

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up Commute Cover+. 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:	Commute Cover+
Plan Selected:	Plan <Diamond/ Platinum/ Gold/ Silver>
Date:	<DD/MM/YYYY>

1. What is this product about?

Commute Cover+ is a renewable non-participating group term life insurance product under the Master Policy of CelcomDigi Berhad, one of FWD Insurance Berhad's distribution partners. This product provides coverage up to age 56 years old against Accidental Death, Accidental Total and Permanent Disability, Accidental Total and Temporary Disability, Hospital Income due to Accident, Additional Accidental Death due to private car accidents during festive seasons, Additional Accidental Death due to public conveyance, Cash Assistance and Natural Death.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your base plan				
Commute Cover+ offers the following benefits while the Certificate is still in-force.				
Coverage	Benefit Amount (RM)			
	Diamond	Platinum	Gold	Silver
Accidental Death Benefit	100,000.00	50,000.00	20,000.00	10,000.00
Accidental Total and Permanent Disability Benefit	100,000.00	50,000.00	20,000.00	10,000.00
Accidental Total and Temporary Disability Benefit ¹	500.00	250.00	100.00	50.00
Hospital Income due to Accident Benefit ²	100.00	50.00	20.00	10.00
Additional Accidental Death Benefit due to private car Accidents during festive seasons	100,000.00	50,000.00	20,000.00	10,000.00
Additional Accidental Death Benefit due to public conveyance	100,000.00	50,000.00	20,000.00	10,000.00
Cash Assistance	10 times CelcomDigi postpaid bill Outstanding Balance/ Credit Card outstanding balance / Debit Card balance/ CelcomDigi Prepaid Balance at event date subject to a maximum of 5% of the Accidental Death Sum Assured			
Natural Death Benefit	10,000.00	5,000.00	2,000.00	1,000.00
¹ Accidental Total and Temporary Disability benefit shall be payable to the Life Assured subject to a maximum continuous disability period of one hundred and eighty (180) Days per Accident. ² Subject to a Lifetime Limit of one hundred (100) Days. Period of coverage: The Certificate is guaranteed renewable up to the Life Assured attaining age 55 years old upon payment of premium.				

Reminder: Please refer to the Master Policy for detailed definitions.

3. How much premium do I have to pay?

The estimated total premium that You have 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 (5 to 55)	Premium (RM)			
Payment Mode	Diamond	Platinum	Gold	Silver
Monthly	40.00	20.00	10.00	5.00
Annually	440.00	220.00	110.00	55.00

The renewal premiums payable will not increase according to Your age at renewal up to age 55 years old. However, We reserve the right to revise the premium depending on Our decision by giving You a 90-days written notice.

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

Part of the premium You pay will be used to pay for:-

Type	Amount
Commission	10% of premium paid

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.
- Free Look Period – You may cancel Your Certificate within fifteen (15) days after the Certificate has been delivered to You. We shall refund total premiums paid without interest.
- Grace Period – A period of thirty one (31) days from the premium due date (inclusive) will be allowed for the payment of renewal premium, during which the Certificate is still in force. If premium remains unpaid after the end of Grace Period, the Certificate will lapse and the insurance coverage shall end.
- 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 Master Policy for the full list of terms and conditions.

6. What are the major exclusions under this Certificate?

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

Exclusion
<ul style="list-style-type: none"> ▪ Suicide – If death is due to suicide occurring within one (1) year from the Risk Commencement Date, We will not pay any insurance benefits. The premium paid will be refunded without interest. ▪ We shall not pay Accidental Death Benefit, Additional Accidental Death due to private car Accidents during festive seasons Benefit and Additional Accidental Death due to public conveyance Benefit if the death resulting directly or indirectly, wholly or partly, from any of the following occurrences: <ul style="list-style-type: none"> i. assault or murder; or ii. riot, civil commotion, strikes or terrorist activities; or iii. self infliction / destruction or any attempt thereat while sane or insane; or iv. attempted suicide whether sane or insane; or v. while or because the Life Assured is under the influence of alcohol, narcotic, drugs (regardless it is prescribed by registered medical practitioner(s)) or poison or as a result of inhaling gas or

fumes; or
vi. pregnancy, childbirth, any form of miscarriage or complications thereof.

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

7. Can I cancel my Certificate?

Buying a life policy is a long-term financial commitment. If Your Certificate has been issued and for any reason whatsoever You have decided to cancel Your Certificate, You can request for cancellation after the Certificate has been delivered to You. If the request of cancellation is within the period of fifteen (15) days from the delivery date of the Certificate, We shall refund total premiums paid without interest. If You cancel the Certificate after fifteen (15) days from the delivery date of Your Certificate, Your Certificate 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.

Other Important Notices:

1. You should satisfy Yourself that this Certificate would best serve Your needs and that the premium payable under the Certificate is affordable.
2. It is advisable for You to nominate a nominee for Your Certificate and ensure the nominee is aware of the Certificate 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 Certificate by way of an assignment by giving Us a written notice. The change of ownership of the Certificate 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 Certificate 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 Certificate, 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 Certificate 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>.