

PRODUCT DISCLOSURE SHEET

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

Gibraltar BSN Cash Star

1. What is Gibraltar BSN Cash Star?

Gibraltar BSN Cash Star is a Limited Payment Participating Endowment Plan. It provides comprehensive coverage with Guaranteed Cash Payment.

2. What are the covers / benefits provided?

Gibraltar BSN Cash Star offers the following benefits while the Policy is in-force:

Death Benefit	100% of Basic Sum Assured, accumulated Guaranteed Cash Payments (if any), accumulated Non Guaranteed Cash Dividends (if any) and Terminal Dividend (if any) will be payable in one lump sum. *Juvenile Lien shall apply in the event Death of the Life Assured before his/her 4th birthday.
Total and Permanent Disability (TPD) Benefit	In the event of TPD of the Life Assured, the accumulated Guaranteed Cash Payments (if any), accumulated Non-Guaranteed Cash Dividends (if any), and Terminal Dividend (if any) of the policy will be payable in lump sum. In addition, the Basic Sum Assured* will be payable in one lump sum if not exceeding RM500,000. Otherwise, if the Basic Sum Assured* is more than RM 500,000 but less than RM 1.5 million, the first RM500,000 will be payable in one lump sum, while the remaining balance will be payable in 2 equal annual installments. *The amount payable is the aggregate amount under all the policies and their supplementary term assurance contracts (if any) under the same life including vested reversionary bonus (if any).The total amount payable shall not exceed RM1.5 million. TPD Benefit starts from Life Assured's attainment of age 6 years and expires on the Policy Anniversary on which the Life Assured's age is 65 years.
Guaranteed Cash Payments	During the Life Assured's lifetime, the Company will pay Guaranteed Cash Payment from the end of the 1st policy year as percentage of Basic Sum Assured.
Accidental Death Benefit (ADB)	Upon the occurrence of Death of the Life Assured due to Accidental causes, additional 100% Sum Assured, subject to the maximum of RM2.0 million will be payable. ADB coverage starts from Life Assured's attainment of age six (6) years old and expires on the Policy Anniversary on which the Life Assured's age is 65 years old.
Accidental Total & Permanent Disability Benefit (ATPD)	Upon the occurrence of TPD of the Life Assured due to Accidental causes, additional 100% Sum Assured, subject to the maximum of RM3.0 million per life will be payable. ATPD coverage starts from Life Assured's attainment of age 6 years old and expires on the Policy Anniversary on which the Life Assured's age is 65 years old. The ATPD will be payable in one lump sum if it is less than or equal to RM500,000. Otherwise, if the ATPD is more than RM500,000 but less than or equal to RM3.0 million, the first RM500,000 will be payable in one lump sum, while the remaining balance will be payable in instalments.* *The amount payable is the aggregate amount under all the policies and their supplementary term assurance contracts (if any) under the same life including vested reversionary bonus (if any).
Maturity Benefit / Manfaat Matang	Upon maturity, 100% of Basic Sum Assured, accumulated Guaranteed Cash Payments (if any), accumulated Non-Guaranteed Cash Dividends (if any) and Terminal Dividend (if any) shall be payable in one lump sum.
Waiver Of Premium For Critical Illness	Upon diagnosis of any of the 44 Critical Illnesses on the life of the Policy Owner during the premium paying term, all future premiums for the basic plan will be waived. Critical illness is defined as any one of the illnesses specified below:

1. Stroke - resulting in permanent neurological deficit with persisting clinical symptoms	16. HIV Infection Due to Blood Transfusion	31. Surgery To Aorta
2. Heart Attack - of specified severity	17. End-Stage Lung Disease	32. Multiple Sclerosis
3. Kidney Failure - requiring dialysis or kidney transplant	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33. Primary Pulmonary Arterial Hypertension - of specified severity
4. Cancer - of specified severity and does not cover very early cancers	19. Major Organ / Bone Marrow Transplant	34. Medullary Cystic Disease
5. Coronary Artery By-Pass Surgery	20. Loss of Speech	35. Cardiomyopathy - of specified severity
6. Serious Coronary Artery Disease	21. Brain Surgery	36. Systemic Lupus Erythematosus With Severe Kidney Complications
7. Full Blown AIDS	22. Heart Valve Surgery	37. Apallic Syndrome
8. End-Stage Liver Failure	23. Terminal Illness	38. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	24. Bacterial Meningitis - resulting in	39. Creutzfeldt – Jakob Disease (Mad

	permanent inability to perform Activities of Daily Living	Cow Disease)
10. Coma - resulting in permanent neurological deficit with persisting clinical symptoms	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	40. Elephantiasis
11. Benign Brain Tumor - of specified severity	26. Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure	41. Loss of Independent Existence
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms	42. Paralysis of Limbs
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Poliomyelitis
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Progressive Scleroderma
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	

45. 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 3,950.00 annually
Premium term: 5 years (Payable until age 38)

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

Nil.

47. 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 fifteen (15) days after the delivery of the policy. The premiums that You have paid (less any medical fee incurred) will be refunded to You without interest.
- The actual dividends that would be declared may be more or less depending on the operating and investment results experienced by the Company.
- 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 for the terms and conditions.

48. 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, dies 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.
- The Insurance Benefits, including any Insurance Benefits payable under any Supplementary Contract(s) attaching to this Policy, shall NOT be payable in the event of the following:
 - a) The Life Assured dies by dueling; or
 - b) The Life Assured dies by the hand of justice; or
 - c) The Life Assured dies as a result of committing or attempting to commit an unlawful act under any prevalent law in force.

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

49. 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.

50. 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.

51. 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: -

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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

52. 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: 15 October 2021