

PruBSN Complimentary Coverage Campaign

Berkat 100

Frequently Asked Questions

A. Campaign Information and Eligibility

1. What is Berkat 100 Campaign about?

Berkat 100 is a complimentary coverage Campaign (“**Campaign**”) provided by Prudential BSN Takaful Berhad (“**PruBSN**”, “**We**”, “**Our**” or “**Us**”). The complimentary coverage is payable upon claim as Hibah (gift) from PruBSN’s Shareholders’ Fund. It is not considered as a Takaful Product under the Islamic Financial Services Act 2013 (IFSA 2013) and accordingly the payment of claims is not subjected to Schedule 10 of IFSA 2013.

2. When is the Campaign Period?

This Campaign shall commence from **13 Jan 2025 until 30 Jun 2025**, unless otherwise amended by Prudential BSN Takaful Berhad (“**PruBSN**”).

3. What is provided under the complimentary coverage Campaign?

The following coverage, whichever is higher, will be payable to the Eligible Customer:

Claimable Event	Amount
Accidental death due to the following events: <ul style="list-style-type: none"> While performing Hajj; OR While performing Umrah; OR While commuting in public conveyance or elevator car; OR During burning of theatre, hotel or other public buildings. 	RM20,000
Accidental death for events other than mentioned above	RM10,000
Hospitalisation¹ due to accidental causes including while performing Hajj or Umrah	RM5,000

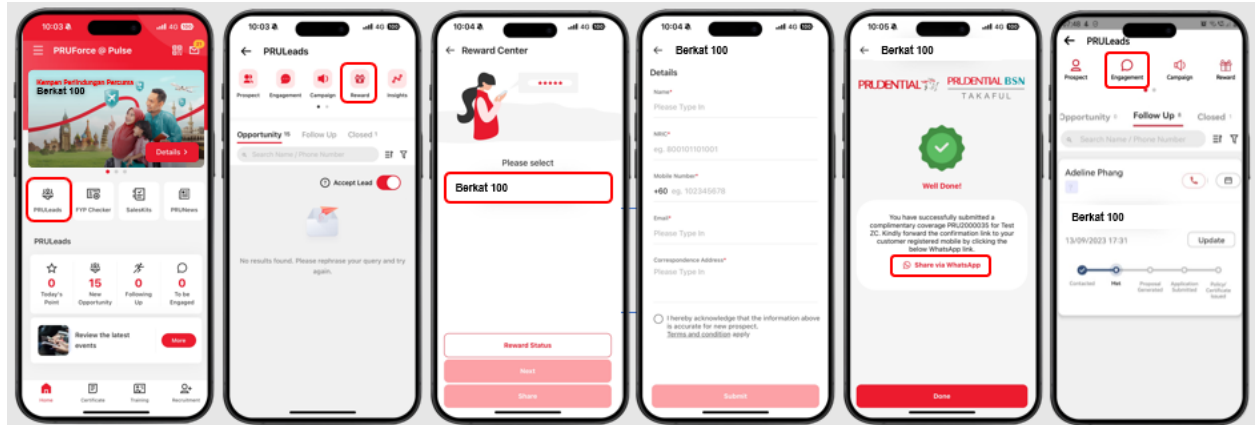
¹ Hospitalisation with a minimum of 3 consecutive days

4. What is the coverage period of the complimentary coverage?

The coverage period is for 100 days effective from the date of Campaign registration (“**Campaign Coverage Period**”).

5. What steps are required to get Free Coverage for the Eligible Customer?

Agent may login to PRUForce > PRULeads > Reward > Enter personal details^ and share it with the Eligible Customer.



^Please refer to Section B Onboarding (Item 9).

6. Is there any waiting period, limitation and/or exclusion imposed to Berkat 100 Campaign?

Yes. The complimentary coverage is subject to the following limitations and exclusions.

Waiting Period:

No waiting period is applicable for the complimentary coverage Campaign.

Limitation:

- i. The complimentary coverage is payable only if Eligible Customer is travelling and residing outside of Malaysia for not more than 90 consecutive days, or in Singapore or Brunei for any number of days.
- ii. The complimentary coverage while performing Hajj or Umrah starts when the Eligible Customer enters the international border when travelling to Saudi Arabia until the Eligible Customer exits the international border at the destination where the Eligible Customer departs from Saudi Arabia. International border represents the border limit where the Eligible Customer crosses the Immigration Passport check when travelling to Saudi Arabia or from Saudi Arabia for the purpose of Hajj or Umrah.
- iii. The complimentary coverage does not provide coverage during Ziarah or travels if the Eligible Customer performs Ziarah or travels outside of Saudi Arabia during the Hajj or Umrah period.
- iv. The complimentary coverage for Hospitalisation is subject to a minimum confinement in hospital for at least 3 consecutive days.

