

PRODUCT DISCLOSURE SHEET

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

Gibraltar BSN IL PA – Plan A

1. What is Gibraltar BSN IL PA?

Gibraltar BSN IL PA is a Supplementary Accidental Rider Benefit that covers Death and Total and Permanent Disability Indemnity, Temporary Disability Indemnity and Medical Reimbursement which can be attached to the Basic Policy.

2. What are the covers / benefits provided?

Benefit	Payment
Death	100% of Sum Assured
Total And Permanent Disability	100% of Sum Assured
Weekly Indemnity*: - Temporary, Total and Continuous Disability - Temporary Partial and Continuous Disability	Weekly Benefit of: 0.8% not exceeding RM4,000/- per week 0.2% not exceeding RM1,000/- per week
Maximum period of coverage	52 weeks
Medical Expenses Reimbursement	Actual cost up to 2.5% not exceeding RM12,500/-
Double Indemnity on Loss of Life	200%
Riot, Strike and Civil Commotion	Yes

* Weekly indemnity is not applicable to children below age 16 and housewives.

Reminder: Please refer to the Supplementary Contract for the precise definitions, terms & conditions.

3. How much premium do I have to pay?

Not applicable since this is a unit-deducting rider. The insurance coverage 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. The insurance charges will increase as you grow older. Details of insurance charges and other charges for the Gibraltar BSN IL PA 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 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.
- Housewives, children, or students below 16 years old purchasing Plan A will NOT be entitled to the Temporary Disability Indemnity Benefit.
- 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?

If the life assured, within one (1) year from the Issue Date or from the date of last reinstatement, dies or total and permanent disability resulted directly or indirectly from attempting suicide while sane or insane, the liability of the Company shall be limited to the amount of the premium paid, without interest as at the Issue Date or date of last reinstatement respectively.

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 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.

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

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