



## PRODUCT DISCLOSURE SHEET

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

### i-Protect

#### 1. What is i-Protect?

i-Protect is a non-participating auto yearly renewable term Policy. This Policy covers the Life Assured against any of the three (3) Critical Illnesses listed, namely Cancer, Stroke and Heart Attack.

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

i-Protect offers the following benefits while the Policy is still in-force.

##### Critical Illness Benefit

Upon diagnosis of any of the three (3) Critical Illnesses listed while the Life Assured is still alive, 100% of the Basic Sum Assured will be payable and the Policy will be terminated thereafter.

i-Protect – Plan A	
Coverage	Benefit Amount (RM)
<b>i-Protect (Critical Illness Benefit)</b>	
1. Cancer	
2. Stroke	
3. Heart Attack	100,000

\* Note: Maximum Basic Sum Assured for both i-Protect and i-Protect Plus is RM500,000 per Life Assured

**Reminder:** Please refer to the Policy Contract for the precise definitions, terms & conditions

#### 3. How much premium do I have to pay?

The premium You need to pay will correspond to the plan that You have chosen and will be based on Your age at the time of purchase or renewal:

Attained Age	Annual Premium (RM)	
	Male	Female
18-30	91.00	122.00
31-35	146.00	222.00
36-40	297.00	418.00
41-45	517.00	695.00
46-50	762.00	965.00
51-55	1,327.00	1,187.00
56-60	2,157.00	1,557.00
61*	2,928.00	2,127.00
62*	3,249.00	2,286.00

Attained Age	Annual Premium (RM)	
	Male	Female
63*	3,424.00	2,434.00
64*	3,708.00	2,620.00
65*	3,973.00	2,827.00
66*	4,395.00	3,137.00
67*	4,857.00	3,405.00
68*	5,366.00	3,687.00
69*	5,923.00	3,984.00
70*	6,467.00	4,289.00

\* For renewal only.

The renewal premiums payable are NON-GUARANTEED and will increase according to Your age at renewal. We reserve the right to revise the premium by giving You a thirty (30) days advance notice.

#### 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 important facts that will affect You and Life Assured's risk profile, such as occupation and age correctly.
- If You fail to inform Us in the event of any change in Your occupation, we may deny Your coverage.
- 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 terminate.
- 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?

This Policy will not cover the benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or resulted from any one (1) of the following occurrences:

- Pre-Existing Illness; or
- A Waiting Period of sixty (60) days shall apply to the following categories of Critical Illnesses:
  - a. Cancer – of Specified Severity and does not cover Very Early Cancers;
  - b. Heart Attack – of Specified Severity.

- A Waiting Period of thirty (30) days shall apply to Stroke; or
- the second diagnosis of the same Critical Illness; or
  - a subsequent claim arose from the Critical Illness.

**Note:** This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under this Policy.

#### **7. Can I cancel my Policy?**

If Your Policy has been issued and for any reason whatsoever You have decided 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. This product 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 (Toll-free) / 03-2298 0088 (Direct Line)

[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 CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.**

**THIS IS A DIRECT CHANNEL PRODUCT. IT IS A PURE PROTECTION PRODUCT WITH NO CASH VALUE.**

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: 1 March 2019