

# Claims Forms, Documents & Submission FAQ

## 1. Where can I obtain the claims form required for submission?

You can obtain the forms directly from any PruBSN branch, from your servicing agent or download them via PruBSN corporate website. You may contact your agent or Customer Service at 03- 2775 7188 or e-mail to [customer@prubsn.com.my](mailto:customer@prubsn.com.my)

## 2. How do I submit my claim?

You may submit the completed forms and supporting documents to us via your agents or directly to any PruBSN branch. Below are the steps of the claim submission and payment process:

### Step 1: Notify, Complete and Submit the Required Form

- Contact your agent or PruBSN Customer Service Centre for your claim submission within 30 days from accident/admission/consultation date.
- Complete the claim forms, attach all relevant documents and submit through your agent, PruBSN Head Office or any nearest PruBSN branch.
- You can obtain the forms directly from any PruBSN branch, from your servicing agent or download via PruBSN corporate website.

### Step 2: Claim Processing & Decision

- You will get the acknowledgement of receipt via SMS within 3-5 working days after physical/e-claim claim submission is received.
- For claims submission with complete documentations, the decision will be made within 10 working days. For incomplete documents, you will receive a written notification and a requirement letter within 10 working days from date of notification (refer Q6), and you will be prompted via SMS.

### Step 3: Claim Payment

Payment will be made within 3 working days of claim approval and notify via SMS

## 3. Who can Certify True Copy (CTC) claims documents (eg. Death Cert, Passport, NRIC)?

- PruBSN/Prudential Branch Officers
- PruBSN/Prudential Business Development Executive/Manager

## 4. How do I check the progress of my claim submission?

You may check the status of your claim submitted via the following options:

- Through your agent
- Through PruBSN Touch
- Contact our Customer Service Centre at 03-2775 7188
- E-mail us at [customer@prubsn.com.my](mailto:customer@prubsn.com.my)

**5. If my employer/other insurer does not cover my medical expenses in full, can I claim the balance under my PruBSN certificate?**

Yes. You may submit your claim documents and we will assess it in accordance with your certificate terms and conditions. Please refer to the amount that was not covered by your employer/other insurers for the document requirements.

**6. Where can I obtain the claim requirement letter?**

1. You can view/download via PruBSN Touch
2. Through your agent who can download the letter via PRUServe Plus
3. Contact our Customer Service Centre at 03-2775 7188
4. E-mail us at [customer@prubsn.com.my](mailto:customer@prubsn.com.my)

**7. What will happen to unsuccessful claim payment (eg. incorrect bank account number, closed or inactive bank account)?**

If payment cannot be credited into the claimant's bank account, requirement letter will be issued for new e-credit form. To avoid such inconvenience please ensure your personal and e-credit detail is updated in PruBSN Touch accurately.

**8. How will the claim payment be made if the payee has been blacklisted by the Bank/adjudicated a bankrupt and unable to open a bank account?**

The claimant has to provide an official letter from Malaysia's Department of Insolvency to allow payment to the rightful debtor or payee.

**9. What are the types of claim that are eligible for waiver of original documents?**

Original/physical document requirement will be waived for claim submission through e-channels (eg. Emails, Agent portal). Please ensure that you cross and write \*For PruBSN use only\* on the original documents & receipts.

Note: We do not accept digital strikethrough documents & original receipts. We accept coloured scan copy of Death Certificate for Death Claim

**10. After submitting the claim through e-mail/PRUServe Plus, do I still need to keep the original documents?**

Yes, you should retain all original documents and receipts for submission where necessary. PruBSN reserves the rights to request you to submit all original and supporting documents during claim assessment or after the claim has been settled for audit purposes.

For claim application where physical original copy of documents & receipts are requested by PruBSN, it may be submitted via below channels:

1. PruBSN/Prudential branch drop boxes
2. Mail to Level 11, DMC Department, Menara Prudential, Persiaran TRX, 55188 Tun Razak Exchange, Kuala Lumpur

**11. Can I appeal for a reassessment?**

You may write in your appeal, together with relevant supporting documents for us to reassess your claims.

Note: The above information serves as a guide. In the event that you have any queries on the above, kindly contact your agent or our Customer Service at 03-2775 7188 or e-mail at [customer@prubsn.com.my](mailto:customer@prubsn.com.my)