Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up i-Protect Plus. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad *(formerly known as Gibraltar BSN Life Berhad)*
Product Name:	i-Protect Plus
Plan Selected:	Plan A
Date:	<DD/MM/YYYY>

1. What is this product about?

i-Protect Plus is a non-participating auto yearly renewable term Policy. This Policy covers the Life Assured against any of the five (5) Critical Illnesses defined, namely Cancer, Stroke, Heart Attack, Kidney Failure and Coronary Artery By-Pass Surgery.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your base plan

i-Protect Plus – Plan A offers the following benefits while the Policy is still in-force.

Critical Illness Benefit

Upon diagnosis of any of the five (5) Critical Illnesses defined while the Life Assured is still alive, 100% of the Basic Sum Assured will be payable and the Policy will be terminated thereafter.

i-Protect Plus - Plan A	
Coverage	Benefit Amount (RM)
i-Protect Plus (Critical Illness Benefit) 1. Cancer 2. Stroke 3. Heart Attack 4. Kidney Failure 5. Coronary Artery By-Pass Surgery	100,000

* Note: Maximum Basic Sum Assured for both i-Protect and i-Protect Plus is RM500,000 per Life Assured

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

3. How much premium do I have to pay?

The premium You need to pay will correspond to the plan that You have chosen and will be based on Your age at the time of purchase or renewal:

Attained Age	Annual Premium (RM)	
	Male	Female
18-30	141.00	138.00
31-35	207.00	250.00
36-40	371.00	461.00
41-45	626.00	797.00
46-50	883.00	1,173.00
51-55	1,435.00	1,384.00
56-60	2,441.00	1,871.00
61*	3,318.00	2,448.00

Attained Age	Annual Premium (RM)	
	Male	Female
63*	3,875.00	2,668.00
64*	4,193.00	2,869.00
65*	4,493.00	3,100.00
66*	4,965.00	3,437.00
67*	5,485.00	3,729.00
68*	6,056.00	4,034.00
69*	6,685.00	4,358.00
70*	7,297.00	4,695.00

62*	3,676.00	2,558.00

* For renewal only.

The renewal 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?

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 You and Life Assured's risk profile, such as occupation and age correctly.
- If You fail to inform Us in the event of any change in Your occupation, we may deny Your coverage.
- 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 Policy?

This Policy has certain exclusions, meaning situations where We won't pay a benefit. We list below the exclusions that apply to the benefits under Your Policy. We may also apply specific exclusions to Your Policy when We offer to issue Your Policy. If any specific exclusions apply, We will record the details in a Policy Endorsement.

Exclusion
This Policy will not cover the benefit if the Critical Illness is directly or indirectly, wholly or partly caused by or resulted from any one (1) of the following occurrences: ▪ Pre-Existing Illness; or ▪ A Waiting Period of sixty (60) days shall apply to the following categories of Critical Illnesses: a. Cancer – of Specified Severity and does not cover Very Early Cancers; b. Coronary Artery By-pass Surgery; c. Heart Attack – of Specified Severity. A Waiting Period of thirty (30) days shall apply to Stroke and Kidney Failure; or ▪ the second diagnosis of the same Critical Illness; or ▪ a subsequent claim arose from the Critical Illness.

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?

If Your Policy has been issued and for any reason whatsoever You have decided to cancel Your Policy, You should 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 next premium due date 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/my nominee(s) contact details?

It is important that You inform Us of any change in Your/Your nominee(s) contact details to ensure all correspondences reach You/Your nominee(s) in a timely manner.

9. Where can I get further information?

If You have any enquiries, please contact Us at:

FWD Insurance Berhad 199301022976 [277714-A]
(formerly known as Gibraltar BSN Life Berhad)

Head Office	: 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	: fwd.com.my
E-mail	: ask@fwd.com

10. Other similar types of cover available

Please ask Us for any other similar types of plans offered by Us.

IMPORTANT NOTICE:
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.

Other Important Notices:

1. You should satisfy Yourself that this Policy would best serve Your needs and that the premium payable under the Policy is affordable.
2. It is advisable for You to nominate a nominee for Your Policy and ensure the nominee is aware of the Policy that You have purchased. Failure to make a nomination may cause a delay in paying out the policy moneys.
3. You may change the ownership of the Policy by way of an assignment by giving Us a written notice. The change of ownership of the Policy shall be effective only after We receive the written notice.
4. You are advised to keep the receipt as proof of payment of premiums.
5. It may not be advantageous to replace an existing life insurance policy with a new one. If You intend to do so, We recommend that You consult Your present insurer before making a final decision.
6. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
7. In the event that any sales and services tax, value added tax or any similar tax and any other duties, taxes, levies or imposts (collectively "Applicable Tax") whatsoever are introduced by any authority and are payable under the laws of Malaysia in connection with any supply of goods and/or services made or deemed to be made under this Policy, We will be entitled to charge any Applicable Tax as allowed by the laws of Malaysia. Such Applicable Tax payable shall be paid in addition to the applicable premiums and other charges. All provisions in this Policy on payment of premiums and default hereof shall apply equally to the Applicable Tax.

FWD Insurance 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 <dd/mm/yyyy>.