

## PRODUCT DISCLOSURE SHEET

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

### Gibraltar BSN Critical Care

#### 1. What is Gibraltar BSN Critical Care?

Gibraltar BSN Critical Care is a rider product that pays Sum Assured upon the diagnosis of any of the 45 Critical Illnesses.

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

Diagnosis of 45 Critical Illnesses	100% of Sum Assured will be payable upon diagnosis of any of the 45 Critical Illnesses. The Sum Assured will not accelerate on the Basic Plan, upon diagnosis on any of the 45 Critical Illnesses, the Basic Plan will not be terminated.
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#### 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.
- A 60-day waiting period applies from the date of inception or reinstatement of the benefit to the commencement of cover.
- A 30-day survival period applies from the date of first diagnosis of the covered condition to the date of eligibility for benefit.
- Premium rates are only guaranteed for the first 3 Policy years. Thereafter, the rates may change and Company reserves the right to change the rates depending on claims experience.

**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?

The Company shall not pay the Critical Illness Benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or results:

- from HIV or HIV related illness or AIDS except as provided under the contract; or
- from a self-inflicted injury or any attempt thereat whether sane or insane; or
- while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes; or
- by the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or
- by the Life Assured participating in any hazardous pursuits like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any airborne activities other than as a fare paying passenger on a licensed commercial flight, any form of racing other than on foot, any speed or endurance contest, the handling of explosives; or
- from war, whether declared or undeclared.

The Company, in the event the claim is payable, shall not pay the amount of insurance as stated in the Schedule of Benefits and Premium in the Policy Schedule, if the Life Assured dies within thirty (30) days (inclusive) of the date of diagnosis of the Critical Illness.

**Note:** This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions 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 *insurance info* booklet on "Life 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: 15 October 2021