

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD CI Intense Shield. 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:	FWD CI Intense Shield
Sum Assured:	RM<xxx,xxx.xx>
Date:	<DD/MM/YYYY>

1. What is this product about?

FWD CI Intense Shield is an optional rider that provides coverage for Early and Advanced Stage Critical Illness conditions. Death benefit is payable upon death of the Life Assured.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider

FWD CI Intense Shield offers the following benefits while the rider is in-force:

- Upon diagnosis of any one of the Early Stage Critical Illness, 60% of the rider Sum Assured, capped at RM75,000 will be payable, except for Angioplasty And Other Invasive Treatments For Coronary Artery Disease (for which 10% of the rider Sum Assured, capped at RM25,000 is payable).
- Upon diagnosis of any one of the thirty-six (36) Advanced Stage Critical Illnesses, where diagnosis is three (3) months and above after a previous diagnosis that resulted in a claim for Early Stage Critical Illness under the same Critical Illness Category, 100% of the rider Sum Assured will be payable.
- Upon diagnosis of any one of the thirty-six (36) Advanced Stage Critical Illnesses, where diagnosis is within three (3) months after a previous diagnosis that resulted in a claim for Early Stage Critical Illness under the same Critical Illness Category, 100% of the rider Sum Assured less amount payable for Early Stage Critical Illness under the same Critical Illness Category will be payable.
- Multiple claims for different critical illness conditions can be made up to 200% of the rider Sum Assured.
- Upon death of the Life Assured, 3% of the rider Sum Assured will be payable.
- The maximum amount payable for multi-staged Critical Illness benefit is RM500,000 per life, subject to the maximum amount payable for Critical Illness benefit of RM3.0 million per life.

Note: Terms and conditions apply.

The Early and Advanced Stage Critical Illnesses are listed as below:

Critical Illness Category	Early Stage Critical Illness	Advanced Stage Critical Illness
1. Alzheimer's Disease / Severe Dementia	Early Alzheimer's Disease	Alzheimer's Disease / Severe Dementia
2. Bacterial Meningitis	Bacterial Meningitis with Hospitalisation	Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
3. Brain Tumour	Surgical Removal of Pituitary Tumour via Transsphenoidal Hypophysectomy	Benign Brain Tumor - of specified severity
4. Loss of Sight	Loss of Sight in One Eye	Blindness - Permanent and Irreversible

5. Brain Surgery	Surgery for Subdural Haematoma	Brain Surgery
6. Cancer	<ul style="list-style-type: none"> i) Carcinoma in situ ii) Early Prostate Cancer iii) Early Thyroid Cancer iv) Early Bladder Cancer v) Early Chronic Lymphocytic Leukemia vi) Surgical Excision of a Spinal Meningioma 	Cancer - of specified severity and does not cover very early cancers
7. Aplastic Anemia	<ul style="list-style-type: none"> i) Reversible Aplastic Anemia ii) Myelodysplastic Syndrome or Myelofibrosis 	Chronic Aplastic Anemia - resulting in permanent Bone Marrow Failure
8. Coma	<ul style="list-style-type: none"> i) Coma for 48 hours ii) Severe Epilepsy 	Coma - resulting in permanent neurological deficit with persisting clinical symptoms
9. Coronary Artery By-Pass Surgery	<ul style="list-style-type: none"> i) Pericardectomy ii) Keyhole Cardiac Surgery iii) Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) 	Coronary Artery By-Pass Surgery
10. Loss of Hearing	<ul style="list-style-type: none"> i) Partial Loss of Hearing ii) Cavernous Sinus Thrombosis Surgery 	Deafness - Permanent and Irreversible
11. Encephalitis	Encephalitis with Hospitalisation	Encephalitis - resulting in permanent inability to perform Activities of Daily Living
12. Kidney Disease	<ul style="list-style-type: none"> i) Surgical Removal of One Kidney ii) Chronic Kidney Disease 	Kidney Failure - requiring dialysis or kidney transplant
13. Liver Disease	<ul style="list-style-type: none"> i) Partial Hepatectomy ii) Biliary Tract Reconstruction Surgery iii) Liver Cirrhosis iv) Chronic Primary Sclerosing Cholangitis 	End-Stage Liver Failure
14. Lung Disease	<ul style="list-style-type: none"> i) Severe Asthma ii) Permanent (or Temporary) Tracheostomy iii) Surgical Removal of One Lung 	End-Stage Lung Disease
15. Full-blown AIDS	Nil	Full-blown AIDS
16. Fulminant Viral Hepatitis	Occupationally Acquired Hepatitis B or C	Fulminant Viral Hepatitis
17. Heart Attack	<ul style="list-style-type: none"> i) Cardiac Pacemaker Insertion ii) Cardiac Defibrillator Insertion iii) Less Severe Heart Attack 	Heart Attack - of specified severity
18. Heart Valve Surgery	Percutaneous Cardiac Valvuloplasty / Valvotomy	Heart Valve Surgery
19. HIV Infection Due to Blood Transfusion	Nil	HIV Infection Due to Blood Transfusion
20. Loss of Speech	Loss of Speech (other than injury or illness to the vocal cords)	Loss of Speech
21. Burns	<ul style="list-style-type: none"> i) Mild Severe Burns 	Third Degree Burns - of

