

## PRODUCT DISCLOSURE SHEET

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

### Gibraltar BSN Asset Protector

#### 1. What is Gibraltar BSN Asset Protector?

Gibraltar BSN Asset Protector is a Non-Participating 5-year Term Plan, renewable up to age 65 and provides comprehensive coverage with option to convert to a new policy without further evidence of health.

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

Death / Total and Permanent Disability (TPD) / Convertible Option	100% of Sum Assured.  At anytime while the Policy is in force but not later than the Policy Anniversary immediately following the Life Assured's 65 <sup>th</sup> birthday, the Policy may be converted to a new available Whole-Life or Endowment policy without adducing further evidence of insurability for an equivalent Sum Assured, such that the liability of the Company under the new Policy (excluding bonuses / dividends) shall not exceed the original Sum Assured of the term plan.
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#### 3. How much premium do I have to pay?

The total premium that You have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company:  
The estimated total premium that You have to pay: RM 360.00 annually  
Premium term: 5 years (Payable until age 40)

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

Nil.

#### 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 you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Cash value - This Policy may acquire a Cash Value after it has been in force for a minimum of three (3) full policy years. The cash value shall be determined in such manner as prescribed under the Insurance Act 1996.

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

#### 6. What are the major exclusions under this plan?

Suicide - If the Life Assured, within one (1) year from the issue date or from the date of last reinstatement, dies by suicide while sane or insane, the liability of the company shall be limited to the amount of the premium paid.

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

#### 7. Can I cancel my Policy?

Buying a life policy is a long-term financial commitment. If You do not pay Your premiums within the grace period, Your policy may lapse unless Your policy has acquired cash value. The cash amount that the insurance company will pay You when You cancel the policy before the maturity period will be much less than the total amount of premium that You have paid.

#### 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** 199301022976 [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:

**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.**