

## Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You decide to take up FWD Payor Enhanced (Premium Waiver). 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 Payor Enhanced (Premium Waiver)
Sum Assured:	RM <xxx,xxx.xx>
Date:	<DD/MM/YYYY>

### 1. What is this product about?

FWD Payor Enhanced (Premium Waiver) provides waiver of premium on basic plan and supplementary rider, if any, should Death or Total and Permanent Disability (TPD) occur or upon diagnosis of Critical Illness (CI) of the Policy Owner, whichever is earliest.

### 2. What are the coverage/benefits provided?

The rider Sum Assured that You select is RM <xxx,xxx.xx>.

Your benefits			
Death/ TPD/ CI Benefit	Upon death, TPD or diagnosis with one of the 44 CI, whichever is earliest		
	<ul style="list-style-type: none"> <li>Waiver of premium of RM &lt;xxx,xxx.xx&gt; on basic plan and supplementary rider, if any.</li> </ul>		
	CI is defined as any one of the illnesses specified below:		
	1. Stroke - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	16. End-Stage Lung Disease	31. Multiple Sclerosis
	2. Heart Attack - of specified severity	17. Encephalitis - resulting in permanent inability to perform Activities of Daily Living	32. Primary Pulmonary Arterial Hypertension - of specified severity
	3. Kidney Failure - requiring dialysis or kidney transplant	18. Major Organ / Bone Marrow Transplant	33. Medullary Cystic Disease
	4. Cancer - of specified severity and does not cover very early cancers	19. Loss of Speech	34. Cardiomyopathy - of specified severity
	5. Coronary Artery By-Pass Surgery	20. Brain Surgery	35. Systemic Lupus Erythematosus With Severe Kidney Complications
	6. Serious Coronary Artery Disease	21. Heart Valve Surgery	36. Apallic Syndrome
	7. End-Stage Liver Failure	22. Terminal Illness	37. Chronic Relapsing Pancreatitis
8. Fulminant Viral	23. Bacterial	38. Creutzfeldt – Jakob	

	Hepatitis	Meningitis - resulting in permanent inability to perform Activities of Daily Living	Disease (Mad Cow Disease)
	9. Coma - resulting in Permanent Neurological Deficit with Persisting Clinical Symptoms	24. Major Head Trauma - resulting in permanent inability to perform Activities of Daily Living	39. Elephantiasis
	10. Benign Brain Tumour - of specified severity	25. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure	40. Full Blown AIDS
	11. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	26. Motor Neuron Disease - Permanent Neurological Deficit with Persisting Clinical Symptoms	41. Loss of Independent Existence
	12. Blindness - Permanent and Irreversible	27. Parkinson's Disease - resulting in permanent inability to perform Activities of Daily Living	42. Paralysis of Limbs
	13. Deafness - Permanent and Irreversible	28. Alzheimer's Disease / Severe Dementia	43. Poliomyelitis
	14. Third Degree Burns - of specified severity	29. Muscular Dystrophy	44. Progressive Scleroderma
	15. HIV Infection Due to Blood Transfusion	30. Surgery To Aorta	
Surrender Benefit	The rider cash value is payable from the end of the third policy years onwards.		

This Rider can only be attached to a third party policy. It only covers the life of the Policy Owner of the basic policy to which this is attached, not the Life Assured of the basic policy.

### 3. How much premium do I have to pay?

The premium that You have to pay and the policy terms may vary depending on the underwriting requirements of the insurance company:

- The premium that You have to pay: RM <x,xxx.xx> <Annually/Semi-Annually/Quarterly/Monthly>.
- Premium term: <xx> years (Payable until **Policy Owner's** age <xx> years old)

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

The commission borne by You and paid from Your premium:

Year	1	2	3	4	5	6	7 and above
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%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%	<xx.xx>%
RM	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>	<x,xxx.xx>

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 Supplementary Contract by returning the Supplementary Contract within 15 days after You have received the Policy. The premiums that You have paid, without interest, (less any medical fee incurred) will be refunded to You.
- Grace Period – A period of 31 days from its due date (inclusive) will be allowed for payment of each premium due, during which period this Policy shall remain in-force. If any premium remains unpaid at the end of the Grace Period, this Policy shall be terminated if there is no cash value available.
- 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
<ul style="list-style-type: none"> <li>▪ If the Policy Owner, whether sane or insane, commits suicide within 1 year from the Risk Commencement Date or date of last reinstatement, whichever is later, the liability of the Company shall be limited to the amount of the premium paid, without interest, from the Risk Commencement Date or date of last reinstatement, whichever is later.</li> <li>▪ Death Benefit is <u>NOT</u> payable if the Policy Owner dies due to the hand of justice, committing or attempting to commit negligence or unlawful act under any prevalent law in-force or any act contrary to public policy.</li> <li>▪ Total and Permanent Disability (TPD) Benefit is <u>NOT</u> payable if it is caused by: attempted suicide, self-inflicted injury, being under the influence of drugs (regardless it is prescribed by a registered medical practitioner) or liquor, engaging in submarine or outer space voyage, performing duties in military, Pre-Existing Illness, and participating in any hazardous pursuits.</li> <li>▪ Critical Illness (CI) Benefit is <u>NOT</u> payable if the Policy Owner is diagnosed with critical illness directly or indirectly, wholly or partly caused by or results:               <ol style="list-style-type: none"> <li>a) any Pre-Existing Illness;</li> <li>b) from HIV or HIV related illness or AIDS except HIV Infection due to Blood Transfusion, Assault or Organ Transplant, Occupationally Acquired HIV Infection and Full-blown AIDS as defined in Supplementary Contract;</li> <li>c) Coronary Artery ByPass Surgery, Serious Coronary Artery Disease, Cancer – of specified severity and does not cover very early cancers or Heart Attack – of specified severity that was diagnosed within 60 days after the Issue Date or date of last reinstatement, whichever is later;</li> <li>d) other critical illness that was diagnosed within 30 days after the Issue Date or date of last reinstatement, whichever is later;</li> <li>e) 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;</li> <li>f) by the Policy Owner participating in any illegal act, unlawful act, criminal act or brawl; or</li> <li>g) terrorism, war (declared or undeclared), invasion, hostile act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion.</li> </ol> </li> </ul>

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 a written notice to Us. Thereafter, no coverage shall be provided under this Supplementary Contract.

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:

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 DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

Other Important Notices:

1. You should satisfy Yourself that this rider would best serve Your needs and that the premium payable under the rider is affordable.
2. You are advised to keep the receipt as proof of payment of premiums.
3. 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.
4. This Policy may qualify for tax relief subject to Inland Revenue Board's approval.
5. 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>>.