

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up GoSecure+. You should also read the general terms and conditions.

Name of Financial Service Provider:	FWD Insurance Berhad <i>(formerly known as Gibraltar BSN Life Berhad)</i>
Product Name:	GoSecure+
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

1. What is this product about?

GoSecure+ is a regular level premium non-participating term plan with policy term ranging from 5 years up to age 80 years old. This plan provides Death Benefit, Total and Permanent Disability (TPD), Critical Illness Benefit (CI) and Surrender Benefit.

2. What are the coverage/benefits provided?

The Basic Sum Assured that You select is RM <xxx,xxx.xx>.

Your benefits	
Death Benefit	Upon death of the Life Assured, the higher of 100% of Basic Sum Assured (subject to Juvenile Lien) or total basic premium paid, less any indebtedness, shall be payable. Death Benefit payable shall be the net of TPD and CI benefit paid, if any, during the policy term. After which, the Policy shall be terminated.
TPD Benefit	<p>In the event of TPD of the Life Assured before the Policy Anniversary on which the Life Assured is 70 years old, while the Policy is still in-force, the higher of 100% of Basic Sum Assured (subject to Juvenile Lien) or total basic premium paid, less any indebtedness, shall be payable. After which, the TPD Benefit shall be terminated.</p> <p>If there is no balance of the Basic Sum Assured after the full payment of TPD Benefit, the Policy shall be terminated.</p> <p>If there is any balance of the Basic Sum Assured after the full payment of TPD Benefit, the Policy shall remain in-force with the balance Basic Sum Assured. The basic cash value and basic premium will be reduced in proportion to the balance Basic Sum Assured. The balance Basic Sum Assured shall be payable upon death or diagnosis of CI of the Life Assured, whichever is earlier, subject to the provisions stated under Death Benefit or CI Benefit respectively.</p> <p>TPD Benefit expires on the Policy Anniversary on which the Life Assured is 70 years old. The maximum TPD Benefit is RM4.0 million per life.</p>
CI Benefit	<p>Upon diagnosis of one of the 45 CI (except for Angioplasty And Other Invasive Treatments For Coronary Artery Disease) on the Life Assured while the Policy is still in-force, the higher of 100% of Basic Sum Assured (subject to Juvenile Lien) or total basic premium paid, less any indebtedness, shall be payable in one lump sum. After which, the CI Benefit shall be terminated.</p> <p>If there is no balance of the Basic Sum Assured after the full payment of CI Benefit, the Policy shall be terminated.</p> <p>If there is any balance of the Basic Sum Assured after the full payment of CI Benefit, the Policy shall remain in-force with the balance Basic Sum Assured. The basic cash value and basic premium will be reduced in proportion to the balance Basic Sum Assured. The balance Basic Sum Assured shall be payable upon death or TPD of the Life Assured, whichever is earlier, subject to the provisions stated under Death Benefit or TPD Benefit respectively.</p>

The maximum CI Benefit is RM3.0 million per life.

CI is defined as any one of the illnesses specified below:

1. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	16. HIV Infection Due to Blood Transfusion	31. Surgery To Aorta
2. Heart Attack - of specified severity	17. End-Stage Lung Disease	32. Multiple Sclerosis
3. Kidney Failure - requiring dialysis or kidney transplant	18. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	33. Primary Pulmonary Arterial Hypertension - of specified severity
4. Cancer - of specified severity and does not cover very early cancers	19. Major Organ / Bone Marrow Transplant	34. Medullary Cystic Disease
5. Coronary Artery By-Pass Surgery	20. Loss of Speech	35. Cardiomyopathy - of specified severity
6. Serious Coronary Artery Disease	21. Brain Surgery	36. Systemic Lupus Erythematosus With Severe Kidney Complications
7. Angioplasty And Other Invasive Treatments For Coronary Artery Disease*	22. Heart Valve Surgery	37. Apallic Syndrome
8. End-Stage Liver Failure	23. Terminal Illness	38. Chronic Relapsing Pancreatitis
9. Fulminant Viral Hepatitis	24. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living	39. Creutzfeldt – Jakob Disease (Mad Cow Disease)
10. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	25. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	40. Elephantiasis
11. Benign Brain Tumour - of specified severity	26. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	41. Full Blown AIDS

	12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms	42. Loss of Independent Existence
	13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Paralysis of Limbs
	14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Poliomyelitis
	15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	45. Progressive Scleroderma
*For Angioplasty And Other Invasive Treatments For Coronary Artery Disease, payment is limited to 10% of Basic Sum Assured and subject to a maximum of RM25,000.			
Surrender Benefit	Upon surrender of the Policy, the basic cash value, if any, will be payable in one lump sum.		

3. How much premium do I have to pay?

The premium that You have to pay and the policy term may vary depending on the underwriting requirements of the insurance company:

- The premium that You have to pay: RM <premium by mode> <Annually/Semi-Annually/Quarterly/Monthly>. Please add the prevailing rate of Service Tax on premium, if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation.
- Premium term: <premium term> years (Payable until age <entry age+premium term> years old)
- The premium is guaranteed and level throughout the premium term.

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

The commission borne by You and paid from Your premium:

Year	1	2	3	4	5	6	7 and above
%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%
RM	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>

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 15 days after You have received the Policy. The premiums that You have paid, without interest, (less any medical fee incurred) will be refunded to You.
- Grace Period – A period of 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 be terminated if there is no cash value available.
- 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
<ul style="list-style-type: none"> ▪ If the Life Assured, whether sane or insane, commits suicide within 1 year from the Risk Commencement Date or date of last reinstatement, whichever is later, the liability of the Company shall be limited to the amount of the premium paid, without interest, from the Risk Commencement Date or date of last reinstatement, whichever is later. ▪ Death Benefit is <u>NOT</u> payable if the Life Assured dies due to the hand of justice, committing or attempting to commit negligence or unlawful act under any prevalent law in-force or any act contrary to public policy. ▪ Total and Permanent Disability (TPD) Benefit is <u>NOT</u> payable if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by a registered medical practitioner) or liquor, engaging in submarine or outer space voyage, performing duties in military, Pre-Existing Illness, and participating in any hazardous pursuits. ▪ Critical Illness (CI) Benefit is <u>NOT</u> payable if the Life Assured is diagnosed with critical illness directly or indirectly, wholly or partly caused by or results: <ul style="list-style-type: none"> a) any Pre-Existing Illness; b) from HIV or HIV related illness or AIDS except HIV Infection due to Blood Transfusion, Assault or Organ Transplant, Occupationally Acquired HIV Infection and Full-blown AIDS as defined in Policy Contract; c) Angioplasty And Other Invasive Treatments For Coronary Artery Disease, Coronary Artery ByPass Surgery, Serious Coronary Artery Disease, Cancer – of specified severity and does not cover very early cancers or Heart Attack – of specified severity that was diagnosed within 60 days after the Issue Date or date of last reinstatement, whichever is later; d) other critical illness that was diagnosed within 30 days after the Issue Date or date of last reinstatement, whichever is later; e) while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes; f) by the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or g) terrorism, war (declared or undeclared), invasion, hostile act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

7. Can I cancel my Policy?

Buying a life policy is a long-term financial commitment. If You do not pay Your premiums within the grace period, Your Policy may lapse unless Your Policy has acquired cash value. The cash amount that the insurance company will pay You when You cancel the Policy before the maturity period will be much less than the total amount of premium that You have paid.

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 DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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>.