Exclusions:

The complimentary coverage Campaign does not cover any accidental claim where the basis of the claim is caused directly or indirectly, wholly or partly by any of the following:

- i. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion; or
- ii. breaking or trying to break any law or to resist arrest; or
- iii. attempted suicide or self-inflicted injuries while sane or insane; or
- iv. alcoholic and drugs intoxication; or
- v. engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and skydiving) 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 hazardous activities or sports, unless agreed to by special endorsement; or
- vi. any form of illness or disease due to non-Accidental causes; or
- vii. taking narcotics or drugs unless taken as prescribed by a doctor.

B. Onboarding

7. Am I eligible to participate in Berkat 100 Campaign?

You are eligible to participate in Berkat 100 Campaign if you are:

- A Malaysian residing in Malaysia;
- between the ages of 1 to 60 years old (Age Next Birthday); and
- new to PruBSN (customers that were not in Our records upon Campaign enrolment and excludes active agents and employees of PruBSN (including permanent, contract and temporary employees, as well as contingent workers)).

8. When can I sign up for Berkat 100 Campaign?

You can sign up for Berkat 100 Campaign from **13 Jan 2025 until 30 Jun 2025**.

9. How do I sign up for Berkat 100 Campaign?

You can register your interest in Berkat 100 Campaign through Our agents by providing the required information as below:

- i. Full Name as per NRIC,
- ii. National Registration Identity Card (NRIC) number,
- iii. Correspondence Address,
- iv. Email, and
- v. Mobile Number.

Subsequently, you will need to acknowledge the coverage in the Berkat 100 microsite as shared by Our agents **before 30 Jun 2025**.

10. Can I sign up more than one time for Berkat 100 Campaign?

Each eligible customer is only entitled to ONE complimentary coverage. However, parents or the legal guardians can also sign up for the complimentary coverage for children of

ANB 1 to 16 under their care. Proof of relationship will be required upon claims submission.

11. How much do I need to pay to enrol in this Berkata 100 Campaign?

Berkata 100 Campaign is a complimentary coverage Campaign. You do not need to pay to enrol for the Campaign. However, please check Our Campaign eligibility criteria.

12. If I am a Malaysian and is currently working/residing outside of Malaysia. Am I eligible for Berkata 100?

No, only Malaysians who are currently residing in Malaysia will be eligible for Berkata 100 Campaign.

13. Do I need to undergo any medical or health assessments to enrol for the Berkata 100 Campaign?

You do not need to undergo any medical or health assessments to enrol for this Campaign. However, Anti-Money Laundering (AML) assessment will apply and will be conducted by PruBSN. Kindly refer to the Campaign Terms & Conditions for more details.

14. How do I know if I have been successfully enrolled for the complimentary coverage?

After you have acknowledged the coverage in the Berkata 100 microsite, you will receive a confirmation email from PruBSN's email at no-reply@prudential.com.my. The confirmation email will contain the details of the Campaign coverage.

15. Who do I contact for further clarification on Berkata 100 Campaign?

You may refer to Our agent for more information on Berkata 100 Campaign.

C. Claims

16. How can I make a nomination?

There is no nomination required under this Campaign as this is not a Takaful product. The claimable amount is payable from Shareholder's Fund. It is payable as *Hibah* to the recipient of the claim amount.

When a claim arises, you or the proper claimant (your next of kin) should submit the completed claims form together with all the required documents to PruBSN.

It is important for you to inform your next of kin about this complimentary coverage to ease claims payout and to ensure that the proper claimant will receive the Campaign coverage amount.

17. Who can be the proper claimant (my next of kin)?

The proper claimant (your next of kin) who are allowed to submit a claim can be any one of the following:

- i. Your husband or wife;
- ii. Your biological child, adopted child, or stepchild;
- iii. Your parents, brothers or sisters.

To avoid confusion, only one claimant can submit a death claim.

18. Can I or the proper claimant (my next-of-kin) make a claim under Berkat 100 Campaign if I have other travel coverage?

Yes. You or the proper claimant (your next-of-kin) can still claim for the coverage under Berkat 100 Campaign even if you have other travel coverages.

19. Who will be the recipient of the claim?

For hospitalisation claim due to Accidental causes, you will be the recipient of the claim payout.

While for death claim (due to Accidental causes), the claim shall be payable to the proper claimant (your next-of-kin). The death claims amount is a *Hibah* directly from PruBSN to the proper claimant (your next-of-kin).

20. How do I make a claim under Berkat 100 Campaign?

You may submit your claim by completing the Claim Application Form which are available at <https://www.prubsn.com.my/export/sites/prudential-pbtb/en/.galleries/pdf/CLAIM-FORM-Ver20-8-5-2020.pdf>. The claim document checklist is available in Question 21.

To ease the claim process, please fill in the “Reference Number” which can be obtained in the Confirmation of Campaign Enrolment Slip for the “Certificate Number” field available in Claim Application Form.

