



## PRODUCT DISCLOSURE SHEET

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

### Gibraltar BSN Medicare (Plan E)

#### 1. What is Gibraltar BSN Medicare?

Gibraltar BSN Medicare is a non-participating medical and health rider which provides coverage for hospitalization and surgical benefit

#### 2. What are the covers / benefits provided?

Benefit	Plan C (RM)	Plan D (RM)	Plan E (RM)
Hospitalisation* (per day)	250	150	100
Surgical:			
Complex	5,000	3,500	2,500
Major	2,500	1,750	1,250
Intermediate	1,250	875	625
Minor	500	440	320
Subject to a Lifetime Limit	90,000	60,000	30,000

\* Please refer to the policy for the precise terms, condition and definitions.

#### 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 89.00 annually (inclusive of Applicable Taxes at the prevailing rate)
- 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?

- 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.
- The maximum limit per hospitalization is 120 days, subject to a lifetime limit of 730 days. However, after ninety (90) days discharge from the hospital, a subsequent disability from the same cause shall be considered as a new disability.
- There is a waiting period of 30 days or duration prior to child attaining age of 180 days after the date of issue or reinstatement of the hospitalization and surgical benefits contract during which no benefits shall be payable, except in the case of accidental injuries.
- Premium shall continue to be payable during the period of hospitalisation

**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?

Gibraltar BSN Medicare does not cover hospitalization and/or surgery due to:

- pregnancy and complications thereof, child-birth, abortion, miscarriage, birth control, infertility tests or treatment; or
- elective, cosmetic, re-constructive or plastic surgery; or
- treatment for alcoholism or drug abuse, self-inflicted injuries, suicide or attempted suicide, and mental disorders which are not organic in nature; or
- Treatment relating to birth defects, including hereditary conditions, and congenital sickness or abnormalities; or
- Sickness or diseases directly or indirectly arising from Acquired Immune Deficiency Syndrome (AIDS) or in the presence of the Human Immuno-deficiency Virus (HIV) or sexually transmitted diseases; or
- War, whether declared or not, rebellion or active participation in riots, civil war or civil commotion; or
- Any disability, sickness, illness or injury sustained/suffered while in combat, combat like activities, military combat exercise or duties, military armed conflict whether involving one or more countries or terrorist or terrorist groups or against a civil commotion.

**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](http://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](http://www.GibraltarBSN.com) Email: [customerservice@gibraltarbsn.com](mailto: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