

The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to limits. Please refer to PIDM’s Takaful and Insurance Benefits Protection System (“TIPS”) Brochure or contact Prudential BSN Takaful Berhad or PIDM (visit www.pidm.gov.my).

MASTER CERTIFICATE SUMMARY INFORMATION – ProSave

Covered Member should read the following information in line with the conditions stated in this Master Certificate Summary.

1. PROOF OF AGE

The Age of the Covered Member will be admitted before commencement of coverage upon the production of satisfactory documentary evidence by the Covered Member and which is acceptable to PruBSN.

2. NOMINATION

Covered Member can choose who will receive the benefits upon death by filling in a nomination form.

If the Covered Member has not chosen anyone, please complete the nomination form which can be obtained from bank representative and send it to PruBSN immediately.

3. CHANGE OF CONTACT DETAILS

In order for PruBSN to keep Covered Member informed of material information, Covered Member must make sure PruBSN has the latest contact details.

4. CLAIMS SUBMISSION

To make a claim, the Master Certificate Holder must send a written notification to PruBSN at the following address within ninety (90) days from the event/occurrence date. Failure to give notice within such time will not invalidate the claim if it can be shown not to have been reasonably possible to give such notice and that notice was given as soon as it was reasonably possible.

Prudential BSN Takaful Berhad (200601020898 (740651-H))

Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.

Upon claim, the claimant needs to notify PruBSN’s Bank Representative and submit the complete appropriate documents for PruBSN to process the claim.

5. CUSTOMER SERVICE

Branch

PruBSN branches are open between 8:45 a.m. and 4:15 p.m. Monday to Friday (excluding public holidays).

Call

For any enquiries, please call PruBSN's **Corporate Group Business Support** line at **03 2778 2155** during office hours (8:30 a.m. to 5:15 p.m. from Monday to Friday, excluding public holidays) or contact PruBSN's bank representative.

Mail and E-mail

The Covered Member may write to PruBSN at:

Corporate Group Business Support

Prudential BSN Takaful Berhad (200601020898 (740651-H))

Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.

E-mail: corporatesupport@prubsn.com.my

6. **FINANCIAL MARKETS OMBUDSMAN SERVICE AND BANK NEGARA MALAYSIA LAMAN INFORMASI NASIHAT DAN KHIDMAT (BNMLINK)**

Financial Markets Ombudsman Service and Bank Negara Malaysia *Laman Informasi Nasihat dan Khidmat* (BNMLINK) are set up to offer customer protection and help to resolve any dispute over claims. If the Covered Member is not satisfied with a decision made by PruBSN, the Covered Member may write to the following addresses:

Financial Markets Ombudsman Service

(formerly known as Ombudsman for Financial Services)

Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel: +603-2272 2811
Website: www.fmos.org.my

For Enquiries & Complaints

BNMLINK

4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn,
50480 Kuala Lumpur.
Webpage: bnm.gov.my/BNMLINK

SHARIAH CONTRACT (‘AQAD)

1. Contractual relationship among the Covered Members with Master Certificate Holder

Both the Master Certificate Holder and the Covered Members agreed to participate in this plan based on the principles of *Ta`awun* (mutual assistance). The *Tabarru`at* (charitable) contribution for each of the Covered Members made by Master Certificate Holder will be pooled together into the *Tabarru`* Fund to provide for mutual financial benefits payable to all the eligible Covered Members or their beneficiaries on the occurrence of pre-agreed events based on the agreed takaful benefit under the plan.

2. Contractual relationship between Master Certificate Holder and Covered Members with PruBSN

2.1 *Wakalah*

2.1.1 Master Certificate Holder and Covered Members agreed to appoint and authorise PruBSN to manage this takaful plan and invest the *Tabarru`* Fund. PruBSN is authorised to implement the takaful business in accordance with Shariah principles, legal and regulatory requirements as well as the terms stated herein.

2.1.2 In return for the tasks to be carried out and based on *Wakalah bi al-ujrah* principles, Master Certificate Holder agreed to pay the *Wakalah* Charges to PruBSN as specified under the Master Certificate. In addition to the *Wakalah* Charges, PruBSN is also entitled to a performance fee on the Distributable Surplus as stated under the Master Certificate.

2.1.3 Upon circumstances that would be deemed as mismanagement, negligence or breach of specified terms, PruBSN shall be liable and shall compensate for loss or damage including any actual cost suffered by Master Certificate Holder or Covered Member.

2.1.4 This *Wakalah* contract shall dissolve upon termination due to any circumstances as specified under the Master Certificate Summary Clause 4 herein. PruBSN is entitled to the *Wakalah* Charges for the services rendered.

