

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

Gibraltar BSN IL CI (Additional) is an optional Supplementary Rider Benefit that covers the 45 diagnosis critical illnesses which can be attached to the basic policy plan.

2. What are the covers / benefits provided?

Upon diagnosis of any one of the 45 critical illnesses, 100% of the sum assured will be payable upon the diagnosis of any one of the 45 critical illnesses, except for Angioplasty And Other Invasive Treatments For Coronary Artery Disease.

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?

Not applicable 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 is subject to Applicable Taxes at the prevailing rate.

5. What are some of the key terms and conditions that I should be aware of?

- Free-look period - you may cancel your ILP by returning the policy within 15 days after the delivery of the policy. The insurance company will refund to you the unallocated premiums, the value of units at the NAV per unit on the next valuation date and any monthly insurance charges and policy fees that have been deducted less any medical fee incurred.
- Importance of disclosure - you must disclose all material facts such as medical condition and state your age correctly.
- 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?

- Critical Illness benefit is not payable if it is directly or indirectly, wholly or partly caused by or results from a self-inflicted injury or any attempt thereof whether sane or insane.
- The 45 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; and also a 30-day survival period from the date of diagnosis of the Critical Illness.

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: -

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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