



PruBSN Kritikal Care360

Protection That Understands Your Journey

Beyond Payouts: Protection, Rewards and Recovery Support

This image was generated using AI.

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 Prudential BSN Takaful Berhad or PIDM (visit www.pidm.gov.my)

Prudential BSN Takaful Berhad 200601020898 (740651-H)

Member of PIDM

One plan for every season of life



No one plans for a critical illness. But you can plan for how you'll face it.

A serious illness diagnosis doesn't just affect your body.
It interrupts your income.
It worries your family.
It changes how you look at tomorrow.
Medical coverage helps you survive through the medical treatment.



PruBSN Kritikal Care360

helps you live through it - with dignity, choice, and confidence. It offers protection that catches illness early, grows as your needs evolve, supports your complete recovery, and rewards your commitment to staying protected.

That's why PruBSN Kritikal Care360 is designed to walk with you every stage of your journey

Coverage on Major Critical Illness that stays with you

Support when it's still early, because waiting until it's "serious enough" is already too late.



- Receive 50% of the total coverage amount for Early Critical Illness

Quick and early access to funds for early treatments and more options, not when options are limited

- Receive 100% of the remaining coverage amount for Late Stage Critical Illness

Financial certainty when your focus should be on healing

Coverage that grows as life grows



Time changes everything — costs, responsibilities, priorities.

- Automatic increase in coverage every 5 years, up to 30% additional coverage, without extra cost or reapplying

So that your protection never feels left behind

Care that continues beyond the hospital

Recovery is not just medical — it's emotional, physical and financial.



- Receive a Recovery Allowance of RM10,000 for major surgery or Intensive Care Unit (ICU) stay

Helps cover time off work, caregiving, and everyday life

Because survival deserves recognition

Life after a critical illness is still life worth celebrating.



- Receive a Living Reward if you survive 5 years after a Late Stage Critical Illness claim

A meaningful payout to support rebuilding, rehabilitation, and renewal

Commitment and discipline protection deserve appreciation

Staying protected is a long journey.



- Receive a Wellness Reward at maturity when you stay healthy with no Early Critical Illness claim

A reward for choosing protection and long term well-being

Value-Added Service

More than financial support, real care, guidance and comfort when you need it most

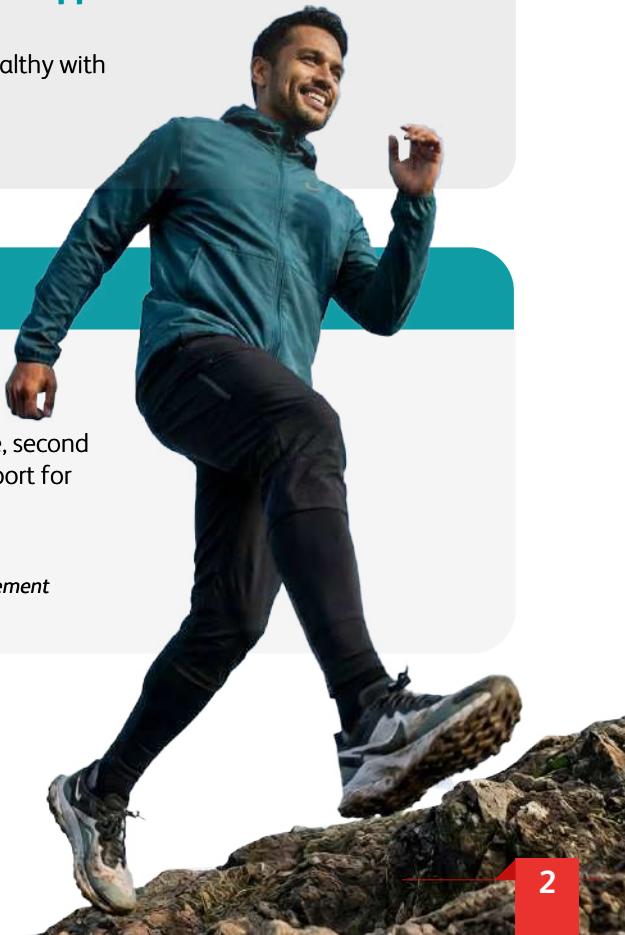


Access to personalised case management for clear guidance, second opinions, and expert support, as well as Islamic spiritual support for emotional and spiritual wellbeing.

Because healing is never just physical

Note: Value-Added Service is available after 60 days from the commencement or revival date of the certificate.

Note: All the benefits payable are subject to terms and conditions.



