

About Gibraltar BSN Life Berhad

Gibraltar BSN Life Berhad is one of Malaysia's fastest growing life insurance companies. For over 60 years, we have been protecting dreams by providing relevant and affordable protection solutions that are accessible to Malaysians from all walks of life.

The name Gibraltar BSN represents our lineage to Prudential Financial, Inc (PFI)*, one of the world's largest financial institutions from the United States, and Bank Simpanan Nasional (BSN), a brand with its own history and strong financial heritage in Malaysia. The name 'Gibraltar' and our iconic logo the 'Rock of Gibraltar' both refer to PFI, illustrating over 140 years of rich history and financial strength behind the PFI brand.

As Malaysia's Community Protection Champion, Gibraltar BSN has an extensive and diverse distribution network which comprises 9 branches, nationwide agency force, and over 1,100 branches belonging to our strategic partners; Bank Simpanan Nasional and Pos Malaysia. For more information on how we can help you protect your dreams, please visit our website at www.GibraltarBSN.com.

*PFI of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.



Gibraltar BSN

We Protect Dreams

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 GibraltarBSN

 **Gibraltar BSN**



GoProtect

Protect Your Life, Protect Your Dreams

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Why Do I Need Insurance?

When it comes to life insurance, don't we all usually have the same thought: "IS IT NECESSARY"?

Life insurance is designed to protect you and your dependants. If something unfortunate ever happens, at least you know your family will be taken care of. Give yourself that peace of mind.

Regardless of which stage of life you are at, you deserve to be protected financially. Don't wait another day to protect your life and your dreams.



What is GoProtect and who can buy this plan?

GoProtect is a Regular Premium Investment-Linked plan that gives you insurance protection, savings and the opportunity to benefit from investment-linked funds. Depending on your risk profile, the following Investment-Linked funds are available for your selection:

- Gibraltar BSN Strategic Fund
- Gibraltar BSN AsiaEquity Fund
- Gibraltar BSN Aggressive Fund
- Gibraltar BSN Bond Fund

These funds may be varied in future.

Visit <https://www.gibraltarbsn.com/We-Protect/Investment-Linked-Funds.aspx> to view the Fund Fact Sheet of respective Investment-Linked Funds.

GoProtect Coverage

Death Benefit

Upon Death of the Life Assured:

- 100% of the Basic Sum Assured shall be payable; and
- Investment Account Value (if any) shall be payable based on the Unit Price at the next Valuation Date.

Total and Permanent Disability (TPD) Benefit

Upon TPD of the Life Assured:

- 100% of the Basic Sum Assured shall be payable; and
- Investment Account Value (if any) shall be payable based on the Unit Price at the next Valuation Date.

TPD Benefit expires on the Policy Anniversary on which the Life Assured is 70 years old

Entry Age (Nearest Birthday)

Life Assured: 30 days old to 69 years old

Policy Owner: 18 years old and above

Coverage Term

Up to 100 years old

Minimum Annual Regular Premium

RM1,800



Key Benefits

Smart Protection

Your coverage will increase by 5% upon completion of every 5th policy year so you can sit back and relax knowing that your protection needs are taken care of.

Basic Sum Assured will increase by 5% every 5th policy year based on Initial or Current Basic Sum Assured, whichever is lower, starting from the end of 5th policy year until the end of 20th policy year. Smart Protection is subject to maximum of RM200,000 per policy.



To safeguard what is important to you and your loved ones, your policy is guaranteed to continue for the first 3 policy years even when the investment account value falls to zero.

No-Lapse Guarantee

Subject to:-

- All premiums due are paid no later than 30 days from the premium due date;
- No Units are withdrawn from the policy during this period;
- No alteration is made by you to the policy which results in higher Unit Deductions.

Flexible options to top up or withdraw at anytime

You may have different financial needs at different life stages. **GoProtect** allows you to top up your investment-linked funds anytime to accelerate your fund accumulation. Alternatively, to accommodate your financial needs, you may also withdraw your investment-linked funds in part or full.



