

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD Medi First. 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 Medi First
Plan Details:	Plan Selected: Plan <1/2/3/4> Deductible Option: RM<0/500/5,000/10,000> Retirement Option: <Yes/No>
Date:	<DD/MM/YYYY>

1. What is this product about?

FWD Medi First is a unit deducting hospitalisation and surgical rider which offers comprehensive medical coverage. This rider provides the Life Assured with medical coverage up to 100 years old and it is attachable to a Regular Premium Investment Linked Plan. Upon termination of the Basic Contract, this rider will be terminated.

2. What are the coverage/benefits provided?

The benefits offered are specified in the schedule below and are subject to the Overall Annual Limit and Overall Lifetime Limit of the plan purchased.

Benefits	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
A) Hospital Benefits				
Hospital Room & Board (no limit)	150	200	300	500
Intensive Care Unit (max 100 days per year)	As Charged (Subject to Reasonable & Customary Charges)			
Hospital Supplies & Services				
Ambulance Fees				
B) Surgical Benefits				
Surgical Fees	As Charged (Subject to Reasonable & Customary Charges)			
Anaesthetist Fees				
Operating Theatre				
C) Medical Benefits				
Pre-Hospital Diagnostic Tests (within 90 days prior to admission)	As Charged (Subject to Reasonable & Customary Charges)			
Pre-Hospital Specialist Consultation (within 90 days prior to admission)				
Pre-Hospital Medication & Treatment (within 90 days prior to admission)				
Daily In-hospital Physician Visit (2 visits per day)				
Post-Hospitalisation Treatment (within 150 days following discharge from hospital)				
D) Emergency Accidental Benefits				
Emergency Accidental Outpatient Treatment (per accident including follow-up to 30 days)	As Charged (Subject to Reasonable & Customary Charges)			
Emergency Accidental Dental Treatment (per accident including follow-up to 30 days)				
E) Outpatient Benefits				
Home Nursing Care (max 180 days per lifetime)	As Charged (Subject to Reasonable & Customary Charges)			
Day Surgery & Day Care Benefits				
Outpatient Kidney Dialysis Treatment				

Outpatient Cancer Treatment for Radiotherapy, Chemotherapy, Targeted Therapy, Hormonal Therapy or Immunotherapy				
Outpatient Dengue Fever or Enteric Fever Treatment				
Outpatient Physiotherapy, Chiropractic, Acupuncture (per year) (within 150 days following discharge from hospital)	Up to 5,000	Up to 5,000		
Outpatient Chiropractic, Homeopathy & Osteopathy (per year) (within 150 days following discharge from hospital)	n/a			
F) Other Benefits				
Government Hospital Daily Cash Allowance (max 200 days per year)	200			
Lodger Benefit (max 200 days per year)	75	100	150	250
Medical Report Fees (per disability)	200			
Multifocal/Intraocular Lens	As Charged (Subject to Reasonable & Customary Charges)			
Organ Transplant	As Charged (Subject to Reasonable & Customary Charges)			
Emergency Medical Evacuation and Repatriation (per lifetime)	Up to USD250,000			
Medical Assistance Device Benefit (per disability)	n/a	Up to 20,000		
Genomic Test for Cancer (per lifetime)	n/a	Up to 10,000	Up to 15,000	Up to 25,000
Second Medical Opinion (per year)	n/a	Up to 2,000	Up to 3,000	Up to 5,000
Inflation Shield	RM10 increase in hospital room & board and 10% increase in annual limit for every 3 years regardless whether claim is made or not			
Deductible Options	500 per year	Zero Deductible, 5,000, 10,000 per year with Retirement Option to change to zero deductible without underwriting		
Overall Annual Limit	1,000,000	1,500,000	2,500,000	5,000,000
Overall Lifetime Limit	No Lifetime Limit			

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 charges will be deducted monthly from the value of Your Units.

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

- Insurance Charges – The insurance coverage charges are deducted monthly from the value of Your Units. The insurance charges will vary depending on the coverage chosen, age, gender, and Our underwriting requirements. Details of insurance charges and other charges for this Supplementary Contract are given in the Sales Illustration. Details of insurance charges and other charges for this Supplementary Contract shown in the Sales Illustration are based on standard risks. The insurance charge is NOT GUARANTEED. We can revise the insurance charge of this rider at the time of renewal, by giving You at least ninety (90) days advance notice.

Note: The above listing is not exhaustive. Please refer to the Supplementary Contract for more details.