MASTER CERTIFICATE SUMMARY

1. THE CERTIFICATE

- 1.1. This Master Certificate Summary serves as an excerpt of the main provisions of the Master Certificate. It does not replace or supersede the Master Certificate and is subject to any subsequent changes to the Master Certificate.
- 1.2. All interpretation of the benefits and terms mentioned in this document shall be based on the relevant provisions stated in the Master Certificate.
- 1.3. Such person with takaful coverage under the Certificate is referred to as a Covered Member.

2. BENEFITS

2.1 Group Term Takaful (GTT)

A lump sum amount is payable in the event of death or Total and Permanent Disability (TPD) of the Covered Member due to natural or accidental causes.

2.1.1 Death Benefit

If a Covered Member passes away due to natural or accidental causes while the Covered Member has takaful coverage under the Certificate, PruBSN will pay the GTT sum covered.

2.1.2 Total and Permanent Disability (TPD) Benefit

A life shall be regarded as being totally and permanently disabled if that life, due to accident or illness, is completely unable to engage in any occupation and perform any work for remuneration or profit.

The following disabilities will also be regarded as satisfying the definition of TPD:

- (a) total and irrecoverable loss of sight in both eyes; or
- (b) loss by physical severance of two (2) limbs at or above the wrist or ankle; or
- (c) total and irrecoverable loss of sight of one (1) eye and the loss by physical severance of one (1) limb at or above the wrist or ankle.

If a Covered Member suffers TPD due to natural or accidental causes while the Covered Member has takaful coverage under the Certificate, PruBSN will pay the GTT sum covered, subject to the following provisions:

- a) The TPD Benefit is accelerated and any payment made to the affected Covered Member shall reduce the GTT sum covered by the same amount. The TPD Benefit payable is as per the GTT sum covered amount at date of disability.
- b) A minimum assessment period of one hundred eighty (180) days applies and the disability must be confirmed by a suitable doctor appointed by PruBSN.

2.2 Group Crisis Protector (GCP)

2.2.1 If a Covered Member is diagnosed with a covered critical illness while the Covered Member has takaful coverage under the Certificate, PruBSN will pay the GCP sum covered, subject to the following provisions:

- a) While the Certificate and this benefit are in force, if a claim is made for the Covered Member having Angioplasty and Other Invasive Treatments for Coronary Artery Disease, PruBSN will pay only ten per cent (10%) of the GCP sum covered.
- b) The GCP benefit is accelerated and any payment made to the affected Covered Member shall reduce the GTT and GCP sum covered by the same amount. PruBSN shall then only pay the remaining GTT or GCP sum covered if the Covered Member passes away, suffers from TPD or is diagnosed with any other Critical Illness while the Covered Member has takaful coverage under the Certificate.

2.2.2 Covered critical illnesses:

1. Alzheimer's Disease / Severe Dementia
2. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
3. Apallic Syndrome
4. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
5. Benign Brain Tumour – of specified severity
6. Blindness – permanent and irreversible
7. Brain Surgery
8. Cancer – of specified severity and does not cover very early cancers
9. Cardiomyopathy – of specified severity
10. Chronic Aplastic Anaemia – resulting in permanent bone marrow failure
11. Chronic Relapsing Pancreatitis
12. Coma – resulting in permanent neurological deficit with persisting clinical symptoms
13. Coronary Artery By-Pass Surgery
14. Deafness – permanent and irreversible
15. Encephalitis – resulting in permanent inability to perform Activities of Daily Living
16. End-Stage Liver Failure
17. End-Stage Lung Disease
18. Full Blown AIDS
19. Fulminant Viral Hepatitis
20. Heart Attack – of specified severity
21. Heart Valve Surgery
22. HIV Infection Due to Blood Transfusion
23. Kidney failure – requiring dialysis or kidney transplant
24. Loss of Independent Existence
25. Loss of Speech

26. Major Head Trauma – resulting in permanent inability to perform Activities of Daily Living
27. Major Organ / Bone Marrow Transplant
28. Medullary Cystic Disease
29. Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms
30. Multiple Sclerosis
31. Muscular Dystrophy
32. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
33. Paralysis of limbs
34. Parkinson’s Disease – resulting in permanent inability to perform Activities of Daily Living
35. Poliomyelitis
36. Primary Pulmonary Arterial Hypertension – of specified severity
37. Progressive Scleroderma
38. Serious Coronary Artery Disease
39. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
40. Surgery to Aorta
41. Systemic Lupus Erythematosus with Severe Kidney Complications
42. Terminal Illness
43. Third Degree Burns – of specific severity

2.3 Group Accidental Death Benefit

In the event of death caused by an Accident during the coverage term, an additional two hundred percent (200%) of GTT Sum Covered amount shall be payable from *Tabarru`* Fund on top of GTT benefit.

The cause of Accident occurs:

- a) while the Covered Member was travelling in any mechanically propelled Public Conveyance; or
- b) while the Covered Member was in an elevator car (excluding elevator in mines and construction sites); or
- c) in consequences of the burning of the theatre, hotel or other public building in which the Covered Member shall be at the commencement of the fire.

