

PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet before You decide to take out the GoXtra Care. Be sure to also read the general terms and conditions.

GoXtra Care

1. What is this product about?

GoXtra Care is a regular premium non-participating term plan which offers death benefit and critical illness benefit up to age of 80 years.

2. What are the covers / benefits provided?

GoXtra Care provides the following benefits:

- **Death Benefit**
Upon death of the Life Assured, all the premiums paid, without interest, less any indebtedness will be payable.
- **Critical Illness Benefit**
Upon diagnosis of any of the Early Stage Critical Illness listed while the Life Assured is still alive, 50% of the Sum Assured, capped at RM200,000 will be payable.

Upon diagnosis of any of the Intermediate Stage Critical Illness while the Life Assured is still alive, 100% of the Sum Assured minus any claim paid for the Critical Illness in same group will be payable, capped at RM500,000.

Upon diagnosis of any of the Advanced Stage Critical Illness while the Life Assured is still alive, 100% of the Sum Assured, minus any claim paid for the Critical Illness in same group will be payable, except for Full-Blown AIDS which 50% of the Sum Assured will be payable.

Multiple claims for different stages of Critical Illness is allowed within same group and the payout for a group is subject to maximum of 100% of Sum Assured. However, only one (1) claim is allowed for each stage (Early Stage or Intermediate Stage or Advanced Stage*) within same group. Multiple claims for different group is allowed and can be made up to three (3) groups only.

The Early Stage, Intermediate Stage and Advanced Stage Critical Illnesses by different group are listed as below:

Critical Illness Group	Critical Illness	Early Stages	Intermediate Stages	Advanced Stages
1	Stroke	<ul style="list-style-type: none"> • Cerebral Shunt Insertion • Brain Aneurysm Surgery 	<ul style="list-style-type: none"> • Carotid Artery Surgery • Stroke Treatment By Carotid Angioplasty And Stent Placement 	<ul style="list-style-type: none"> • Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms
	Heart Attack	<ul style="list-style-type: none"> • Cardiac Pacemaker Insertion 	<ul style="list-style-type: none"> • Cardiac Defibrillator Insertion • Early Cardiomyopathy 	<ul style="list-style-type: none"> • Heart Attack – of specified severity
	Kidney Disease	<ul style="list-style-type: none"> • Surgical Removal of One Kidney 	<ul style="list-style-type: none"> • Chronic Kidney Disease 	<ul style="list-style-type: none"> • Kidney Failure – requiring dialysis or kidney transplant
	Kidney/Heart Transplant	-	<ul style="list-style-type: none"> • Major Kidney/Heart Transplant (on the waiting list) 	<ul style="list-style-type: none"> • Major Kidney/Heart Transplant
	Coronary Artery ByPass Surgery	<ul style="list-style-type: none"> • Pericardectomy • Transmyocardial Laser Revascularisation • Keyhole coronary bypass surgery • Coronary Artery Atherectomy • Enhanced External Counterpulsation 	<ul style="list-style-type: none"> • Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) 	<ul style="list-style-type: none"> • Coronary Artery ByPass Surgery
	Coronary Artery Disease	<ul style="list-style-type: none"> • Early Coronary Artery Disease 	<ul style="list-style-type: none"> • Moderate Coronary Artery Disease 	<ul style="list-style-type: none"> • Serious Coronary Artery Disease
	Medullary Cystic Disease	<ul style="list-style-type: none"> • Chronic Glomerulonephritis 	-	<ul style="list-style-type: none"> • Medullary Cystic Disease
	Systemic Lupus Erythematosus	<ul style="list-style-type: none"> • Less Severe Systemic Lupus Erythematosus 	<ul style="list-style-type: none"> • Moderately Severe Systemic Lupus Erythematosus With Lupus Nephritis 	<ul style="list-style-type: none"> • Systemic Lupus Erythematosus With Severe Kidney Complications
	Heart Valve Surgery	<ul style="list-style-type: none"> • Percutaneous Valvuloplasty 	<ul style="list-style-type: none"> • Percutaneous Valve Replacement 	<ul style="list-style-type: none"> • Heart Valve Surgery
	Aorta	<ul style="list-style-type: none"> • Large Asymptomatic Aortic Aneurysm 	<ul style="list-style-type: none"> • Minimally Invasive Surgery to Aorta 	<ul style="list-style-type: none"> • Surgery To Aorta
Cardiomyopathy	<ul style="list-style-type: none"> • Hypertrophic Cardiomyopathy 	<ul style="list-style-type: none"> • Constrictive Pericarditis with Surgery 	<ul style="list-style-type: none"> • Cardiomyopathy - of specified severity 	

