

PRODUCT DISCLOSURE SHEET

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

Gibraltar BSN Protector Enhanced

1. What is Gibraltar BSN Protector Enhanced?

Gibraltar BSN Protector Enhanced (Rider) is a rider that provides an exclusive 45 Critical Illnesses coverage accelerator on the Sum Assured.

2. What are the covers / benefits provided?

Death / TPD Benefit	100% of Sum Assured.
Diagnosis of any of the 45 Critical Illness	100% of Sum Assured is payable upon the earlier of the death or diagnosis of any of the 45 Critical Illness while the Policy is in force.
Surrender Benefit	The rider cash value is payable from the end of the third (3 rd) Policy Year onwards.

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 120.00 annually
- Premium term: 20 years (Payable until age 53)

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.
- The maximum sum assured on any one life is RM2 million inclusive of all critical illnesses insurance coverage from all companies.

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?

If the life assured, within one (1) year from the Issue Date or from the date of last reinstatement, dies or total and permanent disability 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.

Note : Please refer to the policy contract for the full list of exclusions 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. 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.

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:

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: 28 January 2019