

PRODUCT DISCLOSURE SHEET

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

Gibraltar BSN Protector

1. What is Gibraltar BSN Protector?

Gibraltar BSN Protector is a non-participating rider providing additional life insurance protection at a very low cost.

2. What are the covers / benefits provided?

Death Benefit / TPD 100% of Sum Assured.

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 70.00 annually
- Premium term: 20 years (Payable until age 53)

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?

To be entitled to TPD benefit, two(2) medical examiners of the Company must be of the opinion that the Life Assured's disability comes within the definition of total and permanent disability as stated below:

- The Life Assured, is between the ages of 16 years and 60 years, inclusive, would be totally and permanently disabled if the Life Assured is totally and permanently unable to do or engage in any work, occupation or profession to earn or obtain any wages, compensation or profit and provided that such disability must last for not less than six (6) months in duration.

Total and permanent disability for this clause also includes the following:

- total and irrecoverable loss of sight of both eyes; or
- loses by complete severance of two (2) limbs at or above the wrist or ankle; or
- total and irrecoverable loss of sight of one eye and loss by complete severance of one (1) limb at or above the wrist or ankle.

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. 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.

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