

Prudential BSN Takaful Berhad
PruBSN Amani
April 2022

1. What is this product about?

PruBSN Amani is a group takaful plan with Prudential BSN Takaful Berhad (PruBSN) as the Master Certificate Holder. The Covered Members of the plan will be Bantuan Keluarga Malaysia (BKM) recipients of RM75 Perlindungan Tenang Voucher (PTV) between age next birthday (ANB) of 19 and 60. This plan consists of Group Term Takaful benefit that offers coverage for a period of twelve (12) months from Covered Member's Effective Date. PruBSN Amani is a Shariah-compliant product.

2. What are the Shariah concepts applicable?

- *Ta'awun:*
An arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta'awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events. In light of the foregoing, the contributions that are placed and pooled together into a common fund i.e. *Tabarru` fund* (a fund that is collectively owned by the participants) is *Tabarru`at* (charitable) in nature.
- *Wakalah bi al-ujrah:*
An arrangement appointing PruBSN to manage the overall services provided under your Certificate. We will take a portion of your contribution in return of these services, which include commission and distribution related charge. In addition to the *Wakalah* Charges, PruBSN is also entitled to performance fee on the distributable surplus from the *Tabarru` fund*.

3. What is the cover/benefit provided?

- **Death Benefit**
A lump sum amount is payable in the event of death of the Covered Member due to natural or accidental causes. Coverage under the plan will be terminated once one of the benefits has been paid.
- **Khairat Benefit**
A lump sum amount is payable in the event of death of the Covered Member due to all causes during certificate period.

Below are the details of the benefit amount:

Benefit	Period of Coverage	Ringgit Malaysia (RM)
Natural Death Benefit	First month – Fourth month	Natural Death Benefit shall not be payable
	Fifth month – Twelfth month	15,000
Accidental Death Benefit	First month – Twelfth month	30,000
<i>Khairat</i> Benefit	First month – Twelfth month	1,700

Coverage Duration: Twelve (12) months from the Covered Member's Effective Date.

4. How much is the contribution?

The contribution for this plan is RM75 and will be payable by the Covered Member through redemption of Perlindungan Tenang Voucher (PTV) of RM75. Note that the PTV is not a physical voucher and the Covered Member may need to top-up in instances where the contribution amount exceeds the PTV amount.

5. What are the fees and charges?

The fees and charges for this plan will be payable by the Covered Members.

- Upfront *Wakalah* Charge – 30% of the contribution paid.

6. What are some of the key terms and conditions that should be aware of?

- Free-look period – The Covered Members may cancel the takaful coverage by informing directly to PruBSN and provides personal identification details within fifteen (15) days from Covered Member Effective Date. PruBSN will then reverse the utilisation of Perlindungan Tenang Voucher for the takaful coverage relating to such Covered Members.
- Waiting period – The eligibility for the Natural Death Benefit will only start four (4) months from the Covered Member Effective Date. As for the Accidental Death Benefit and *Khairat* Benefit, there will be no waiting period.

7. What are the major exclusions under the plan?

Natural Death Benefit

PruBSN will not pay Natural Death Benefit if the Covered Member's death is directly or indirectly due to suicide, while sane or insane.

Accidental Death Benefit

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

- (a) 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
- (b) breaking or trying to break any law or to resist arrest; or
- (c) attempted suicide or self-inflicted injuries while sane or insane; or
- (d) 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; or
- (e) alcohol and drugs intoxication; or
- (f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) 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 We agree in a special endorsement; or
- (g) taking narcotics or drugs unless taken as prescribed by a qualified registered medical practitioner; or
- (h) any form of illness or disease due to non-accidental causes.

8. Can the coverage under this plan be cancelled?

PruBSN will provide the takaful coverage until the expiry date of Covered Member's takaful coverage if the takaful coverage is not cancelled by Covered Member during the 15 days free look period. Surrender is not applicable after the end of free-look period for this plan. This is a short-term plan, hence surrendering this plan will not provide any advantage to the Covered Member.

9. What are the actions needed if there are changes to the correspondence address?

It is important that the Covered Member to inform PruBSN of any changes in the correspondence address to ensure that all correspondences reach in a timely manner.

10. Where to obtain further information?

If the Covered Member has any enquiries or require additional information about family takaful, please contact PruBSN at:

Prudential BSN Takaful Berhad 200601020898 (740651-H)

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

Tel: **03 2775 7188**

E-mail: customer@prubsn.com.my

You can also log on to our website at **www.prubsn.com.my**

Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

11. Other types of family takaful cover available:

Please contact our Customer Service to know about other types of covers available.

IMPORTANT NOTE:

YOU SHOULD READ AND UNDERSTAND FULLY ALL THE INFORMATION REGARDING THE BENEFITS AND TERMS CONTAINED IN THIS PRODUCT DISCLOSURE SHEET. YOU CAN CONTACT OUR CUSTOMER SERVICE DIRECTLY IF YOU NEED FURTHER INFORMATION.

The information provided in this disclosure sheet is valid as at April 2022.

Presented by: Prudential BSN Takaful Berhad

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