



# GIBRALTAR BSN SERVICE GUIDE

## PANDUAN PERKHIDMATAN GIBRALTAR BSN

Gibraltar BSN Life Berhad has collaborated with POS Malaysia since 2012. Gibraltar BSN is a life insurance company that offers life insurance products in over 700 POS Malaysia outlets nationwide.

*Gibraltar BSN Life Berhad telah bekerjasama dengan POS Malaysia sejak 2012. Gibraltar BSN adalah sebuah syarikat insurans hayat yang menawarkan produk insurans hayat di lebih 700 cawangan POS Malaysia.*

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## WHAT SERVICES CAN YOU EXPECT FROM US? / APAKAH PERKHIDMATAN YANG ANDA BOLEH HARAPKAN DARI KAMI?

### Before you buy a policy / Sebelum Anda Membeli Polisi

#### Assist you in choosing the right insurance plan

- \*Go through the Customer Fact Find form with you to understand your insurance needs and financial goals.
- Recommend suitable insurance plan after assessing your needs.

#### Membantu anda memilih pelan insuran yang sesuai

- \*Meneliti kandungan Borang Pencarian Fakta Pelanggan untuk memahami keperluan insurans dan matlamat kewangan anda.
- Mengesyorkan pelan insurans yang sesuai selepas menilai keperluan anda.

#### Explain product features

- Explain the product features, benefits payable, exclusions, premiums and charges.
- Provide Product Disclosure Sheet, to assist you in making informed decision and to facilitate product comparison.

#### Menerangkan ciri-ciri produk

- Menerangkan ciri-ciri produk, manfaat yang dibayar, pengecualian, premium dan caj-caj.
- Menyediakan Helaian Penerangan Produk, untuk membantu anda dalam membuat keputusan yang tepat dan memudahkan anda membuat perbandingan produk.

### When You Decide to Buy A Policy / Apabila Anda Membuat Keputusan untuk Membeli Polisi

#### Assist you with the policy application

- Explain the importance of answering the questions in the proposal form fully and accurately.
- \*Submit your application for underwriting after you have signed the proposal form.
- Arrange for medical examination with one of our panel clinics, if required.
- Explain the importance of making a nomination to ensure policy money are received by your beneficiaries in the event of death.

#### Membantu anda dalam permohonan polisi

- Menerangkan kepentingan menjawab soalan-soalan di dalam borang permohonan dengan lengkap dan tepat.
- \*Menghantar permohonan untuk proses pengunderaitan selepas anda menandatangani borang permohonan.
- Mengatur pemeriksaan perubatan dengan salah sebuah daripada klinik-klinik panel kami, jika perlu.
- Memaklumkan kepentingan membuat penamaan untuk memastikan wang polisi diterima oleh penama / waris sekiranya berlaku kematian.

#### Explain the policy terms and conditions

- \*Your policy document will be delivered to you (by hand or via post) within 21 days.
- \*Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased.

#### Menerangkan terma-terma and syarat-syarat polisi

- \*Dokumen polisi akan dihantar kepada anda (dengan tangan atau melalui pos) dalam masa 21 hari.
- \*Menerangkan terma-terma dan syarat-syarat polisi kepada anda bagi memastikan pelan yang dibeli sesuai dengan keperluan anda.

### During the Term of the Policy / Semasa Tempoh Policy

#### Continuous policy servicing

- Assist in renewal of policy.
- \*Provide continuous service e.g. policy modifications, change of address and frequency of premium payments.

#### Perkhidmatan polisi yang berterusan

- Membantu dalam proses pembaharuan polisi.
- \*Menyediakan perkhidmatan berterusan seperti pengubahsuaian polisi, pertukaran alamat dan kekerapan pembayaran premium.

#### Assist you in making a claim

- Guide you through the standard procedures on how to file an insurance claim.

#### Membantu anda dalam membuat tuntutan

- Membimbing anda untuk melalui prosedur standard bagaimana membuat tuntutan insurans.

\*Applicable for Financial Sales Officer (FSO) only / \*Hanya untuk Financial Sales Officer (FSO) sahaja. /

For more information and further enquires, please visit our website at [www.GibraltarBSN.com](http://www.GibraltarBSN.com) / [www.pos.com.my](http://www.pos.com.my) or call Gibraltar BSN Customer Care Line at 1-300 22 6262 / POS Line 1-300 300 300.

Untuk maklumat dan pertanyaan lanjut, sila layari laman web kami di [www.GibraltarBSN.com](http://www.GibraltarBSN.com) / [www.pos.com.my](http://www.pos.com.my) atau hubungi Pusat Khidmat Pelanggan Gibraltar BSN di 1-300 22 6262 / POS Line 1-300 300 300.