Claims must be submitted with all the required documents, receipts and forms by sending an email to Our Customer Service at customer@prubsn.com.my or to Our branch within 30 days from the claim event date. Any claims submitted after 15 November 2025 will not be entertained.

21. What are the documents required when I submit a claim?

For Hospitalisation claim due to Accidental Causes

- i. Claim Application Form. Please fill up Part A, B (Hospitalization / Day Care Surgery), C ii, E, and E-credit section,
- ii. Certified[#] copy of Police report of the Accident, if available,
- iii. Discharge Summary stating clearly the date of admission, date of discharge, final diagnosis, Hospital and Doctor’s name (translation of foreign language to English, if deemed necessary),
- iv. Copy of passport indicating name, dates of departure from Malaysia and arrival from overseas (waived for Brunei & Singapore)

For Death claim due to Accidental Causes

- i. Claim Application form completed by the Proper Claimant (your next-of-kin). Please fill up Part A, B (Death), C ii and iv, E, and E-credit section,
 - ii. Original or certified[#] copy of Death Certificate (translation of foreign language to English, if deemed necessary),
 - iii. Copy of claimant(s) NRIC,
 - iv. Certified[#] true copy of proof of relationship (Marriage Certificate - Spouse of Deceased, Birth Certificate/ legal adoption documentation – Children/ Sibling of Deceased or Parent of Deceased),
 - v. Certified[#] copy of police report, if available,
 - vi. Confirmation letter from National Registration Department,
 - vii. Certified[#] copy of Embarkment Certificate* for death in overseas,
**Embarkment certificate means a permission certificate to bring corpse (dead body) back to Malaysia.*
 - viii. Certified[#] true copy of full passport book,
 - ix. Hajj or Umrah Visa (for Accidental death while performing Hajj or Umrah)
- [#]Certified by staff or Executive/Business Development Manager at PruBSN or Prudential Assurance Malaysia Berhad branch.

22. What happens after claims have been submitted?

Once a claim has been submitted to Us, We will assess the claim based on the Terms & Conditions of the Campaign. We will notify you or the proper claimant in writing (via email) when a decision has been made or further clarification or details is required to assess the entitlement to the claim.

23. How do I check the claim submission progress?

You may contact Our Customer Service at 03-2775 7188 or write to us at customer@prubsn.com.my for more information to check on your claims status after 13 working days upon claim submission.

24. How long will I have to wait for my claim payout?

The estimated time frame is within 14 working days upon receiving the complete claim document by PruBSN.

25. When is the latest date for claim submission?

For any claim arising from the claimable event and subject to the Terms & Conditions of the Campaign, it should be submitted within 30 days from the claim event date and not later than 15 November 2025.

26. Under what scenarios may a claim application be rejected?

The claim application may be rejected when incorrect information is provided during the claims application or the claims submitted does not meet the Terms & Conditions of the Campaign.

APPENDIX – DEFINITIONS

Accident/ Accidental	An incident caused by external and visible means, resulting directly and independently of any other cause by a sudden, unintentional, unexpected, unusual and specific event that happens at an identifiable date, time and place.
Elevator Car	A vertical transport vehicle powered by electric motor that moves people or goods between floors of a building.
Hospital	An establishment set up and registered as a Hospital for the care and treatment of sick and injured people as paying bed-patients, and which: <ul style="list-style-type: none"> (a) has facilities for Diagnosis and major surgery; and (b) provides 24-hours nursing services by registered and graduate nurses; and (c) is under the supervision of a Doctor or Physician; and (d) is not mainly a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the elderly, or a similar establishment; and (e) excludes psychiatric Hospitals, which are primarily for treatment of mental illness and/or psychiatric disorders.
Hospitalisation	A continuous admission of at least 3 consecutive days in a Hospital charge has been made by the Hospital in connection with the Hospitalisation. A patient shall not be considered as an Inpatient if the patient does not physically stay in the Hospital for the whole period of confinement.
Hotel	An establishment that provides lodging and usually meals, entertainment and various personal services for the public.
Public Building	A building, or a defined or enclosed place used or constructed or adapted to be used either ordinarily or occasionally as a church, chapel, mosque, temple or other place where public worship is or religious ceremonies are performed, not being merely a dwelling-house so used, or as a cinema, public hall, public concert room, public ballroom, public lecture room, or public exhibition room, terminus, or shopping arcade, or as a public place of assembly for persons admitted by ticket or otherwise, or used or constructed or adapted to be used either ordinarily or occasionally for any other public purpose.
Public Conveyance	A mode of licensed transport available to the general public that serves to carry its fare paying passengers from one place to another on scheduled trips over established routes as its primary purpose. Public conveyance shall include any public bus, taxi, airport limousine, train, monorail, commercial aircraft and ferry. With the exception of cruise liners, this definition does not include private flights and other transportations used for leisure and entertainment.
Theatre	A building, part of a building, or outdoor area for housing dramatic presentations, stage entertainments, or motion-picture shows.