

Product Disclosure Sheet

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

1. What is this product about?

FWD IL WOP is a unit deducting rider that waives basic premium and regular top-up premium (if any) should Death or Total & Permanent Disability (TPD) occur or upon diagnosis of any one of the 44 Critical Illnesses of the Policy Owner. This rider is only applicable to be attached to 3rd party policy.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your rider		
<p>FWD IL WOP offers the following benefits while the rider is still in-force: Upon Death & TPD or upon diagnosis of any one of the 44 Critical Illnesses of the Policy Owner, the basic premium and regular top-up premium (if any) will be waived.</p> <p>Critical Illnesses is defined as any one of the illnesses specified below:</p>		
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. Full Blown AIDS	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. Loss of Independent Existence
12. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Motor Neuron Disease - permanent neurological deficit with persisting clinical symptoms	42. Paralysis of Limbs
13. Blindness - Permanent and Irreversible	28. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	43. Poliomyelitis
14. Deafness - Permanent and Irreversible	29. Alzheimer's Disease / Severe Dementia	44. Progressive Scleroderma
15. Third Degree Burns - of specified severity	30. Muscular Dystrophy	

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

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 the Company's claims experience. Details of insurance charges and other charges for this Supplementary Contract are given in the Sales Illustration. The insurance charges for this rider is subject to Applicable Taxes 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 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 You the insurance charge for this rider less any expenses incurred for medical examination.
- 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.
- The 44 Critical Illnesses benefit is subject to a 30-day waiting period from the commencement date of this Supplementary Contract or date of last reinstatement, whichever is later; and also a 30-day survival period from the date of diagnosis of the Critical Illness.
- Waiver of premium shall be limited to no more than one of the Critical Illness as defined in Supplementary Contract.

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.

For Death and TPD

Exclusion	Description
Suicide, attempted suicide or self-inflicted act	<p>We will not waive the basic premium and regular top-up premium if the claim arises from suicide, attempted suicide or self-inflicted act by a Life Assured within one year from:</p> <ul style="list-style-type: none"> ▪ the start of Your Supplementary Contract, or the date We last reinstated Your Supplementary Contract; or ▪ the date We last approved an increase in the Sum Assured under Your Supplementary Contract. <p>This applies regardless of the Life Assured's mental state.</p>
Unlawful acts	We will not waive the basic premium and regular top-up premium if the claim arises because You or a Life Assured participated in an unlawful act or unlawful failure to act.
War	We will not waive the basic premium and regular top-up premium if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.

For Critical Illness

Exclusion
<p>We will not waive basic premium and regular top-up premium if the critical illness is directly or indirectly, wholly or partly caused by or results:</p> <ul style="list-style-type: none"> ▪ from HIV or HIV related illness or AIDS except as provided in the Supplementary Contract; or ▪ from a self-inflicted injury or any attempt thereat whether sane or insane; or ▪ while or because the Policy Owner is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes; or ▪ by the Policy Owner participating in any illegal act, unlawful act, criminal act or brawl; or ▪ by the Policy Owner participating in any hazardous pursuits like boxing, skiing, wrestling, diving, mountaineering, rappelling, river rafting, rapid shooting, any airborne activities other than as a fare paying passenger on a licensed commercial flight, any form of racing other than on foot, any speed or endurance contest, the handling of explosives; or ▪ from war, whether declared or undeclared.

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>.