

MASTER CERTIFICATE SUMMARY INFORMATION

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. 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.

3. 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 (740651-H)

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

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

4. 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 **Customer Service** line at **03 2053 7188** 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 Business Support

Prudential BSN Takaful Berhad (740651-H)
Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.

E-mail: corporatesupport@prubsn.com.my

5. OMBUDSMAN FOR FINANCIAL SERVICES AND BNM LAMAN INFORMASI NASIHAT DAN KHIDMAT (LINK)

The Ombudsman for Financial Services and BNM *Laman Informasi Nasihat dan Khidmat* (LINK) 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:

Ombudsman for Financial Services

Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel: 03-2272 2811
Fax: 03-2272 1577
Website: www.ofs.org.my

Director

Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia,
P.O. Box 10922,
50929 Kuala Lumpur.
Tel: 1-300-88-5465
Fax: 03-2174 1515
E-mail: bnmtelelink@bnm.gov.my

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. Bacterial Meningitis
4. Benign Brain Tumour – of specified severity
5. Blindness – permanent and irreversible
6. Brain Surgery
7. Cancer – of specified severity and does not cover very early cancers
8. Cardiomyopathy – of specified severity
9. Chronic Aplastic Anaemia – resulting in permanent bone marrow failure
10. Coma – resulting in permanent neurological deficit with persisting clinical symptoms
11. Coronary Artery By-Pass Surgery
12. Deafness – permanent and irreversible
13. Encephalitis
14. End-Stage Liver Failure
15. End-Stage Lung Disease
16. Full Blown AIDS
17. Fulminant Viral Hepatitis
18. Heart Attack – of specified severity
19. Heart Valve Surgery
20. HIV Infection Due to Blood Transfusion
21. Kidney failure – requiring dialysis or kidney transplant
22. Loss of Independent Existence
23. Loss of Speech
24. Major Head Trauma
25. Major Organ / Bone Marrow Transplant

- 26. Medullary Cystic Disease
- 27. Motor Neurone Disease – permanent neurological deficit with persisting clinical symptoms
- 28. Multiple Sclerosis
- 29. Paralysis of limbs
- 30. Parkinson's Disease
- 31. Primary Pulmonary Arterial Hypertension – of specified severity
- 32. Serious Coronary Artery Disease
- 33. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
- 34. Surgery to Aorta
- 35. Systemic Lupus Erythematosus with Severe Kidney Complications
- 36. Third Degree Burns – of specific severity

3. 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 stimulants 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.

4. TERMINATION

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

- 4.1.1. upon death of the Covered Member; or
- 4.1.2. 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
- 4.1.3. upon receipt of a written instruction from the Master Certificate Holder to terminate the takaful coverage for the Covered Member; or
- 4.1.4. upon the first Certificate Monthly Renewal Date on or after the Covered Member's 60th birthday; or
- 4.1.5. upon termination of the Master Certificate;

whichever occurs first.

5. INTERPRETATION

If there is any inconsistency or ambiguity between the English and Malay versions, the English version shall prevail.