

## **PruBSN Microtakaful Jariyah helps alleviate the financial burden of 8,600 families under the poverty line in the East Coast region**

**The first programme of its kind to provide complimentary basic family takaful protection for 12 months**

**Bachok, Kelantan, 28 Februari 2019** – In March 2018, Prudential BSN Takaful Berhad (PruBSN), through its non-profit charitable arm PruBSN Prihatin, and in collaboration with the Implementation Coordination Unit (ICU) of the Prime Minister’s Office, has launched PruBSN Microtakaful Jariyah - the first offering of its kind in the country that provides basic family takaful protection coverage for a 12-month period for breadwinners in the bottom 40% income group (B40) at no cost.

A total of 12,500 breadwinners from across the country eligible to the programme have been identified from the national poverty database e-Kasih, which is administered by the ICU. Through the programme, the beneficiaries will be entitled to receive financial assistance of RM10,000 in the unfortunate event that the breadwinner passes away. This aid will help the family cope with the sudden loss of the main income source and cover their essential living expenses.

Following the launch of the programme in March 2018, PruBSN and ICU recently organised an event to handover claims payment to three beneficiaries who lost their breadwinners, as well as provided protection coverage and briefing to 748 recipients in Bachok who are part of the 8,600 eligible families from the East Coast region. The programme was rolled out in the Central, Northern and Southern regions between March and December last year and it will reach the final destinations in the East Coast region by March this year.

Nor Azman Zainal, Chief Executive Officer of PruBSN said, “The poor and extremely poor groups are most impacted when faced with the unfortunate event of the family breadwinner. Speedy financial assistance is of utmost importance for this group as they are highly dependent on a single source of income and have very limited access to other financial resources. Immediate financial aid is even more crucial if the breadwinner passes away.”

PruBSN Microtakaful Jariyah is designed with simplicity and convenience whereby no underwriting will be required, allowing coverage to be in-forced instantly and claims process to be completed much more quickly. All claims payment will be transferred through e-banking directly to the nominees’ bank account which ensures beneficiaries receive prompt services in times of need. Recipients can easily make enquiries and receive information on their claim status through dedicated hotlines at PruBSN Prihatin 03-20531199 or Microtakaful Unit at 03-20531155. Enquiries and claims request can also be made by way of e-mail at [microtakaful@prubsn.com.my](mailto:microtakaful@prubsn.com.my) or [prubsnprihatin@prubsn.com.my](mailto:prubsnprihatin@prubsn.com.my).

“This programme demonstrates our commitment to build financial resilience for the underserved communities. We are proud to have offered this programme since last year which is in line with our mission to help narrow the takaful protection gap in the country. We believe this aid will empower those in the B40 group through alleviating their burden from financial losses and helping lift their morale to continue achieving their life goals,” shared Nor Azman.

To ensure more Malaysians have access to immediate financial relief, PruBSN has introduced the Ihsan rider with PruBSN AnugerahPlus, its latest affordable and customisable shariah-compliant protection plan. Through Ihsan rider, customers can make a minimum contribution as low as RM5 per month to enable more extremely poor families to own PruBSN Microtakaful Jariyah.

Please visit [www.prubsn.com.my](http://www.prubsn.com.my) to learn more about the PruBSN Mikrotakaful Jariyah initiative and PruBSN AnugerahPlus Ihsan rider.

## About Prudential BSN Takaful Berhad

Established in 2006 through the licence awarded by the Central Bank of Malaysia, Prudential BSN Takaful Berhad (PruBSN) is a joint venture between the UK-based Prudential plc and Bank Simpanan Nasional, two financially strong companies in their respective fields of expertise. Today, PruBSN is the country's leading takaful operator providing financial security to the Malaysian population and their families.

PruBSN has over 16,000 takaful consultants serving nearly 850,000 customers with many impressive firsts in the local takaful industry and award wins under its belt. For seven successive years since 2011, PruBSN has been the Number 1 Family Takaful Operator. Its rapid growth is a direct result of its customer-centric approach, multi- distribution channel strategy, innovative solutions and technological leadership.

Driving on 'Takaful For All. For Life' proposition, PruBSN strives to build a strong and lasting impact to help develop Malaysia through protection of wealth and investment in capital markets, while realising our vision of being the first choice takaful provider for the people and communities.

## About PruBSN Prihatin

PruBSN Prihatin is the non-profit charitable arm of PruBSN. Launched in 2015, the establishment of PruBSN Prihatin serves as a unified platform for all of PruBSN's Corporate Social & Zakat Responsibility initiatives to realise the foundation's aim of 'Making A Difference For All' towards the communities it supports.

PruBSN Prihatin provides monetary and in-kind aid for basic living needs, education continuity and assisting those suffering from critical illness and natural disaster help regain their lives. These efforts are in line with the national agenda to enable equitable opportunities for all Malaysians and providing social safety net for vulnerable groups.

Follow the channels below for latest PruBSN events and happenings:



[prubsn.com.my](http://prubsn.com.my)



[@Prudential BSN Takaful Berhad](#)



[@PruBSN](#)



[@PruBSN Official](#)



[@PruBSN\\_Official](#)

For media enquiries, please contact:

Hafiz Felani  
Brand & Communications  
(603) 2053 1037  
[hafiz.felani@prubsn.com.my](mailto:hafiz.felani@prubsn.com.my)

Rina Ali  
Brand & Communications  
(603) 2053 1160  
[wan.madzrina@prubsn.com.my](mailto:wan.madzrina@prubsn.com.my)