



PRODUCT DISCLOSURE SHEET

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

i-FlexCover

1. What is i-FlexCover?

i-FlexCover is a non-participating yearly renewable term plan that provides coverage against death, total and permanent disability, accidental death, accidental total and permanent disability, accidental death due to public conveyance, accidental death outside Malaysia and accidental hospital income benefit. You may upgrade or downgrade coverage according to Your needs upon the policy next premium due date.

2. What are the covers / benefits provided?

Benefit	Minimum Sum Assured (RM)	Maximum Sum Assured(RM)	Benefit Amount (RM)
Death Benefit /Total and Permanent Disability (TPD) benefit (Natural causes)	5,000	150,000	100% of Sum Assured
Accidental Death Benefit ^{1 3}	10,000	300,000	200% of Sum Assured
Accidental Total and Permanent Disability (TPD) benefit	10,000	300,000	200% of Sum Assured
Accidental Death Benefit due to Public Conveyance ^{1 3}	15,000	450,000	300% of Sum Assured
Accidental Death Benefit outside Malaysia ^{1 3}	15,000	450,000	300% of Sum Assured
Accidental Hospital Income Benefit (HIB) ²	50/day	250/day	1% of Sum Assured, up to maximum RM250/day

¹ Accidental death must be due to accidental bodily injury which takes place within thirty (30) days from date of accident

² Subject to lifetime limit of one hundred (100) days

³ If a single event triggers multiple accidental death claims, the accidental death benefit with the highest benefit amount will be payable.

Period of Coverage: The insurance Policy is renewable up to age 60 upon payment of the appropriate premium.

Note: Please refer to the Policy Contract for definitions, terms and conditions.

3. How much premium do I have to pay?

The premium You need to pay will correspond to the Sum Assured that You have chosen.

Below are the minimum and maximum premium required for age 16 to 60 years old and for both male and female:

Payment Mode	Premium (RM)	
	Minimum (RM5,000 SA)	Maximum (RM150,000 SA)
Monthly	3.90	92.50
Annually	42.50	1,037.50

The renewal premiums payable are NON-GUARANTEED. We reserve the right to revise the premium by giving You a ninety (90) days written notice.

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 important facts that will affect Your risk profile, such as Your occupation and Your age correctly.
- If You fail to inform us in the event of any change in Your occupation, we may deny Your coverage.
- Free-look period - You have the right to return this Policy within fifteen (15) days after We deliver it to You, if, for any reasons, You are not satisfied with this Policy. If returned, the Policy will be considered void from the beginning and any premium paid, without interest, will be refunded to You, less any indebtedness.
- A grace period of thirty-one (31) days from the premium due date will be allowed for the payment of premium during which the insurance Policy will remain in force. If any premium remains unpaid at the end of its grace period, the insurance Policy will lapse and the insurance coverage shall end.
- 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 You or Your representatives in filing the 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 plan?

- Death benefit is NOT payable if the Life Assured commits suicide within 1 year from Commencement Date or from the date the coverage is upgraded, dies due to duelling, the hand of justice, or committing or attempting to commit an unlawful act under Malaysian Law.
- Total and Permanent Disability (TPD) Benefit is NOT payable if TPD is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs or liquor, engaging in hazardous activity, engaging in submarine voyage, performing duties in military, pre-existing illness or accident, dangerous pursuits and occupation inclusive but not limited to boxing, diving and acrobat.

- Accidental Death Benefit is NOT payable if death is caused by: assault or murder, riot, suicide, being under the influence of alcohol, drug abuse, pregnancy, pre-existing disabilities, dangerous pursuits and occupation inclusive but not limited to boxing, diving and acrobat.
- Accidental TPD and Hospital Income Benefit is NOT payable if TPD or accidental is caused by: assault or murder, riot, riot, civil commotion, strikes or terrorist activities, self-infliction or destruction or any attempt thereat while sane or insane, attempted suicide whether sane or insane, drug abuse, pregnancy, pre-existing disabilities, dangerous pursuits and occupation inclusive but not limited to boxing, diving and acrobat.

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 Policy?

Buying a life policy is a long-term financial commitment. If Your Policy has been issued and for any reason whatsoever You have decided to cancel Your Policy, You can return the Policy to us for cancellation. If the request of cancellation is received by us within the period of fifteen (15) days from the delivery date of the Policy, You are entitled to a refund of the premium paid, without interest. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, Your Policy will be terminated on the following Policy anniversary without any refund of premium paid. This product 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 of any change in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

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:

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 CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

THIS IS A DIRECT CHANNEL PRODUCT. IT IS A PURE PROTECTION PRODUCT WITH NO CASH VALUE.

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: 25 February 2022