

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 WOP

1. What is Gibraltar BSN IL WOP?

Gibraltar BSN IL WOP provides Waiver of Premium should Death or Total & Permanent Disability (TPD) occur or upon diagnosis of any one of the 44 Critical Illnesses. Waiver of Premium rider is solely waived on the basic plan and is only applicable to be attached to 3rd party policy.

2. What are the covers / benefits provided?

Upon Death & TPD or upon diagnosis of any one of the 44 critical illnesses the premium will be waived.

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. 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 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. 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	

Reminder: Please refer to the Supplementary Contract for the precise definitions, terms & conditions.

3. How much premium do I have to pay?

Not applicable as this is a Unit deducting rider. The insurance charges will be deducted monthly from the value of Your Units.

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

Insurance Charges – The insurance coverage charges are deducted monthly from the value of Your Units. The insurance charges will vary depending on the coverage chosen, age, and Our underwriting requirements. Details of insurance charges and other charges for the Policy are given in the Sales Illustration. Details of insurance charges and other charges for the investment-linked policy shown in the Sales Illustration are based on standard risks. The insurance charge is **NOT GUARANTEED**. We can revise the insurance charge at the time of renewal, by giving You at least ninety (90) days advance notice.

Note: 1. The charges are not guaranteed and may vary in future by giving ninety (90) days advance notice.
2. The above listing is not exhaustive. Please refer to Policy documents for more details.

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 Your and / or Life Assured's risk profile, such as occupation and age correctly.
- Free-look period – You may cancel Your Policy by returning the Policy within fifteen (15) days after the Policy has been delivered to You. We will refund You the unallocated premiums, the value of Units that have been allocated (if any) at Unit price at the next Valuation Date and any insurance charge and Policy fee that have been deducted less any medical fee incurred.
- Policy lapse – The Policy will lapse when the value of Units is insufficient to pay for the insurance and other charges.
- 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 Supplementary Contract for the terms and conditions under this Policy.

6. What are the major exclusions under this rider?

- Suicide - if death was due to suicide within one (1) year, your nominee will not receive any money.
- The Company shall not waive the premium if the total and permanent disability resulted directly or indirectly, from:
 - a) attempted suicide while sane or insane; or
 - b) self-inflicted injury while sane or insane; or
 - c) injury sustained while under the influence of drugs or liquor or intoxicating substance; or
 - d) engaging in any hazardous speed or endurance contest; or
 - e) engaging in airborne activity other than as a fare paying passenger or a crew of an aircraft operated by an Airline on schedule commercial route; or submarine voyage; or
 - f) a disease, illness or accident which the Life Assured was suffering from or sustained or diagnosed, before the insurance coverage commencement date of this rider or date of last reinstatement, whichever is later.
- The 44 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 Supplementary Contract for the terms and conditions 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