

## PRODUCT DISCLOSURE SHEET

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

### i-Med

#### 1. What is i-Med?

i-Med is a non-participating, yearly renewable medical plan which offers coverage for medical, hospitalisation and surgical expenses up to age 70, subjected to the limits specified in the Schedule of Benefits.

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

The Benefits offered are specified in the schedule below and are subject to the Overall Annual Limit of the Plan purchased.

PLAN BENEFITS	PLAN 1 (RM)	PLAN 2 (RM)
<b>A) HOSPITAL BENEFITS</b>		
Hospital Room & Board (max 200 days per disability)	150	250
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>		
Daily In-hospital Physician Visit (2 visits per day)	As Charged (Reasonable & Customary Charges)	
<b>D) OUTPATIENT BENEFITS</b>		
Day Surgery & Day Care Benefits	As Charged (Reasonable & Customary Charges)	
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>		
Hospital Service Tax	As Charged (Reasonable & Customary Charges)	
<b>OVERALL ANNUAL LIMIT (INCLUDES BENEFITS A TO F)</b>	<b>60,000</b>	<b>90,000</b>
<b>OVERALL LIFETIME LIMIT</b>	<b>No Limit</b>	

**Reminder:** Please refer to the Policy Contract for the precise definitions, terms & conditions

#### 3. How much premium do I have to pay?

The annual premium You need to pay will correspond to the plan that You have chosen and will be based on Your age and any other underwriting loading at the time of purchase or renewal. The following premium rates are applicable to standard lives only:

Attained Age	Plan 1	Plan 2
18-25	502.00	709.00
26-30	523.00	738.00
31-35	573.00	814.00
36-40	659.00	942.00
41-45	746.00	1,069.00
46-50*	1,035.00	1,497.00
51-55*	1,387.00	2,015.00
56-60*	1,836.00	2,678.00
61-65*	2,558.00	3,745.00
66-70*	3,553.00	5,212.00

\* For renewal only.

The premiums payable are NON-GUARANTEED and will increase according to Your age at renewal. We reserve the right to revise the premium by giving You a thirty (30) days advance notice.

#### 4. What are the fees and charges that I have to pay?

Stamp Duty – You will have to pay stamp duty and any applicable taxes incurred at the prevailing rate.

#### 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 You and / or Life Assured's risk profile, such as occupation and age correctly.
- Free Look Period – You have the right to return this Policy within fifteen (15) days after We deliver it to You, if, for any reason, You are not satisfied with this Policy. If returned, the Policy will be considered void from the beginning and any premium paid will be refunded to You less any medical examination fee incurred, without interest.
- Grace Period – A period of thirty-one (31) days from its due date (inclusive) will be allowed for payment of each premium due, during which period this Policy shall remain in force. If any premium remains unpaid at the end of the Grace Period, this Policy shall terminate.
- 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.

**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?

i-Med 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 Illness; or
- Specified Illnesses within one hundred twenty (120) days from the Risk Commencement Date; or
- Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Risk Commencement Date; or
- Pre-existing Illness; 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.

**Note:** This list is non-exhaustive. Please refer to the Policy Contract for the terms and conditions under this Policy.

#### 7. Can I cancel my Policy?

You may cancel Your Policy by giving Us an advance notice. We will refund You a percentage of the premium provided there was no claim made on this Policy during the current Policy Year. The amount of premium refund shall be based on the duration that the Policy has been in force:

Duration Not Exceeding	Percentage of Annual Premium Refund	Percentage of Monthly Premium Refund
15 days *	90%	No Refund
1 month	80%	
2 months	70%	
3 months	60%	
4 months	50%	
5 months	40%	
6 months	30%	
7 months	25%	
8 months	20%	
9 months	15%	
10 months	10%	
11 months	5%	
Period exceeding 11 months	No Refund	

\* Not applicable to first Policy Year

#### 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 *insuranceinfo* booklet on "Medical & Health Insurance" available at all of Our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If You have any enquiries, please contact Us at: -

**Gibraltar BSN Life Berhad** [277714-A]

Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia

Customer Service: 1300-22-6262 (Toll-free) / 03-2298 0088 (Direct Line)

[www.GibraltarBSN.com](http://www.GibraltarBSN.com) Email: [customerservice@gibraltarbsn.com](mailto: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: 1 March 2019