

Product Disclosure Sheet

Note: Please read this Product Disclosure Sheet before You (**“Certificate Owner”**) decide to take up Qaseh Bakti Plus. 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:	Qaseh Bakti Plus
Plan Selected:	Plan <1/2/3>
Date:	<DD/MM/YYYY>

1. What is this product about?

Qaseh Bakti Plus is a non-guaranteed yearly renewable non-participating group term life insurance plan under the Master Policy of Bank Simpanan Nasional, one of FWD Insurance Berhad’s distribution partners. This product provides coverage against non-accidental death, accidental death, daily hospital cash benefit for non-accidental related causes, daily hospital cash benefit for accidental related causes and additional daily hospital cash benefit if admitted to Intensive Care Unit.

2. What are the coverage/benefits provided?

Summary of the benefits provided by Your base plan			
Qaseh Bakti Plus offers the following benefits while the Certificate is still in-force.			
Benefit	RM		
	Plan 1	Plan 2	Plan 3
Non-Accidental Death Benefit ¹	1,000	2,000	2,500
Accidental Death Benefit	2,000	4,000	5,000
Daily Hospital Cash Benefit for Non-Accidental related causes ^{1 2}	40 / day	80 / day	100 / day
Daily Hospital Cash Benefit for Accidental related causes ²	80 / day	160 / day	200 / day
Additional Daily Hospital Cash Benefit if admitted to Intensive Care Unit ^{1 2}	40 / day	80 / day	100 / day
¹ Waiting Period of 30 days is applicable for non-accidental related causes. ² Combined annual limit up to 14 days per year for Hospital Cash Benefit and annual limit refreshes if Certificate is renewed. Hospital Cash Benefit is refreshed every Certificate Anniversary and non-accumulative. Period of Coverage: The insurance Certificate is non-guaranteed yearly renewable up to age 58 years old upon payment of the renewal premium.			

Note: Please refer to the Master Policy for detailed definitions, terms and conditions.

3. How much premium do I have to pay?

The premium You need to pay will depend on the specific plan You have selected. Below are the annual premiums required for male and female:

Benefit	RM		
	Plan 1	Plan 2	Plan 3
Annual Premium	60	120	150

The renewal premiums are NON-GUARANTEED. We reserve the right to revise the premium by giving You 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	Plan 1		Plan 2		Plan 3	
	%	RM	%	RM	%	RM

Commission to Bank Simpanan Nasional	10.00	6.00	10.00	12.00	10.00	15.00
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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 **the Life Assured's** risk profile, such as occupation and age correctly.
- If You fail to inform Us in the event of any change in **Life Assured's** occupation, We may deny the coverage.
- Free-look period - You may cancel Your Certificate within fifteen (15) days after the Certificate has been delivered to You. We shall refund the 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 at the end of the 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	Description
Suicide, attempted suicide or self-inflicted act	We will not pay any benefit under this Certificate if the claim arises: <ul style="list-style-type: none"> ▪ from suicide, attempted suicide or an intentional self-inflicted act while sane or insane by a Life Assured; and ▪ within one year from the Commencement Date of the Certificate.
Unlawful acts	We will not pay any benefit under this Certificate if the claim arises because the Life Assured participated in an unlawful act or unlawful failure to act.
War	We will not pay any benefit under this Certificate if the claim is a result of an act of war (whether declared or not), coup, revolution, riot or any similar event.
We will not pay any Daily Hospital Cash Benefit if the hospitalisation is considered as not reasonable and medically necessary.	
We will not pay Daily Hospital Cash Benefit if the hospitalisation results directly or indirectly, wholly or partly, from any of the following occurrences:	
a) Pre-existing illness; or	
b) Circumcision and any surgery on the foreskin; or	
c) Any form of dental care or surgery unless necessitated by injury; or	
d) Venereal disease and its consequences; or	
e) Pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilisation; or	
f) Investigation and treatment of sleep and snoring disorders and alternative therapy/treatment; or	
g) Psychotic, mental or nervous disorders, (including any neurosis and their physiological or psychosomatic manifestations); or	
h) AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases required quarantine by law; or	

- i) Any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions.

Note: This list is non-exhaustive. Please refer to the Master Policy for the 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 received by Us within the period of fifteen (15) days from the delivery date of the Certificate, We shall refund the 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.

THIS IS A PURE PROTECTION PRODUCT WITH NO CASH VALUE.

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 benefits.
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 Certificate 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 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

An Initiative By:



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>.