



Gibraltar BSN



GIBRALTAR BSN SERVICE GUIDE

PANDUAN PERKHIDMATAN GIBRALTAR BSN

Gibraltar BSN Life Berhad has collaborated with Bank Simpanan Nasional (BSN) who is also one of the joint owners of Gibraltar BSN Life Berhad. Gibraltar BSN Life Berhad is a life insurance company that offers life insurance products through BSN.

Gibraltar BSN telah bekerjasama dengan Bank Simpanan Nasional (BSN) yang juga pemilik bersama syarikat Gibraltar BSN Life Berhad. Gibraltar BSN Life Berhad adalah sebuah syarikat insurans hayat yang menawarkan produk insurans hayat melalui BSN.

Bank Simpanan Nasional

Wisma BSN, 117 Jalan Ampang,

50450 Kuala Lumpur

BSN Contact Centre: 1300-88-1900

Overseas: +603 2613 1900

Email: customercare@bsn.com.my

WHAT SERVICES CAN YOU EXPECT FROM OUR INSURANCE SPECIALIST? / APAKAH PERKHIDMATAN YANG ANDA BOLEH HARAPKAN DARIPADA PAKAR INSURANS KAMI?

Before you buy a policy / Sebelum anda membeli polisi

Assist you in choosing the right insurance plan

- Go through the Customer Fact Find form with you to understand your insurance needs and financial goals.
- Recommend suitable insurance plan after assessing your needs.

Explain product features

- Explain the product features, benefits payable, exclusions, premiums and charges.
- Provide Product Disclosure Sheet, to assist you in making informed decision and to facilitate product comparison.

Membantu anda memilih pelan insurans yang sesuai

- Meneliti kandungan Borang Pencarian Fakta Pelanggan untuk memahami keperluan insurans dan matlamat kewangan anda.
- Mengesyorkan pelan insurans yang sesuai selepas menilai keperluan anda.

Menerangkan ciri-ciri produk

- Menerangkan ciri-ciri produk, manfaat yang dibayar, pengecualian, premium dan caj-caj.
- Menyediakan Helaian Penerangan Produk, untuk membantu anda dalam membuat keputusan yang tepat dan memudahkan anda membuat perbandingan produk.

When you decide to buy a policy / Apabila anda membuat keputusan untuk membeli polisi

Assist you with the policy application

- Explain the importance of answering the questions in the proposal form fully and accurately.
- Submit your application for underwriting after you have signed the proposal form.
- Arrange for medical examination with one of our panel clinics, if required.
- Explain the importance of making a nomination to ensure policy moneys are received by your beneficiaries in the event of death.

Explain the policy terms and conditions

- Your policy document will be delivered to you (by hand or via post) within 21 days.
- Go through the policy terms and conditions with you to ensure that this is the right plan that you have purchased.

Membantu anda dalam permohonan polisi

- Menerangkan kepentingan menjawab soalan-soalan di dalam borang permohonan dengan lengkap dan tepat.
- Menghantar permohonan untuk proses pengunderaitan selepas anda menandatangani borang permohonan.
- Mengatur pemeriksaan perubatan dengan salah sebuah daripada klinik panel kami, jika perlu.
- Memaklumkan kepentingan membuat penamaan untuk memastikan wang polisi diterima oleh penama / waris sekiranya berlaku kematian.

Menerangkan terma dan syarat polisi

- Dokumen polisi akan dihantar kepada anda (dengan tangan atau melalui pos) dalam masa 21 hari.
- Menerangkan terma-terma dan syarat-syarat polisi kepada anda bagi memastikan pelan yang dibeli sesuai dengan keperluan anda.

During the term of the policy / Semasa tempoh polisi

Continuous policy servicing

- Assist in renewal of policy.
- Provide continuous service e.g. policy modifications, change of address and frequency of premium payments.

Assist you in making a claim

- Guide you through the standard procedures on how to file an insurance claim.

Perkhidmatan polisi yang berterusan

- Membantu dalam proses pembaharuan polisi.
- Menyediakan perkhidmatan berterusan seperti pengubahsuaian polisi, pertukaran alamat dan kekerapan pembayaran premium.

Membantu anda dalam membuat tuntutan

- Membimbing anda untuk melalui prosedur standard bagaimana membuat tuntutan insurans.

For more information and to access our e-Forms, please visit our website at:

Untuk maklumat lanjut dan akses kepada e-Borang kami, sila layari laman web kami di:

www.GibraltarBSN.com / www.mybsn.com.my

If you are not satisfied with the services of bank representative, you may contact BSN Contact Centre at 1300-88-1900 or Gibraltar BSN Customer Care Line at 1-300-22-6262.