

**PRODUCT DISCLOSURE SHEET**

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

**Smart Health Cover**
**1. What is Smart Health Cover?**

Smart Health Cover is a Unit deducting hospitalisation and surgical rider which offers comprehensive medical coverage. This rider provides the Life Assured with medical coverage up to 99 years old and is attachable to a Regular Premium Investment Linked Plan. Upon termination of the Basic Policy, this rider will be terminated.

**2. What are the covers / benefits provided?**

Plan Selected: Plan x  
Deductible: xxx

The benefits offered are specified in the schedule below and are subject to the Overall Annual Limit and Overall Lifetime Limit of the plan purchased.

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)	Plan 5 (RM)
<b>A) Hospital Benefits</b>					
Hospital Room & Board (max 200 days per disability)	150	200	250	300	350
Intensive Care Unit (max 100 days per disability)	As Charged (Reasonable & Customary Charges)				
Hospital Supplies & Services					
<b>B) Surgical Benefits</b>					
Surgical Fees	As Charged (Reasonable & Customary Charges)				
Anaesthetist Fees					
Operating Theatre					
<b>C) Medical Benefits (Non-Surgical)</b>					
Pre-Hospital Diagnostic Tests (within 60 days prior to admission)	As Charged (Reasonable & Customary Charges)				
Pre-Hospital Specialist Consultation (within 60 days prior to admission)					
Pre-Hospital Medication & Treatment (within 60 days prior to admission)					
Daily In-hospital Physician Visit (2 visits per day)					
Post-Hospitalisation Treatment (within 60 days per disability)					
<b>D) Outpatient Benefits</b>					
Emergency Accidental Outpatient Treatment (per accident including follow-up to 30 days)	As Charged (Reasonable & Customary Charges)				
Emergency Accidental Dental Treatment (per accident including follow-up to 30 days)					
Home Nursing Care (max 180 days per lifetime)					
Day Surgery & Day Care Benefits					
Ambulance Fees					
<b>E) Outpatient Kidney Dialysis &amp; Cancer Treatment</b>					
Outpatient Kidney Dialysis Treatment	As Charged (Reasonable & Customary Charges)				
Outpatient Cancer Treatment					
<b>F) Other Benefits</b>					
Government Hospital Daily Cash Allowance (max 200 days)	80	90	100	110	120
Daily Guardian Benefit (max 200 days)	80	90	100	110	120
Hospital Cash Benefit (per disability)	100	100	100	100	100
Medical Report Fees (per disability)	70	70	70	70	70
Outpatient Physiotherapy, Chiropractic and Acupuncture	As Charged (Reasonable & Customary Charges)				
Outpatient Dengue Fever Treatment					
Multifocal/Intraocular Lens					

Hospital Service Tax					
Emergency Medical Evacuation and Repatriation	Up to 1,000,000 per lifetime				
Health Reward (HR)	10% of Annual Cost of Insurance				
Deductible Option	Zero Deductible or 500 The following Benefits shall not be subject to Deductible: <ol style="list-style-type: none"> <li>i. Outpatient Kidney Dialysis Treatment</li> <li>ii. Outpatient Cancer Treatment</li> <li>iii. Outpatient Physiotherapy, Chiropractic and Acupuncture</li> <li>iv. Outpatient Dengue Fever Treatment</li> <li>v. Emergency Medical Evacuation and Repatriation</li> </ol>				
Overall Annual Limit	500,000	1,000,000	1,500,000	2,000,000	2,500,000
G) Organ Transplant, Additional Limit (Once Per Lifetime)					
Heart, Kidney, Lung, Liver or Bone Marrow	30,000	35,000	40,000	50,000	60,000
Overall Lifetime Limit	No Lifetime Limit				

**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, gender, 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 of this rider at the time of renewal, by giving You at least ninety (90) days advance notice.

**Note:** 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.
- Deductible – You will be required to pay the deductible amount (if applicable) of the total eligible costs incurred.

**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?

Smart Health Cover will not cover any Hospitalisation, surgery or charges caused directly or indirectly, wholly or partly, by any one (1) of the following occurrences:

- Pre-existing Illnesses; or
- Specified Illnesses within one hundred twenty (120) days from the Risk Commencement Date or Reinstatement Date whichever is the later; or
- Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Risk Commencement Date or Reinstatement Date whichever is the later; or
- plastic or cosmetic Surgery and related treatments; or
- circumcision or any Surgery on the foreskin; or
- eye examination and surgical correction for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy or Lasik; or
- dental conditions including dental treatment by Dentist or oral Surgery except as necessitated by accidental Injuries to sound natural teeth occurring wholly during the period of Insurance; or
- private nursing care, non-Hospital nursing care, rest cures, sanatoria care, hospice care and care or treatment that do not lead to a recovery / conservation of the Life Assured's condition or restoration to his or her previous state of health; or
- Communicable diseases requiring quarantine by law, except for COVID-19 category 3, 4 and 5 (according to the guidance of the Ministry of Health Malaysia).

**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?

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 Careline:** 1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)  
**Website:** 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 MEETS 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: 3 August 2022