2	Coma	• Coma for 48 hours	• Coma for 72 hours • Severe Epilepsy	• Coma – resulting in permanent neurological deficit with persisting clinical symptoms
	Brain Tumor	• Surgical Removal of Pituitary Tumour via Trans Sphenoidal Hypophysectomy • Surgical Excision Of A Spinal Meningioma • Pheochromocytoma	• Surgery for Drug Resistant Epilepsy	• Benign Brain Tumor – of specified severity
	Blindness	• Loss of Sight in One Eye • Corneal Transplant	• Retinitis Pigmentosa • Optic Nerve Atrophy	• Blindness – Permanent and Irreversible
	Deafness	• Partial Loss of Hearing • Cavernous Sinus Thrombosis Surgery	• Cochlear Implant Surgery	• Deafness – Permanent and Irreversible
	Burns	• Mild Severe Burns	• Moderately Severe Burns	• Third Degree Burns – of specified severity
	Loss of Speech	• Tracheostomy	• Loss of Speech (other than due to injury or illness to the vocal cords)	• Loss of Speech
	Brain Surgery	• Surgery for Non Traumatic Subdural Haematoma	-	• Brain Surgery
	Head Trauma	• Mild Head Trauma • Facial Reconstructive Surgery due to Accident • Spinal Cord Disease or Injury resulting in bowel and bladder dysfunction • Surgery For Subdural Haematoma Due To Accident	• Head Trauma Due To Accident Requiring Open Craniotomy	• Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
	Paralysis	• Loss of Use of One Limb • Loss of Fingers	• Loss of Use of One Limb and Loss of Sight in One Eye	• Paralysis of Limbs
3	Liver Disease	• Portal Vein Thrombosis • Partial Hepatectomy	• Liver Cirrhosis	• End-Stage Liver Failure
	Fulminant Viral Hepatitis	• Adrenalectomy For Adrenal Adenoma • Crohn's Disease With Intestinal Fistula, Obstruction Or Perforation • Biliary Tract Reconstruction Surgery	• Chronic Primary Sclerosing Cholangitis	• Fulminant Viral Hepatitis
	Lung Disease	• Severe Asthma • Insertion of a Vena Cava filter	• Surgical Removal of One Lung	• End-Stage Lung Disease
	Primary Pulmonary Arterial Hypertension	• Early Primary Pulmonary Arterial Hypertension	• Secondary Pulmonary Arterial Hypertension	• Primary Pulmonary Arterial Hypertension - of specified severity
	Lung/Pancreas/Liver Transplant	-	• Major Lung/Pancreas/Liver Transplant (on the waiting list)	• Major Lung/Pancreas/Liver Transplant
	Chronic Relapsing Pancreatitis	• Moderately Chronic Relapsing Pancreatitis	• Acute Necrohemorrhagic Pancreatitis	• Chronic Relapsing Pancreatitis
4	Encephalitis	• Encephalitis with Full Recovery	• Mild Encephalitis	• Encephalitis – resulting in permanent inability to perform Activities of Daily Living
	Bacterial Meningitis	• Bacterial Meningitis with Full Recovery	• Moderately Severe Bacterial Meningitis	• Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
	Motor Neuron Disease	• Early Motor Neuron Disease	• Peripheral Motor Neuropathy	• Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
	Parkinson's Disease	• Early Parkinson's Disease	• Moderately Severe Parkinson's Disease	• Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living

	Alzheimer's Disease/Severe Dementia	• Diagnosis Of Dementia Including Alzheimer's Disease	• Moderately Severe Dementia Including Alzheimer's Disease	• Alzheimer's Disease/Severe Dementia
	Muscular Dystrophy	• Severe Osteoporosis With Fractures requiring surgery	• Myasthenia Gravis	• Muscular Dystrophy
	Multiple Sclerosis	• Early Multiple Sclerosis	• Guillain-Barre Syndrome	• Multiple Sclerosis
	Loss of Independent Existence	-	• Loss Of Independent Existence (Intermediate Stage)	• Loss of Independent Existence
	Poliomyelitis	• Early Poliomyelitis	• Moderate Poliomyelitis	• Poliomyelitis
	Creutzfeldt – Jakob Disease (Mad Cow Disease)	-	-	• Creutzfeldt – Jakob Disease (Mad Cow Disease)
	Apallic Syndrome	• Akinetic Mutism	• Locked in Syndrome	• Apallic Syndrome
	Elephantiasis	-	-	• Elephantiasis
5	Blood Transfusion	• Occupationally Acquired Hepatitis B or C • HIV Infection Due To Assault	• HIV Infection Due To Organ Transplant	• HIV Infection Due To Blood Transfusion
	Bone Marrow Transplant	• Small Bowel Transplant	• Major Bone Marrow Transplant (on the waiting list)	• Major Bone Marrow Transplant
	Aplastic Anemia	• Reversible Aplastic Anemia	• Myelodysplastic Syndrome or Myelofibrosis	• Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
	Cancer	• Carcinoma in situ • Early Prostate Cancer • Early Thyroid Cancer • Early Bladder Cancer • Early Chronic Lymphocytic Leukaemia • Non melanoma skin cancer with lymph node spread and / or metastases • Gastro-intestinal Stromal Cancer	• Carcinoma in situ and other Early Cancers of Specified Organs Treated with Radical Surgery	• Cancer – of specified severity and does not cover very early cancers
	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	-	-	• Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
	Full-Blown AIDS	-	-	• Full-Blown AIDS
	Terminal Illness	-	-	• Terminal Illness
	Progressive Scleroderma	• Early Progressive Scleroderma	• Progressive Scleroderma with CREST syndrome	• Progressive Scleroderma

* Only if the first claim in Group 5 is Full-Blown AIDS, another Advanced Stage Critical Illness in Group 5 is allowed and the maximum payout will be 50% of the Sum Assured.