To enhance your protection, you can tailor your own protection plan by including riders such as Smart Health to cover your hospitalization expenses, CI Intense Shield that covers early to advanced Critical Illnesses (CI), and more.

For full list of attachable riders, please refer to Attachable Riders in this brochure.



Wide selection of riders to enhance your protection

How do you know whether you are sufficiently protected?

Let's take a few moments to find out.

- Am I sufficiently covered if I am hospitalized due to an illness or injured in an accident?

TYPE OF TREATMENT	PUBLIC HOSPITAL (RM)	PRIVATE HOSPITAL (RM)
Coronary Bypass	4,000	25,000 – 80,000
Knee Replacement	10,000 – 35,000	25,000 – 45,000
Hip Replacement	8,000 – 15,000	24,000 – 55,000
Chemotherapy	200 per treatment	50 – 4,000 per cycle
Stroke	4,000 and above	35,000 – 75,000
Kidney Stone	3,000 – 10,000	9,000 – 40,000

Note: These prices may vary depending on the different healthcare providers as well as the severity of the medical condition. Certain additional costs may apply such as pre-surgery, health screenings, medical needs, as well as personal preferences.

<https://ringgitplus.com/en/blog/Insurance/Government-and-Private-Hospitals-in-Malaysia-How-Much-Do-They-Really-Cost.html>

- Will my death or disability due to an accident leave my family in financial difficulties?

Miros estimates that a death cause the country an average of RM1.2mil, RM120,000 for severe injury and RM12,000 for light injury in medical cost, productivity loss and other payouts.

Liow said 7,152 people were killed in 521,466 road accidents last year.

<https://www.thestar.com.my/news/nation/2017/02/02/road-accidents-cost-malaysia-rm9dot2bil-in-2016/>



3. Do I have enough savings to support myself and my family if I'm unable to work and constantly have to go for medical treatment due to illnesses such as cancer?

"Based on the ASEAN Costs in Oncology (ACTION) study by the George Institute for Global Health, the report highlights **that 45% of cancer patients suffered from financial catastrophe one year after diagnosis, while 11% did not make it past the first year.**

Cost of private medical treatment, which can be very expensive, especially with hospitalisation and surgery. According to a recent report by Mercer Marsh Benefits, healthcare inflation in Malaysia stood at 11.5% last year — the third highest out of the 11 Asian countries and this is projected to rise to 12.7% this year*. Most of the cancer patients have issue with high out-of-pocket expenses for treatment such as ultrasound scan, chemotherapy, radiotherapy, biopsy and others.

Therefore, it is important that medical expenses are well-covered by health / medical insurance, so the patient can focus on their rehabilitation."

<https://www.fundsupermart.com.my/insurance/article/how-do-you-know-if-you-are-immune-to-cancer-59>

If you have not answered "Yes" to all the questions above, you are advised to tailor your protection with GoProtect together with its riders to ensure you are well protected.

* Personal Wealth, The Edge Malaysia Weekly, on September 11, 2017.



Attachable Riders



1. Smart Health

Smart Health provides cashless and hassle-free admission into most major hospitals and medical centres. If you do not make any claim for the first 3 years, you will enjoy Health Reward equivalent to 10% of the Annual Cost of Insurance paid for Smart Health.

It comes with 4 plans to cater to your medical needs.



