

PRODUCT DISCLOSURE SHEET

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

Gibraltar BSN Guaranteed Cash Plus

1. What is Gibraltar BSN Guaranteed Cash Plus?

Gibraltar BSN Guaranteed Cash Plus is an endowment package that provides coverage against Death and Total and Permanent Disability (TPD) with Guaranteed Cash Back beginning from the end of second policy year.

2. What are the covers / benefits provided?

Death / TPD Benefit	<ul style="list-style-type: none"> • 100% of the Sum Assured; • Accumulated Cash Dividend (if any); • Terminal Dividend (if any); and • Accumulated Guaranteed Cash Back (if any).
Guaranteed Cash Back	Guaranteed Cash Payments are to be payable at the end of every policy year, beginning from the end of the 2nd policy year onwards.
Maturity Benefit	<p>Upon maturity of the policy term, the following shall be payable:</p> <ul style="list-style-type: none"> • 100% of the Sum Assured; • Accumulated Cash Dividend (if any); • Terminal Dividend (if any); and • Accumulated Guaranteed Cash Back (if any).
Surrender Benefit	<p>This benefit is payable only from the end of the first policy year onwards, upon surrendering of the policy.</p> <ul style="list-style-type: none"> • Basic cash value (available after end of third policy year onwards); • Accumulated Cash Dividend (if any); and • Accumulated Guaranteed Cash Back (if any). <p>Upon any payment of the above benefits, the policy will be terminated immediately.</p>
Cash Dividend	The Annual Cash Dividend will only be payable from the end of 2nd policy year onwards.
Terminal Dividend	Terminal Dividend is payable upon Death / TPD, Surrender and Maturity.

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 1,648.80 annually
 Premium term: 10 years (Payable until age 45)

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.
- Notice of Claim - Written notice of claim must be given to the Company within thirty (30) days from the occurrence of the event.
- Termination - This Policy shall terminate in the following circumstances:-
 - i) as expressly stated under the Benefit Provisions or any supplementary contract attaching to this Policy; or
 - ii) on the Expiry Date as stated in the Policy Schedule or any subsequent endorsement amending the Expiry Date.
- 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 plan?

If the life assured, within one (1) year from the Issue Date or from the date of last reinstatement, Death 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 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 that You inform Us of any change 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
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us or our intermediary 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: 31 October 2019