



PRODUCT DISCLOSURE SHEET

Read this Product Disclosure Sheet and the salient terms and conditions before You decide to take up this product.

PA Cover+

1. What is PA Cover+?

PA Cover+ is a non-participating term plan which offers insurance protection for fifteen (15) years. This plan offers the Life Assured with Accidental Death Benefit, Accidental Total and Permanent Disability Benefit, Accidental Total and Temporary Disability Benefit, Cash Assistance, Natural Death and No Claim Bonus.

2. What are the covers / benefits provided?

PA Cover+ offers the following benefits while this Policy is still in-force.

Benefit	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)
Accidental Death	100,000.00	150,000.00	200,000.00
Accidental Total and Permanent Disability	200,000.00	300,000.00	400,000.00
Accidental Total and Temporary Disability	500.00	750.00	1,000.00
Cash Assistance	10 times Credit Card Outstanding Balance / Debit Card Balance of the Policy Owner at the event date subject to a maximum of 5% of the Basic Sum Assured		
Natural Death	Refund of all premiums paid, without interest		
No Claim Bonus	Upon Maturity, 50% of total premiums paid shall be payable subject to no claim made		

Please refer to the Policy Contract for definitions, terms and conditions.

3. How much premium do I have to pay?

The estimated total premium that You have to pay will correspond to the plan You have chosen and will be based on Your age at the time of purchase.

<Yearly/Monthly> Premium (RM)
Plan <1/2/3>
<xx.xx>

We reserve the right to revise the premium depending on Our decision by giving You a ninety (90) days written notice.

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

The commission borne by You and paid from Your premium:

Policy Year	Commission*	
	%	RM
1	10.00	<xxx.xx>
2	5.00	<xxx.xx>
3	2.50	<xxx.xx>
4	2.50	<xxx.xx>
5	2.50	<xxx.xx>
6	2.50	<xxx.xx>

*The intermediary may also be entitled to production bonus (5% of first (1st) year premium) and persistency bonus (5% of second (2nd) and third (3rd) year premium) provided that the intermediary meets the qualifying criteria set by Us. These bonuses are borne by You and paid from Your premium.

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 You and / or Life Assured's risk profile, such as occupation and age correctly.
- Free Look Period – You have the right to return this Policy within fifteen (15) days after We deliver it to You, if, for any reasons, You are not satisfied with this Policy. If returned, the Policy will be considered void from the beginning and any premium paid will be refunded to You less any medical examination fee incurred by Us, without interest.
- Grace Period – A period of thirty-one (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 terminate.
- 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 Policy Contract for the terms and conditions under this Policy.

6. What are the major exclusions under this plan?

We shall not pay Accidental Death Benefit if the death results directly or indirectly, wholly or partly, from any of the following occurrences:

- assault or murder; or

- riot, civil commotion, strikes or terrorist activities; or
- self infliction / destruction or any attempt thereof while sane or insane; or
- attempted suicide whether sane or insane; or
- while or because the Life Assured is under the influence of alcohol, narcotic, drugs (regardless it is prescribed by registered medical practitioner(s)) or poison or as a result of inhaling gas or fumes; or
- pregnancy, childbirth, any form of miscarriage or complications thereof.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

7. Can I cancel my Policy?

If Your Policy has been issued and for any reason whatsoever You have decided to cancel Your Policy, You should return the Policy to Us for cancellation. If the request of cancellation is received by Us within the period of fifteen (15) days from the delivery date of the Policy, You are entitled to a refund of the premium paid, without interest. If You cancel the Policy after fifteen (15) days from the delivery date of Your Policy, Your Policy will be considered as surrendered. We will refund to You the cash value that Your Policy has acquired.

8. What do I need to do if there are changes to my contact details?

It is important to inform Us on any changes in Your contact details to ensure that all correspondences reach You in a timely manner.

9. Where can I get further information?

If You have any enquiries, please contact Us at: -
Gibraltar BSN Life Berhad 199301022976 [277714-A]
Level 21, Mercu 2, KL Eco City, No.3 Jalan Bangsar, 59200 Kuala Lumpur, Malaysia.
Customer Service: 1300-22-6262
www.GibraltarBSN.com Email: customerservice@gibraltarbsn.com

10. Other similar types of plan available.

Please ask Us for any other similar types of plans offered by Us.

IMPORTANT NOTE:

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.

Gibraltar BSN Life 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: <print date>