PLAN BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)	PLAN 4 (RM)
A) HOSPITAL BENEFITS				
Hospital Room & Board <i>(max 200 days per disability)</i>	150	250	350	450
Intensive Care Unit <i>(max 100 days per disability)</i>	As Charged <i>(Reasonable and Customary Charges)</i>			
Hospital Supplies & Services				
B) SURGICAL BENEFITS				
Surgical Fees	As Charged <i>(Reasonable and Customary Charges)</i>			
Anaesthetist Fees				
Operating Theatre				
C) MEDICAL BENEFITS (NON-SURGICAL)				
Pre-Hospitalisation Diagnostic Tests <i>(within 60 days prior to admission)</i>	As Charged <i>(Reasonable and Customary Charges)</i>			
Pre-Hospitalisation Specialist Consultation <i>(within 60 days prior to admission)</i>				
Daily In-hospital Physician Visit <i>(2 visits per day)</i>				
Post-Hospitalisation Treatment <i>(within 60 days per disability)</i>				

PLAN BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)	PLAN 3 (RM)	PLAN 4 (RM)
D) OUTPATIENT BENEFITS				
Emergency Accidental Outpatient Treatment <i>(per accident including follow-up to 30 days)</i>	As Charged <i>(Reasonable and Customary Charges)</i>			
Emergency Accidental Dental Treatment <i>(per accident including follow-up to 30 days)</i>				
Home Nursing Care <i>(max 180 days per lifetime)</i>				
Day Surgery & Day Care Benefits				
Ambulance Fees				

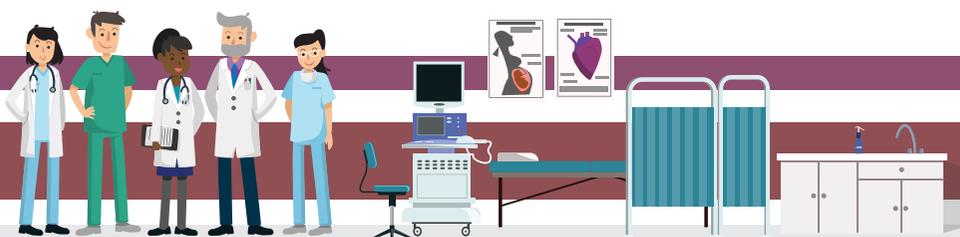
E) OUTPATIENT KIDNEY DIALYSIS & CANCER TREATMENT				
Outpatient Kidney Dialysis Treatment	As Charged <i>(Reasonable and Customary Charges)</i>			
Outpatient Cancer Treatment				

F) OTHER BENEFITS				
Government Hospital Daily Cash Allowance <i>(max 150 days)</i>	80	100	120	140
Daily Guardian Benefit for Children <i>(max 150 days)</i>	80	100	120	140
Hospital Cash Benefit <i>(per disability)</i>	100	100	100	100
Medical Report Fees <i>(per disability)</i>	70	70	70	70
Hospital Service Tax	As Charged <i>(Reasonable and Customary Charges)</i>			
Health Reward (HR)	10% of Annual Cost of Insurance			

OVERALL ANNUAL LIMIT <i>(INCLUDES BENEFITS A TO F)</i>	100,000	150,000	175,000	225,000
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G) ORGAN TRANSPLANT (ADDITIONAL LIMIT, ONCE PER LIFETIME)				
Heart, Kidney, Lung, Liver or Bone Marrow	30,000	40,000	60,000	80,000

OVERALL LIFETIME LIMIT <i>(INCLUDES BENEFITS A TO G)</i>	1,200,000	1,800,000	2,100,000	2,700,000
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2. Gibraltar BSN IL PA

This accident rider provides benefits for death or injuries resulting from accident. It can be extended to cover for Temporary Disability Indemnity and Medical Expenses Reimbursement resulting from accident.

3. Gibraltar BSN IL Living Extra (WOP)

Upon diagnosis of any one of the 36 Critical Illnesses on the Life Assured, all future premiums of the Policy shall be waived.

4. CI Intense Shield

Critical Illness Intense Shield provides coverage for Early and Advanced Stage Critical Illness conditions. Death benefit is payable upon Death of the Life Assured.

5. Gibraltar BSN IL CI (Additional)

This rider provides coverage for 36 Critical Illnesses. Upon diagnosis of any one of the 36 Critical Illnesses, the rider Sum Assured will be payable.