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 rider by returning the Supplementary Contract within fifteen (15) days after the Supplementary Contract has been delivered to You. We will refund You the insurance charge for this rider less any expenses incurred for medical examination.
 - Deductible – You will be required to pay the deductible amount (if applicable) of the total eligible costs incurred.
 - Retirement Option - Once the Life Assured attains age sixty (60) next birthday on the Policy Anniversary, the Retirement Option will change Your deductible to RMO without further underwriting. The Retirement Option must be selected upon application.
 - Lapse – This Supplementary Contract will lapse when the value of Units is insufficient to pay for the insurance and other charges.
 - 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 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 below the 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
<p>Risk Excluded:</p> <ul style="list-style-type: none"> ▪ Pre-existing Illness; or ▪ Specified Illnesses within one hundred twenty (120) days from the Risk Commencement Date or Reinstatement Date whichever is the later; or ▪ Any Disability (except for Injury) and its signs or symptoms that appear within thirty (30) days from the Risk Commencement Date or Reinstatement Date whichever is the later; or ▪ self-inflicted Injuries or suicide or attempted suicide, while sane or insane; or ▪ Injuries or Hospitalisation as a result of drug abuse, addictive disorders from substance misuse or while under the influence of alcohol; or ▪ war or any act of war, declared or undeclared, criminal or terrorist activities, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection; or ▪ ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste; or ▪ Sickness or Injury arising from racing of any kind (except foot racing) hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or ▪ participation in any form of aviation (except as a fare-paying passenger or crew member on a regular route operated by a licensed commercial airline), or aerial sports such as but not limited to skydiving, parachuting, bungee jumping, hang gliding or ballooning; or ▪ committing or attempting to commit a negligence and / or illegal and / or any act contrary to public policy; or ▪ plastic or cosmetic Surgery and related treatments; or ▪ circumcision or any Surgery on the foreskin; or ▪ eye examination and surgical correction for visual impairments due to nearsightedness, farsightedness or astigmatism or radial keratotomy or Lasik; or ▪ dental conditions including dental treatment by Dentist or oral Surgery except as necessitated by accidental Injuries to sound natural teeth occurring wholly during the period of Insurance; or ▪ private nursing care, non-Hospital nursing care, rest cures, sanatoria care, hospice care and care or treatment that do not lead to a recovery / conservation of the Life Assured’s condition or restoration to his or her previous state of health; or ▪ venereal Disease and its sequelae; or ▪ HIV, AIDS or AIDS related disease; or ▪ communicable diseases requiring quarantine by law, except for COVID-19 category 3, 4 & 5 (according to the guidance of the Ministry of Health Malaysia); or

- Congenital Disorders/Diseases or deformities including hereditary and developmental conditions; or
- pregnancy or pregnancy related conditions including childbirth (whether surgical or otherwise), complications arising from pregnancy such as miscarriage, abortion, pre-or post-natal care, contraceptive methods for birth control, infertility treatments and its complications; or
- impotence, infertility sterilisation, erectile dysfunctions and its complications; or
- sleep apnea or snoring disorder; or
- hyperhidrosis; or
- hormone replacement therapy; or
- mental or nervous disorders (including psychosis, neurosis and their physiological or psychosomatic manifestations); or
- sex changes; or
- donations of body parts or organs by the Life Assured; or
- primarily for investigative purposes, screening, diagnosis, x-rays, scans, general physical or medical examinations that are done routinely or are not incidental to treatment or diagnosis of a Disability, treatment or investigation of a Disability that are not Medically Necessary to be Hospitalised, preventive treatments and medicine; or
- stem cell therapy, except hematopoietic blood disorders; or
- treatments specifically for weight reduction or gain or bariatric Surgery; or
- of an experimental, investigational or research nature; or
- Life Assured travels despite the advice of a medical practitioner; or
- Life Assured travels for the purpose of obtaining medical treatment or for rest and recuperation following any prior Accident or Illness.

Treatment and Costs of Equipment, Appliances, Medicine Excluded:

- alternative treatments (other than the Physiotherapy, Chiropractic, Acupuncture, Chiropody, Homeopathy or Osteopathy specified in Outpatient Physiotherapy, Chiropractic, Acupuncture, Chiropody, Homeopathy or Osteopathy provision) such as acupressure, reflexology, bone-setting, herbalist treatment, hyperbaric oxygen therapy, massage or aroma therapy or other alternative medicines treatments; or
- alternative medicines such as traditional medicine, supplementary medicine, vitamins or other alternative medicines; or
- glasses or contact lens; or
- external prosthetic appliances or devices including but not limited to external fixator and cochlear apparatus; or
- cochlear implants; or
- items that are not directly related to the medical treatment of the Disability including rental of television, telephones, broadband services, electricity charges, admission/registration/record fee, admission kit/pack; or
- body parts or organs, blood or blood products and blood surety.

Note: This list is non-exhaustive. Please refer to the Supplementary Contract for the terms and conditions 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 MEETS 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 Risk 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>.