

## Product Disclosure Sheet

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

- What is this product about?**  
 FWD Living Extra (Premium Waiver) provides waiver of premium on basic plan and supplementary rider, if any, upon diagnosis of Critical Illness (CI) of the Life Assured.
- What are the coverage/benefits provided?**  
 The rider Sum Assured that You select is RM <xxx,xxx.xx>.

Your benefits			
CI Benefit	Upon diagnosis with one of the 44 CI <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 Hepatitis	23. Bacterial Meningitis -	38. Creutzfeldt – Jakob Disease (Mad Cow

		resulting in permanent inability to perform Activities of Daily Living	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	

### 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>. Please add the prevailing rate of Service Tax on premium, if the Policy Owner is a business organisation or where the Policy is absolutely assigned to a business organisation.
- Premium term: <xx> years (Payable until **Life Assured'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
%	<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.
  - Waiver of Premium shall be limited to no more than one Critical Illnesses as defined in the Supplementary Contract.
  - Premium rates are only guaranteed for the first 3 policy years. Thereafter, the rates may change and Company reserves the right to change the rates depending on claims experience.

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>Critical Illness (CI) Benefit is <u>NOT</u> payable if the Life Assured is diagnosed with critical illness directly or indirectly, wholly or partly caused by or results:</p> <ul style="list-style-type: none"> <li>▪ from HIV or HIV related illness or AIDS except as in the Supplementary Contract; or</li> <li>▪ from a self-inflicted injury or any attempt threat to injure oneself whether sane or insane; or</li> <li>▪ while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes; or</li> <li>▪ by the Life Assured participating in any illegal act, unlawful act, criminal act or brawl; or</li> <li>▪ by the Life Assured 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</li> <li>▪ from war, whether declared or undeclared.</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>>.