6. Gibraltar BSN IL CI (Accelerated)

This rider provides coverage for 36 Critical Illnesses. Upon diagnosis of any one of the 36 Critical Illnesses, the rider's Sum Assured will be payable and the same amount will be reduced from the Basic Sum Assured.

7. IL Hospitalisation Income Benefit

A daily cash benefit shall be payable in the event the Life Assured is admitted to the Hospital due to illness or accidental injury.

8. Gibraltar BSN IL WOP

Upon Death, diagnosis of Total & Permanent Disability or any one of the 36 Critical Illnesses of the Payor, all future premium of the Policy shall be waived.

Other Benefits

Maturity Benefit

Upon Maturity of this policy, Investment Account Value (if any) shall be payable in one lump sum. The Investment Account Value shall be based on the Unit Price at the next Valuation Date.

Partial Withdrawal

You may withdraw part of the Investment Account Value, subject to maintaining at least RM1,000 in your Investment Account across all funds. Minimum withdrawal amount is RM500.

Full Withdrawal

You may withdraw all the Investment Account Value and by doing so, the policy will be considered as surrendered. Surrender Benefit is the Investment Account Value which shall be based on the Unit Price at the next Valuation Date minus full withdrawal charge.

Top-Up

You may make single or regular top-up premium, subject to the minimum and maximum premium amount. 95% of the top-up premium will be allocated for investment.

Switching Option

You may partially or completely switch the Investment Account Value in the Investment Fund(s) to another Investment-Linked Fund(s) in the Company, subject to minimum amount of RM500 per transaction, or Total Investment Account Value.

The number of new units allocated will be based on the Net Asset Value per Unit on the next Valuation Date following the receipt of request to switch.

Income Tax Relief

The premium paid for this plan may qualify for Tax Relief for Life Insurance, subject to the final decision of the Inland Revenue Board of Malaysia.

Premium Allocation

Premium Year	Premium Allocation to purchase units	
	Basic Premium	Single/Regular Top-Up Premium
1 to 3	60%	95%
4 to 6	80%	
7 to 10	95%	
11 onwards	100%	

Fees and Charges

Cost of Insurance	It is deducted based on attained age, gender, sum assured and other factors.	
Monthly Service Charge	RM6.00	
Fund Management Charge	1.00% to 1.50% depends on the investment-linked funds chosen.	
Fund Switching Charge	No Charge	
Top-Up Charge	No Charge	
Partial/Full Withdrawal Charge	Policy Year	Partial/Full Withdrawal Charge (% of Amount Withdrawn)
	1 to 2	10%
	3 to 4	5%
	5 and onwards	0%

Exclusions



Death

Death Benefit will not be payable if the Life Assured, whether sane or insane, commits suicide within one (1) year from Commencement Date or reinstatement date, whichever is later.

Total and Permanent Disability

Total Permanent Disability (TPD) Benefit will not be payable if:

- attempted suicide while sane or insane; or
- self-inflicted injury while sane or insane; or
- injury sustained while under the influence of drugs or liquor or intoxicating substance or poison or result of inhaling gas or fumes; or
- engaging or participating in any hazardous pursuits, speed or endurance contest, inclusive but not limited to boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting.

The list of exclusion is not exhaustive, please refer to policy contract for full list of exclusion.



Important Notes:

This brochure contains brief description of the product and is not exhaustive. To know more about this product, please request for a copy of the Sales Illustration and for detailed information on the benefits, exclusions, terms and conditions of the policy, please refer to the policy contract.

You should satisfy yourself that this plan will best serve your needs and that the premium payable under this policy is an amount you can afford.

If this policy is cancelled within 15-days Free Look Period, the company shall refund a sum equal to the Investment Account value, plus amount of any charges that have been deducted from the fund, plus amount of premium that have not been allocated; less any medical expense incurred for medical examination.

The Cost of Insurance is not guaranteed and the company may revise it by giving at least 90 days advance notice.

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.

