

PRODUCT DISCLOSURE SHEET FOR COVERED MEMBER**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your **Medical and Health Takaful**. Other customers have read this PDS and found it helpful; **you should read it too**.

PRUDENTIAL BSN TAKAFUL BERHAD

Date: 5 December 2025

1 What is Amanah Medicare?

Amanah Medicare is a Shariah-compliant group outpatient clinical plan which provides coverage for outpatient medical expenses and treatments at any legally registered Clinic or Hospital, where Hospitalisation is not required. This plan is offered on complimentary basis to selected eligible individuals under Asnaf group from age next birthday of 1 to 100 years ("Covered Member").

Amanah Medicare offers coverage for a period of **twelve (12) months** from Covered Member's Effective Date. **The Master Certificate Holder** for this plan is **ASNB Wakalah Sdn. Bhd. ("ASNB Wakalah")**, and this plan will be exclusively managed by Prudential BSN Takaful Berhad ("PruBSN")

Applicable Shariah concept

- **Ta'awun:** When the Master Certificate Holder contribute to the *Tabarru'* Fund for mutual financial benefits upon pre-agreed events.
- **Wakalah bi al-ujrah:** When the Master Certificate Holder appoint PruBSN to manage and invest the fund for a fee, plus a performance fee from the distributable surplus from the *Tabarru'* Fund.

Note: The product description above is **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

2 Know your Coverage/Benefits?

The following takaful benefits would be provided:

Benefits for each Eligible Covered Member	Sum Covered (RM)
Group Outpatient Clinical Benefit	Up to RM300 per annum
Coverage Term <ul style="list-style-type: none">• The scheme shall commence on 5 December 2025 until 4 December 2026.• This plan offers coverage for a period of twelve (12) months.	

Note: The coverage and benefits description above is **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

Your medical and health takaful product(s) excludes:

No benefit will be payable, if the outpatient treatment of the Covered Member charges are directly or indirectly, wholly or partly caused by any one of the following:

- primarily for investigatory purposes, Diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or Diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Doctor, and treatments specifically for weight reduction or gain or bariatric surgery; or
- elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof; or
- drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under the influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases which require quarantine by law; or
- suicide, attempted suicide or intentionally self-inflicted injury while sane or insane; or
- participation in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities; or
- war or any act of war, declared or undeclared, act of foreign enemies, active duty in any armed forces or any war-like operations; or
- any attempted or actual criminal act, illegal act, or involvement in terrorist activities; or
- direct participation in strikes, riots and civil commotion or insurrection, revolution; or
- ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- expenses incurred for donation of any body parts or organ by the Covered Member and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications; or
- care or treatment for which payment is not required or to the extent which is payable by any other takaful or insurance or indemnity covering the Covered Member. Any Disability arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract; or
- private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes; or
- expenses incurred for sex changes; or

- failure of the Covered Member to seek or follow reasonable medical advice; or;
- more than one (1) Outpatient consultation service or treatment per day at any legally registered Clinic or Hospital ; or
- cost of Prescribed Medicines without consultation; or
- Outpatient physical therapy or physiotherapy; or
- with respect to Day Surgery, unless the surgery had been Medically Necessary, recommended and approved by a Doctor in accordance with the Diagnosis treatment of the Disability for which the Day Surgery was required.

If you have any questions or require assistance on your medical and health takaful, you can:



Call PruBSN at:
03 2775 7188



Email at:
customer.microtakaful@prubsn.com.my



Visit PruBSN website:
www.prubsn.com.my

3 Know your Obligations?

The Contribution

Amanah Medicare is a complimentary coverage plan to the selected eligible individuals under Asnaf group where the contributions are paid by the Master Certificate Holder and PruBSN. No payment of contribution would need to be made if the Covered Member is selected to participate in this plan.

4 Other Key Terms

- **Importance of disclosure** – The Covered Member must disclose all material facts and state the age correctly.
- **Claims** – Please refer to the Master Certificate Summary to understand the claims procedure.

Note: This key terms above are **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

? Can I cancel my certificate?

No, you cannot cancel your certificate. Only the Master Certificate Holder may cancel the Master Certificate/ your coverage.

PruBSN is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia ("BNM").

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 PruBSN or PIDM (visit www.pidm.gov.my).