• **Special Condition Benefit**

Upon diagnosis of any one of the following Special Condition while the Life Assured is still alive, 10% of the Sum Assured, capped at RM20,000, will be payable. This benefit is payable once for each policy.

No	Critical Illness	Special Condition
1	Angioplasty And Other Invasive Treatments For Coronary Artery Disease	Angioplasty And Other Invasive Treatments For Coronary Artery Disease
2	Mental Illness	<ul style="list-style-type: none"> • Bipolar Affective Disorder • Major Depressive Disorder (MDD) • Obsessive-Compulsive Disorder (OCD) • Schizoaffective Disorder • Schizophrenia
3	Diabetes complications	<ul style="list-style-type: none"> • Diabetic Retinopathy Requiring Laser Photocoagulation Surgery • Limb Amputation due to Type 2 Diabetes Complications • Severe Diabetic Nephropathy resulting in Kidney Failure • Diabetic Coma

- **Coverage Reset Benefit**

Sum Assured will be fully restored to 100% if the first claim paid is for Early Stage Critical Illness and there is no claim submitted within 12 months after the first claim for Early Stage Critical Illness. Coverage Reset Benefit is applied once per policy.

Duration: <XX> years.

3. How much premium do I have to pay?

The total premium that You have to pay may vary depending on Our underwriting requirements and will be based on Your age at time of purchase. The total premium that You have to pay: RM <xxx.xx> <annually>.

The premium rates are level and they are not guaranteed. We reserves the right to revise the premium rates by giving You a thirty (30) days advance notice.

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

The commission borne by You and paid from Your premium:

Policy Year	1	2	3	4	5	6
Proportion of Premium Deducted for Commission	X%	X%	X%	X%	X%	X%

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure - You must disclose all important facts that will affect You and/or Life Assured's risk profile, such as medical condition and age correctly.
- Free-look period - You have the right to return this Policy within fifteen (15) days after We deliver it to You, if, for any reasons, You are not satisfied with this Policy. If returned, the Policy will be considered void from the beginning and any premium paid, without interest, will be refunded to You less any medical examination fee incurred by Us.
- Grace Period – A period of thirty-one (31) days from its due date (inclusive) will be allowed for payment of each premium due, during which period this Policy shall remain in-force. If any premium remains unpaid at the end of the Grace Period, this Policy shall be terminated.
- Upon claim, You or Your representatives will be required to submit a written notice to Us. Any delay in doing so may affect Our claim assessment. Please call Our customer service representative who will guide You or Your representatives in filing the 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 plan?

No benefits shall be payable under the following circumstances:

- Pre-existing Illness; or
- Early Stage Critical Illness that is diagnosed during a Waiting Period of sixty (60) days from the Issue Date of this Policy or date of last reinstatement, whichever is later; or
- Intermediate Stage Critical Illness that is diagnosed during a Waiting Period of sixty (60) days from the Issue Date of this Policy or date of last reinstatement, whichever is later; or
- Advanced Stage Critical Illness that is diagnosed during a Waiting Period of:
 - a) sixty (60) days for Cancer, Heart Attack, Coronary Artery ByPass Surgery and Serious Coronary Artery Disease; or
 - b) thirty (30) days for other Advanced Stage Critical Illness;
 from the Issue Date of this Policy or date of last reinstatement, whichever is later; or
- diagnosis of any stage of Critical Illness that is within 1 year after a claim for Intermediate Stage or Advanced Stage Critical Illness; or
- diagnosis of any Special Condition that is within a Waiting Period of sixty (60) days from the Issue Date of this Policy or date of last reinstatement, whichever is later; or
- the Life Assured did not survive for at least:
 - a) seven (7) days after the diagnosis of an Early Stage Critical Illness; or
 - b) thirty (30) days after the diagnosis of an Intermediate Stage Critical Illness; or
 - c) thirty (30) days after the diagnosis of an Advanced Stage Critical Illness;

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 Your Policy has been issued and for any reason whatsoever You decide to cancel Your Policy, You should return the Policy to Us for cancellation. If the request of cancellation is received by Us within the period of fifteen (15) days from the delivery date of the Policy, You are entitled to a refund of the premium paid, without interest. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, Your Policy will be terminated on the next premium due date without any refund of premium paid. If You do not pay Your premiums within the Grace Period, Your Policy will be terminated.

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 "Medical & Health 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
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: <10 February 2021>