

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD IL Hospitalisation Income Benefit. 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:	FWD IL Hospitalisation Income Benefit
Sum Assured:	RM <xxx.xx>
Date:	<DD/MM/YYYY>

1. What is this product about?

FWD IL Hospitalisation Income Benefit is a unit deducting rider that provides daily cash benefit to the Life Assured in the event of hospitalisation due to illness or accidental injury. Double daily cash benefit is payable when Life Assured is admitted to Intensive Care Unit (ICU).

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider

FWD IL Hospitalisation Income Benefit offers the following benefits while the rider is in-force:

- A daily cash benefit for each day of admission in a hospital room and board, subject to maximum two hundred (200) days per disability.
- An additional one (1) time of daily cash benefit for each day of admission in ICU, subject to maximum one hundred (100) days per disability.
- The hospitalisation benefit is subject to seven hundred and fifty (750) days per lifetime limit.

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 increase 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.
- This rider is renewable up to age 87, however We reserve the right to cancel the IL Hospitalisation Income Benefit portfolio if We decide to discontinue underwriting this rider.
- 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 in filing in claims.

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**. We list the below

exclusions that 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

IL Hospitalisation Income Benefit does not cover any hospitalisation caused directly or indirectly, wholly or partly, by anyone (1) of the following occurrences:

- Pre-existing illness;
- Specified illnesses occurring during the first one hundred and twenty (120) days of continuous cover;
- Any medical or physical conditions arising within the first thirty (30) days of the issuance of the Supplementary Contract or any date of reinstatement of the Supplementary Contract except for accidental injuries;
- Plastic/cosmetic surgery, circumcision, eye examination, glasses and refraction or surgical correction of nearsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or devices such as artificial limbs, hearing aids, implanted pacemakers and prescriptions thereof;
- Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth occurring wholly while the Supplementary Contract is in force;
- Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV related diseases, and any communicable diseases required quarantine by law.

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>.