



PRODUCT DISCLOSURE SHEET

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

Gibraltar BSN PA – Plan A

1. What is Gibraltar BSN PA?

Gibraltar BSN 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 plan.

2. What are the covers / benefits provided?

Benefit	Payment
Death	100% of Sum Assured
Total And Permanent Disability	100% of Sum Assured
Weekly Indemnity *:	Weekly Benefit of:
-Temporary, Total and Continuous Disability	0.8% not exceeding RM4,000/- per week
- Temporary, Partial and Continuous Disability	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.

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 32.00 annually (inclusive of Applicable Taxes at the prevailing rate)
- Premium term: 20 years (Payable until age 53)

Note: The premium may be varied after the first five years of policy term.

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.
- Housewives, children, or students below 16 years old purchasing Plan A will NOT be entitled to the Temporary Disability Indemnity Benefit.
- Premium rates are not guaranteed, the company reserves the right to change the rates depending on claims experience.
- The company reserves the right to cancel the Supplementary Contract at any time by giving seven (7) days notices in writing to the Life Assured.

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?

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 Supplementary Contract for the full list of exclusions under this Policy.

7. Can I cancel my rider?

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. 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: -

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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: 28 January 2019