	ii) Moderately Severe Burns	specified severity
22. Head Trauma	i) Facial Reconstructive Surgery ii) Mild Head Trauma	Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living
23. Organ / Bone Marrow Transplant	i) Small Bowel Transplant ii) Corneal Transplant	Major Organ / Bone Marrow Transplant
24. Medullary Cystic Disease	Chronic Glomerulonephritis	Medullary Cystic Disease
25. Motor Neuron Disease	Nil	Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms
26. Multiple Sclerosis	Early Multiple Sclerosis	Multiple Sclerosis
27. Muscular Dystrophy	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction	Muscular Dystrophy
28. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	Nil	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
29. Coronary Artery Disease	i) Early Coronary Artery Disease ii) Angioplasty and Other Invasive Treatments For Coronary Artery Disease (10% of rider Sum Assured, capped at RM25,000)	Serious Coronary Artery Disease
30. Parkinson's Disease	Early Parkinson's Disease	Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living
31. Pulmonary Arterial Hypertension	i) Early Pulmonary Hypertension ii) Secondary Pulmonary Hypertension iii) Insertion of a Vena-cava filter	Primary Pulmonary Arterial Hypertension - of specified severity
32. Cardiomyopathy	Hypertrophic Cardiomyopathy	Cardiomyopathy - of specified severity
33. Stroke	i) Brain Aneurysm Surgery ii) Cerebral Shunt Insertion iii) Carotid Artery Surgery	Stroke - resulting in permanent neurological deficit with persisting clinical symptoms
34. Aorta	i) Large Asymptomatic Aortic Aneurysm or Dissection ii) Minimally Invasive Surgery to Aorta	Surgery To Aorta
35. Systemic Lupus Erythematosus With Severe Kidney Complications	Systemic Lupus Erythematosus	Systemic Lupus Erythematosus With Severe Kidney Complications
36. Terminal Illness	Nil	Terminal Illness

3. How much premium do I have to pay?
Not applicable as this is a unit deducting rider. The insurance coverage charges will be deducted monthly from the value of Your Units.
4. What are the fees and charges that I have to pay?

The insurance coverage charges are deducted monthly from the value of Your Units and it will change as You grow older. The charges are not guaranteed and may change depending on Our claims experience. Details of insurance charges and other charges for this Supplementary Contract are given in the Sales Illustration.

5. What are some of the key terms and conditions that I should be aware of?
- Importance of Disclosure - You must disclose all material facts such as medical condition and state Your age correctly.
 - Free-look Period - You may cancel Your rider by returning the Supplementary Contract within fifteen (15) days after the delivery of the Supplementary Contract. We will refund the insurance charges that have been deducted less any medical fee incurred.
 - You or Your representatives must give Us written notice as soon as possible after a claim event. Any delay in doing so may affect Our claim assessment. Please call Our Customer Service representative who will guide You in filing the claims form.

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

6. What are the major exclusions under this rider?

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

Exclusion

No benefits shall be payable under the following circumstances:

- any Critical Illness that is caused by a self-inflicted injury; or
- Early Stage Critical Illness that commenced, occurred or were diagnosed during the waiting period of sixty (60) days from the Issue Date of this rider or date of last reinstatement, whichever is later; or
- Advanced Stage Critical Illness that commenced, occurred or were diagnosed during the waiting period:
 - a. sixty (60) days for
 - i. Cancer - of specified severity and does not cover very early cancers,
 - ii. Coronary Artery By-Pass Surgery,
 - iii. Heart Attack - of specified severity, and
 - iv. Serious Coronary Artery Disease; or
 - b. thirty (30) days for all other Advanced Stage Critical Illness; from the Issue Date of this rider or date of last reinstatement, whichever is later; or
- Advanced Stage Critical Illness that was diagnosed within one (1) year after a previous diagnosis of another Advanced Stage Critical Illness that resulted in a claim; or
- the Life Assured did not survive for at least:
 - a. seven (7) days after the diagnosis of an Early Stage Critical Illness; or
 - b. thirty (30) days after the diagnosis of an Advanced Stage Critical Illness.

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

7. Can I cancel my rider?

You may cancel Your rider by giving Us a written notice. Thereafter, no coverage shall be provided under the Supplementary Contract. This rider 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 or Our intermediary for any other similar types of plans offered by Us.

IMPORTANT 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. YOU MUST EVALUATE YOUR OPTIONS CAREFULLY AND SATISFY YOURSELF THAT THE INVESTMENT-LINKED PLAN CHOSEN MEET YOUR RISK APPETITE, AND THAT YOU CAN AFFORD THE PREMIUM THROUGHOUT THE POLICY DURATION. TO INCREASE INVESTMENT VALUE AT ANY TIME, IT IS ADVISABLE THAT YOU PAY THE ADDITIONAL PREMIUMS AS 'TOP UPS'. RETURN ON AN INVESTMENT-LINKED FUND IS NOT GUARANTEED.

Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the Cost of Insurance under this rider is affordable.
2. Insurance protection shall only be provided effective from the Commencement Date of the Supplementary Contract of this rider.
3. You are advised to keep the receipt as proof of payment of premiums.
4. 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.
5. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
6. 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>.