

PRODUCT DISCLOSURE SHEET

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

Gibraltar BSN Lady Plus

1. What is Gibraltar BSN Lady Plus?

Gibraltar BSN Lady Plus is an optional Supplementary Rider benefit which can be attached to the basic plan and will be terminated upon female diseases claim or termination of basic plan.

2. What are the covers / benefits provided?

Benefits	Payment of Sum Assured
*Payment upon diagnosis of - Cancer of any one of the following sites: <ul style="list-style-type: none"> • Cervix • Breast • Uterus • Fallopian Tubes • Vulva and Vagina • Ovary - Systemic Lupus Erythematosus (SLE)	100%
*Payment for medical treatment of - Cancer of any one of the following sites: <ul style="list-style-type: none"> • Cervix • Breast • Uterus • Fallopian Tubes • Vulva and Vagina • Ovary - Systemic Lupus Erythematosus (SLE)	10%
Facial Reconstructive Surgery (as a result of an accident)	25% up to the maximum of RM25,000 (1 time only)
Reconstructive Surgery of Breast(s) (as a result of mastectomy)	25% up to maximum of RM25,000 for one breast and 35% up to the maximum of RM35,000 for both breasts (1 time only)

*This rider will be terminated upon female diseases' claim or termination of basic plan.

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

Note: The premium may be varied after the first three 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.
- Waiting period of 60 days for cancer benefits.
- Termination - The Supplementary Contract shall terminate:
 - a) if any premium on the Supplementary Contract or on the basic policy remains unpaid at the end of the grace period; or
 - b) on the expiry date of the Supplementary Contract as stated in the Schedule of benefits and Premium of the Policy Schedule or any subsequent endorsement amending the said expiry date; or
 - c) if the basic policy becomes reduced paid-up, matures, expires, is surrendered or terminated; or
 - d) payment of the death benefit under the basic policy; or
 - e) payment of Benefit A of the Supplementary Contract; or
 - f) payment of the total and permanent disability under the Supplementary Total & Permanent Disability Contract (where applicable); or
 - g) payment of any benefit under the Supplementary Contract.

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?

Risk Not Covered

Specified illnesses such as:-

- Hypertension, diabetes mellitus and cardiovascular disease; or
- All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system; or
- All ear, nose (including sinuses) and throat conditions; or
- Hernias, haemorrhoids, fistulae, hydrocele, varicocele; or
- Endometriosis including disease of the reproduction system; or
- Vertebro-spinal disorders (including disc) and knee conditions within the first 120 days (inclusive) of the issue date of the Supplementary Contract or date of last reinstatement, whichever is later.

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 "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: 28 January 2019