

PRODUCT DISCLOSURE SHEET

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

Gibraltar BSN IL CI (Accelerated)
1. What is Gibraltar BSN IL CI (Accelerated)?

Gibraltar BSN IL CI (Accelerated) is a Supplementary Rider Benefit that provides coverage on diagnosis of 45 critical illnesses.

2. What are the covers / benefits provided?

100% of the accelerated CI Sum Assured will be payable upon the diagnosis of any one of the 45 critical illnesses, except Angioplasty And Other Invasive Treatments For Coronary Artery Disease. This rider provides an acceleration benefit which means any claim amount paid under this benefit will reduce the sum assured/benefit payable under the basic plan. Accelerated CI benefit payable will not exceed one time accelerated CI sum assured, regardless of number of illnesses diagnosed.

Critical illnesses 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. Angioplasty And Other Invasive Treatments For Coronary Artery Disease*	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 permanent inability to perform Activities of Daily Living	39. Creutzfeldt – Jakob Disease (Mad 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 Tumour - of specified severity	26. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	41. Full Blown AIDS
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms	42. Loss of Independent Existence
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Paralysis of Limbs
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Poliomyelitis
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	45. Progressive Scleroderma

*For Angioplasty And Other Invasive Treatments For Coronary Artery Disease, payment is limited to one claim event of 10% of Accelerated CI Sum Assured and subject to a maximum of RM 25,000. The remaining accelerated CI Sum Assured will be payable upon further diagnosis of any of the remaining 44 CI.

3. How much premium do I have to pay?

Premium is payable from the value of your units since this is a unit-deducting rider. The insurance coverage charges will be deducted monthly from the value of your units.

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

The insurance coverage charges are deducted monthly from the value of your units and will increase as you grow older. The charges are not guaranteed and may change depending on the Company's claims experience. Details of insurance charges and other charges for the Gibraltar BSN IL CI (Accelerated) are given in the sales illustration. The insurance charges for this rider are subject to Applicable Taxes at the prevailing rate.

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 Gibraltar BSN IL CI (Accelerated) Rider by returning your policy to us within 15 days from the date of delivery of the rider's supplementary contract and we will refund any cost of insurance charged to the value of your units less any medical expenses incurred by us for the issuance of this rider.
- The maximum critical illnesses sum assured on any one life is RM2 million inclusive of all critical illnesses insurance coverage with us.
- 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 contract for the terms and conditions under this policy.

6. What are the major exclusions under this rider?

- Accelerated Critical Illnesses benefit is not payable if it is directly or indirectly, wholly or partly caused by or results from:
 - a) HIV or HIV related illness or AIDS except Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection and HIV Infection Due to Blood Transfusion; or
 - b) a self-inflicted injury or any threat to injure oneself whether sane or insane; or
 - c) any Pre-Existing Illnesses
- The 45 Accelerated Critical Illnesses benefit is subject to a 30-day waiting period from the commencement date of this rider or date of last reinstatement, whichever is later.
- An additional 30-day waiting period (i.e. total waiting period of 60 days) applies to the following critical illnesses:
 - a) Angioplasty And Other Invasive Treatments For Coronary Artery Disease
 - b) Coronary Artery By-Pass Surgery
 - c) Serious Coronary Artery Disease
 - d) Cancer - of specified severity and does not cover very early cancers
 - e) Heart Attack - of specified severity

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.

7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. 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.

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:

THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

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