2.4 Benefit Table

MONTHLY AVERAGE BALANCE IN PROSAVE ACCOUNT-i	Benefits		
	GTT SUM COVERED	GCP SUM COVERED	GADB SUM COVERED (Additional)
Up to RM 6,999	RM 1,500	RM 1,500	RM 3,000
RM 7,000 – RM 12,999	RM 5,000	RM 5,000	RM 10,000
>= RM 13,000	RM 10,000	RM 10,000	RM 20,000

3. CLAIMS

3.1. PruBSN may not pay the benefit under this Master Certificate unless:

3.1.1. The Master Certificate Holder and Covered Member has provided PruBSN all completed documents and information that PruBSN has requested as soon as reasonably practical (Covered Member shall bear any cost involved in providing such documents); and

3.1.2. The Covered Member undergoes medical examinations with any Doctor that PruBSN has appointed upon PruBSN's request (PruBSN shall pay the medical examination cost involved).

3.2. The benefit payable under this Master Certificate shall be paid within sixty (60) days of claim notification upon receipt of all supportive documentation as requested by PruBSN in the process of claims. Upon full payment of the benefit, the liability of PruBSN will cease in respect of the coverage for the Covered Member.

3.3. The payment of the benefit is made directly by PruBSN to the Covered Member.

4. EXCLUSIONS

3.1 Death

No benefit is payable if death is directly or indirectly caused by:

- (a) suicide, while sane or insane, within twelve (12) months from the Covered Member effective date; or
- (b) any Pre-Existing Conditions.

3.2 Total and Permanent Disability (TPD)

No benefit is payable if TPD is directly or indirectly caused by:

- (a) attempted suicide or self-inflicted injuries while sane or insane; or
- (b) any act of criminal offence or any attempt to commit a criminal offense; or
- (c) any drugs or stimulators abuse including any resulting complications from the abuse; or
- (d) wars or aggressive acts such as invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities and usurpations; or
- (e) any engagements in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving); or
- (f) any Pre-Existing Conditions.

3.3 Critical Illness

No benefit is payable if critical illness is directly or indirectly caused by or resulting from:

- (a) any conditions of which the symptoms manifest within:
 - i. sixty (60) days from coverage effective date for angioplasty and other invasive treatments for coronary artery disease, cancer, coronary artery by-pass surgery, heart attack or serious coronary artery disease; and
 - ii. thirty (30) days from coverage effective date for covered critical illnesses other than those mentioned above; or
- (b) any injuries or sickness caused directly or indirectly by self-inflicted injuries, while sane or insane; or
- (c) any Pre-Existing Conditions; or
- (d) the existence of Acquired Immuno-deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection. The exception only applies when AIDS is full blown or HIV is caused by a blood transfusion; or
- (e) any act of criminal offence or any attempt to commit a criminal offense; or
- (f) any injuries or sickness that resulted from war, whether declared or undeclared.

3.4 Accidental Death Benefit

PruBSN will not pay the Accidental Death Benefit if at the time of death, any of the following events involving Covered Member occur:

- (a) taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician;
- (b) drug or narcotic or alcohol influence or abuse or stimulator abuse;
- (c) drug or narcotic or alcohol intoxication; or
- (d) driving vehicle or riding motorcycle below the permitted minimum age under the applicable laws or driving or riding without a valid driving license which is non-compliance with the applicable laws and regulations.

PruBSN will not pay the Accidental Death Benefit if Covered Member's death is directly or indirectly caused by:

- (a) war or any act of war or invasion or act of foreign enemy hostilities (whether war be declared or not) or civil war or rebellions or revolutions, insurrection or military or usurped power, direct participation in riot, strike or civil commotion;
- (b) any violation or attempted violation of the law or resistance to arrest;
- (c) attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity;
- (d) suicide, attempted suicide or self-inflicted Injuries while sane or insane;
- (e) pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non-surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilization;
- (f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any

dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless We agree in a special endorsement; or
(g) any form of illness or disease due to non-Accidental causes.

5. TERMINATION

5.1. Takaful coverage under the Certificate in respect of a Covered Member shall terminate immediately:

- 5.1.1. upon death of the Covered Member; or
- 5.1.2. upon the full reduction or exhaustion of the Group Term Takaful (GTT) Sum Covered and Group Crisis Protector (GCP) Sum Covered as a result of any accelerated benefit claim for the Covered Member; or
- 5.1.3. upon receipt of a written instruction from the Master Certificate Holder to terminate the takaful coverage for the Covered Member; or
- 5.1.4. upon the first Certificate Monthly Renewal Date on or after the Covered Member's Age of sixty-one (61) ; or
- 5.1.5. upon termination of the Master Certificate;

whichever occurs first.