

FREQUENTLY ASKED QUESTIONS

LINDUNGI

Plan Features and Benefits

1. **What is Lindungi?**

Lindungi is an affordable yearly renewable family term takaful plan which provides takaful coverage upon death or Total and Permanent Disability.

2. **How long is the coverage term?**

Lindungi is renewable up to 70 years old (age next birthday).

3. **Who can participate in Lindungi?**

You can participate in this plan if you are a Malaysian citizen or permanent resident of Malaysia currently residing in Malaysia, aged from 19 to 60 years old (age next birthday).

4. **How do I know if this plan suits me?**

Lindungi prepares you and your family for unexpected loss of life or disability. It provides financial continuance for you and your loved ones to carry on even if you are no longer with them or if your income earning ability has stopped.

If you are looking for an affordable pure protection family term takaful plan, this is the plan that you may enrol in. You should satisfy yourself that this plan will best serve your needs and the contribution payable is within your affordability.

5. **How does Lindungi work?**

Lindungi is based on the takaful concept whereby participants of the plan provide mutual assistance to one another in time of misfortune. You will pay the contribution every year. A portion of your contribution will be deducted as *Wakalah* Fee, a charge for the services provided under your certificate, and the balance will be kept in the *Tabarru`* Fund as *Tabarru`* (donation) Deduction. The pool of money in the fund will be used to pay for claims made by fellow participants. You may be entitled for a surplus (if any), which is the excess in the *Tabarru`* Fund after deducting all claims payable and reserves.

6. **Do I get to enjoy surplus?**

You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any) after the end of financial year. Together with other participants, you are entitled to 50% of the distributable surplus and we will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. Your portion of the distributable surplus will be credited directly to your account via e-credit. The exact amount of distributable surplus will be determined annually and is subject to approval by both our Shariah Committee and Board of Directors.

Your share of the distributable surplus will be dependent on the amount of *Tabarru`* that you contributed. However, any claims paid during that financial year would directly reduce the distributable surplus of the fund. Therefore, your share of the distributable surplus will be reduced/removed due to any claims paid in that financial year. If the sum of claims paid or payable to you does not exceed the *Tabarru`* amount paid in that financial year, you are eligible to receive the distributable surplus.

If there is a deficit arising from the *Tabarru`* Fund, we will not pay any surplus for that financial year. Instead, we will provide a *Qard* (interest free loan) to cover the loss and will carry forward this loan to the following financial year. We may then use any future surplus to pay off the interest free loan. Any remaining balance will be treated as distributable surplus.

Please click [here](#) for more details on surplus sharing.

7. **How do I find out more about the features and benefits of Lindungi?**

Please refer to **Lindungi**'s brochure and Product Disclosure Sheet for more details.

Coverage Amount

8. **What is the sum covered or coverage amount under this plan?**
You can choose the sum covered from RM20,000 up to RM500,000.
9. **How do I know how much sum covered amount is suitable for me to enrol in?**
It depends on your financial needs and affordability. The aim is to reduce your family's and your financial burden if an unfortunate event happens to you. Kindly click [here](#) to find out the sum covered amount that you need.
10. **Can I change the sum covered for my Lindungi certificate?**
Change on the sum covered is not allowed. If you wish to get additional protection, then you may consider participating in additional **Lindungi** certificate or kindly click [here](#) to set an appointment with PruBSN agent who will be able to help you.

Contribution and Charges

11. **How much contribution do I need to pay?**
The contribution that you need to pay will depend on your age, gender and selected sum covered amount. Please note that the contribution will increase according to your age next birthday at each certificate anniversary. Kindly refer to the Product Disclosure Sheet for the amount that you need to pay.

Contribution is not guaranteed and we may revise the contribution by giving you 90 days' written notice. The revised rates will take effect on the next certificate anniversary.
12. **Are the contributions paid for Lindungi eligible for Income Tax Relief?**
Yes, the contribution paid may qualify you for personal income tax relief, subject to the terms and conditions of the Inland Revenue Board of Malaysia.
13. **What are the charges under Lindungi?**
Wakalah Charge of 40% will be taken from your contribution and the remaining 60% of the contribution will be allocated into the *Tabarru`* Fund as the *Tabarru`* Deduction.
14. **Is Sales and Services Tax (SST) chargeable for Lindungi?**
SST is not chargeable for **Lindungi**. However, please note that the taxation law may require taxes to be imposed or increased on the contributions, or any other payment due. If so, you will be required to pay the taxes at the applicable prevailing rate.

Participating in Lindungi

15. **I have a medical condition. Can I still participate in Lindungi?**
Lindungi has been designed to be a simple plan, where you are only required to answer three (3) health-related questions. If you have any relevant medical conditions, we won't be able to offer **Lindungi** to you.
16. **Do I need to undergo medical checkup to participate in Lindungi?**
There is no need. You are only required to answer three (3) health-related questions upon enrolment.
17. **I have an existing Lindungi certificate; can I participate in another one?**
You can participate in multiple **Lindungi** certificates up to a combined coverage amount of RM500,000 if you are an income earner or RM350,000 if you are a non-income earner.
18. **Can I participate in Lindungi via my PruBSN agent?**
No, this plan is an online self-participation plan offered through PruBSN online portal only.

Claims

19. **To whom will my Lindungi certificate benefit be payable in the event of claim?**
Upon approval of death claim, the certificate benefit will be paid to any person(s) whom you have nominated as beneficiaries of your certificate or your lawful executor or administrator (if no nomination is made). For a Total and Permanent Disability claim, the cash lump sum will be paid to you as the certificate owner.

20. How do I make a claim?

Please refer to our claims [guide](#) for the respective Death Claim or Total and Permanent Disability Claim. Alternatively, you may email your request to customer@prubsn.com.my or contact our Customer Service Representative at 03 – 2053 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.).

21. How do I check my claim status or further clarify any doubts regarding the claim decision?

You may check your claim status using the following ways:

- 1) Contact our Customer Service Representative at 03 – 2053 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.); or
- 2) Send us an email at customer@prubsn.com.my; or
- 3) Visit our nearest [branch](#).

22. How long will it take for a claim to be processed?

Normally it takes up to 14 working days from the date the last required claim document is received.

Cancellation, Termination and Revival

23. Can I cancel my certificate?

You may cancel your certificate at any time by giving a written notification to us. If you cancel your certificate within the first 15 days after the certificate has commenced, we will refund the contribution paid. However, if you cancel at any point after the 15 days, contribution paid will not be refunded. Instead, we will keep providing you the coverage until the certificate anniversary after your notification.

24. Under what circumstances will my Lindungi certificate terminate?

Your certificate terminates automatically (whichever happens first):

- on the certificate anniversary when you are 70 years old (age next birthday); or
- when this certificate lapse due to non-payment of contribution after the 30 days grace period; or
- on the certificate anniversary following your notification of surrender; or
- upon your death; or
- upon payment of Total and Permanent Disability Benefit.

25. If my Lindungi certificate is terminated 30 days after non-payment of contribution (lapsed), can I revive my certificate?

No, you will not be able to revive the certificate. Therefore, it is important that you pay your contribution on time. Alternatively, you may participate in another **Lindungi** certificate.