file the claims for reimbursement.

Gibraltar BSN Medic Coinsurance Waiver is an OPTIONAL rider that waives the co-insurance applied on selected benefits under Gibraltar BSN Medic. Kindly take note that this rider is only applicable to You if You have chosen to attach it to Your policy.

2. What are the covers / benefits provided?

Plan Benefits	PLAN 1 RM	PLAN 2 RM	PLAN 3 RM	PLAN 4 RM	PLAN 5 RM
A) Hospital Benefits					
Hospital Room & Board (limit per day, maximum 200 days per disability)	100	150	250	350	500
Intensive Care Unit (maximum 100 days per disability)	As Charged Subject to co-insurance				
Hospital Supplies & Services					
B) Surgical Benefits					
Surgical Fees	As Charged Subject to co-insurance				
Anesthetist Fees					
Operating Theater					
C) Medical Benefits (Non-Surgical)					
Pre-Hospitalization Diagnostic Tests (within 60 days prior to admission)	As Charged Subject to co-insurance				
Pre-Hospitalization Specialist Consultation (within 60 days prior to admission)					
In-hospital Physician Visit (maximum 90 days per disability)					
Post-Hospitalization Treatment (within 45 days per disability)					
D) Outpatient Benefits					
Emergency Accidental Outpatient Treatment (per accident including follow-up treatment up to 14 days)	As Charged Subject to co-insurance				
Emergency Accidental Dental Treatment (per accident including follow-up treatment up to 14 days)					
Home Nursing Care (maximum 60 days)					
Day Surgery & Day Care Benefits					
Ambulance Fees					
Overall Annual Limit for Benefit (A) To (D)	50,000	75,000	100,000	150,000	200,000
E) Outpatient Kidney Dialysis & Cancer Treatment					
Outpatient Kidney Dialysis Treatment (annual limit)	10,000	15,000	20,000	30,000	35,000
Outpatient Cancer Treatment (annual limit)	20,000	30,000	40,000	60,000	70,000
F) Organ Transplant (Once Per Lifetime)					
Heart, Kidney, Lung, Liver or Bone Marrow	20,000	30,000	40,000	60,000	70,000
G) Other Benefits					
Government Hospital Daily Cash Allowance (maximum 150 days)	60	80	100	120	140

Life Assured Child's Daily Guardian Allowance (maximum 150 days)	60	80	100	120	140
Hospital Cash Benefit (per disability)	100	100	100	100	100
Medical Report Fees (per disability)	70	70	70	70	70
Service Tax	As charged				
Overall Lifetime Limit for Benefit (A) to (G)	150,000	225,000	300,000	450,000	600,000

Benefits subject to co-insurance as specified in the schedule of benefits above shall mean that you will pay 10% of total eligible expenses, subject to a maximum of RM3,000. With Gibraltar BSN Medic Coinsurance Waiver attached, the co-insurance applied on the benefits shall be waived.

3. How much premium do I have to pay?

The premium that you have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company. The estimated first year premium applicable to the Life Assured is RM 467.40 annually (inclusive of Applicable Taxes at the prevailing rate). You may refer to the sales illustration attached together with this document for further details.

Premium term: 20 years (Payable until age 54)

The premiums of this rider are NOT GUARANTEED and depend on our claims experience. They may be varied by us on policy anniversary with 90 days prior notice from us of such premium change. Besides, the premium you have to pay shall increase with the attained age of Life Assured at the time of renewal.

We have made revisions to the premium rates in the past and the statistics on the annual premium rate increase are as below. However, past trends on the increase in premium rates do not necessarily reflect the future trend.

Percentage of Past Increase in Annual Premium Rates

For Age 30 : 16%

For Age 40 : 16%

For Age 50 : 16%

For Age 60 : 16%

4. What are the fees and charges that I have to pay?

- Stamp duty: Nil
- Proportion of Premium Deducted for Commission:

Policy Year		1	2	3	4	5	6
Commission	%	55.00	35.00	21.00	20.00	10.00	10.00
	RM	257.07	163.59	111.47	106.16	53.08	53.08

Note: Commission payable is in accordance to the rider term selected and the amount illustrated above is based on the assumption that premium is paid annually. In addition, Production Bonus (10% of 1st year premium) and Persistency Bonus (5% of 2nd and 3rd year premium) may be payable provided your intermediary meets the qualifying criteria of the Company. The commission illustrated above may further subject to Applicable Taxes at the prevailing rate.

5. What are some of the key terms and conditions that I should be aware of?

- 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 by returning the policy within 15 days after the delivery of the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- If you are switching policy from one medical and health policy to another, you may be subject to new terms and conditions of the new policy or of the new insurer.
- Waiting period – The eligibility for benefits under the policy will only start 30 days after the effective date of the policy, except for accidental injuries.
- Upgraded room and board co-payment – If you are hospitalized at a published room & board rate which is higher than your eligible benefit, you shall bear 20% of the other eligible benefits described in the schedule of benefits above.
- You or your representatives must give us written notice as soon as possible after a claim event. Any delay in doing so may affect our claim assessment. Please call our Customer Service representative who will guide in filing in claims.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions under this Policy.

6. What are the major exclusions under this rider?

- Pre-existing illness; or
- Specified illnesses occurring during the first 120 days of continuous cover; or
- Any medical or physical conditions arising during the waiting period except for accidental injuries; or
- Plastic/Cosmetic surgery; or
- Dental condition including dental treatment or oral surgery; or
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilization, venereal diseases, AIDS and HIV related diseases, and any communicable diseases required quarantine by law; or
- Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions; or
- Pregnancy; or
- Suicide or attempted suicide; or
- War or act of war ; or
- Sickness or injury arising from racing or hazardous activities.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the full list of exclusions under this Policy.

7. Can I cancel my rider?

You may cancel your rider by giving a written notice to us. Thereafter, no coverage shall be provided under this supplementary contract.

8. What do I need to do if there are changes to my contact details?

It is important to inform Us on any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

Should You require additional information about life insurance, please refer to the *insuranceinfo* booklet on "Medical & Health Insurance" available at all of Our branches or visit www.insuranceinfo.com.my.

If You have any enquiries, please contact Us at: -

Gibraltar BSN Life Berhad [277714-A]
Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia
Customer Service: 1300-22-6262
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us for any other similar types of plans offered by Us.

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 THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Gibraltar BSN Life Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
The information provided in this Product Disclosure Sheet is valid as at: 17 October 2019