

**PRODUCT DISCLOSURE SHEET**

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

**IL Hospitalisation Income Benefit**
**1. What is IL Hospitalisation Income Benefit?**

IL Hospitalisation Income Benefit is a unit deduction rider that provides daily cash benefit to the Life Assured in the event of hospitalization due to illness or accidental injury. Double daily cash benefit is payable when Life Assured is confined in an Intensive Care Unit (ICU).

**2. What are the covers / benefits provided?**

Upon occurrence of a valid claim event, we will pay:

- A daily cash benefit for each day of admission in a hospital room and board, subject to maximum two hundred (200) days per disability;
- An additional one (1) time of daily cash benefit for each day of admission in ICU, subject to maximum one hundred (100) days per disability.

Hospitalisation Benefit Lifetime Limit is seven hundred and fifty (750) days.

**3. How much premium do I have to pay?**

Not applicable as this is a Unit deducting rider. The insurance charges will be deducted monthly from the value of Your Units.

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

The insurance coverage charges are deducted monthly from the value of your units and it will increase as you grow older. The charges are not guaranteed and may change depending on our claims experience. Details of insurance charges and other charges for the IL Hospitalisation Income Benefit are given in the sales illustration. The insurance charges for this rider is 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 ILP by returning the policy within fifteen (15) days after the delivery of the policy. The insurance company will refund to you the unallocated premiums, the value of units at the NAV per unit on the next valuation date and any monthly insurance charges and policy fees that have been deducted less any medical fee incurred.
- This rider is renewable up to age 87, however we reserve the right to cancel the IL Hospitalisation Income Benefit portfolio as a whole if we decide to discontinue underwriting this rider.
- 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 policy contract for the terms and conditions under this policy.

**6. What are the major exclusions under this rider?**

IL Hospitalisation Income Benefit does not cover any hospitalization caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Pre-existing Illness;
- Specified Illnesses occurring during the first one hundred and twenty (120) days of continuous cover;
- Any medical or physical conditions arising within the first thirty (30) days of the issuance of the Supplementary Contract or any date of reinstatement of the Supplementary contract except for accidental injuries;
- Plastic/Cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik ) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- Dental conditions including dental treatment or oral surgery except as necessitated by Accidental Injuries to sound natural teeth occurring wholly while the Supplementary Contract is in force;
- Private nursing, rest cures or sanitarium care, illegal drugs, intoxication, sterilization, venereal disease and its sequelae, AIDS( Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.

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

**7. Can I cancel my rider?**

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider is not a savings plan and therefore does not have any cash value upon surrender or termination.

**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 "Life Insurance" available at all of Our branches or visit [www.insuranceinfo.com.my](http://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](http://www.GibraltarBSN.com) Email: [customerservice@gibraltarbsn.com](mailto: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:**

**THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.**

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