Protection That Understands Your Journey

PruBSN Kritikal Care360 – Key Benefits

A regular contribution family takaful plan

1. Major Critical Illness Benefit

i. Early Critical Illness¹ (Early CI)

- 50% of the Basic Sum Covered and Protection Booster (if any) will be payable upon diagnosis of the covered Early CI
- Benefit paid will reduce the coverage amount for subsequent claims on Late Stage CI, Terminal Illness or death

ii. Late Stage Critical Illness (Late Stage CI)

- 100% of the Basic Sum Covered and Protection Booster (if any) less any amount paid previously under Early CI and/or Angioplasty², plus total cash value³ will be payable upon diagnosis of the covered Late Stage CI

2. Protection Booster

Additional coverage amount that increases automatically every 5 certificate years, without further underwriting or additional contribution.

Certificate Year	Protection Booster ⁴ (% of Basic Sum Covered)	
	Term 20 Years	Expiry Age 70 or 80
1 – 5	0%	0%
6 – 10	5%	5%
11 – 15	10%	10%
16 – 20	Maximum 15%	15%
21 – 25	N/A	20%
26 – 30	N/A	25%
31 and onwards	N/A	Maximum 30%

3. Living Reward upon Survivorship of Late Stage CI

- The Living Reward⁵ will be payable when the covered person survives 5 years after a Late Stage CI approval date.
- Payable as a total of 1% of the Basic Sum Covered for each certificate year, after the 20th certificate anniversary until maturity (refer Note below to derive this reward).
- Applicable for certificates with expiry age option of 70 or 80 only.

Protection That Understands Your Journey

4. Wellness Reward upon Maturity

- Upon maturity of the certificate, Wellness Reward⁶ is payable as a total of 1% of the Basic Sum Covered for each certificate year, after the 20th certificate anniversary until maturity (refer Note below to derive this reward).
- The Wellness Reward⁶ shall remain unaffected by any claim under Recovery Allowance and/or Angioplasty².
- Applicable for certificates with expiry age option of 70 or 80 only.

5. Recovery Allowance⁷

Get lump sum payment of RM10,000 upon major surgery or admission to Intensive Care Unit (ICU), for any causes, as follows:

i. Major Surgery	- Continuous hospitalisation of 14 days post-Surgery
ii. ICU Admission	- Continuous hospitalisation in ICU for 6 days

This benefit is claimable once and will not reduce the basic sum covered.

6. Terminal Illness and Death Benefit

Upon diagnosis of Terminal Illness or death, 100% of the Basic Sum Covered and Protection Booster (if any) less any amount paid previously under Early CI and/or Angioplasty² plus total cash value³ will be payable.

¹ The amount payable under Early CI (consist of Early Stage and Intermediate Stage) is limited to RM250,000 per lifetime.

² Angioplasty and Other Invasive Treatments for Coronary Artery Disease is claimable once during the certificate term. The amount payable is 10% of Basic Sum Covered and Protection Booster (if any), subject to a maximum of RM25,000.

³ The total cash value of the amount in Individual Special Account (ISA) and the value of units in the Investment Unit Account IUA (if any).

⁴ Protection Booster will not stop after any Claim for Early CI, Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Recovery Allowance

⁵ If the covered person passes away prior to meeting the eligibility criteria for the Living Reward, the Living Reward will not be payable. Claim payout under Angioplasty and Other Invasive Treatments for Coronary Artery Disease shall not be entitled for Living Reward.

Living Reward⁵ is calculated as (Expiry Age – Entry Age – 20)% of the Basic Sum Covered. The same approach applies to Wellness Reward⁶.

⁶ Wellness Reward is payable upon maturity provided the certificate is still in force and contribution are paid up to date, with no prior claim on Early CI.

⁷ Recovery Allowance will not reduce the Basic Sum Covered; it will not affect the eligibility of Protection Booster, Wellness Reward or Living Reward, where applicable.

Protection That Understands Your Journey

PruBSN Kritikal Care360 – Key Features

A regular contribution family takaful plan

Coverage Term/ Expiry Age and Entry Age

Coverage Term / Expiry Age	Entry Age	
	Juvenile	Adults
Age 70	1 - 18 years old	19 - 49 years old
Age 80	1 - 18 years old	19 - 59 years old
*20 years	1 - 18 years old	19 - 60 years old

Basic Sum Covered

Minimum	RM50,000	
Maximum	Juvenile:	RM1,000,000 per life
	Adult:	RM2,000,000 per life

Contribution Payment Term/ Coverage Term

Options are Expiry Age 70 or 80, or *Term 20 Years.

**Note: the option of Term 20 Years is available for a limited period until 30 April 2026, subject to further notice.*

Juvenile Lien

A juvenile lien applies to claim for Major Critical Illness Benefit, Protection Booster, Terminal Illness Benefit or Death Benefit of the covered person before age 5. In such cases, a portion of the benefit will be payable based on the table below:

Child's Age upon Claim Event	Percentage of Basic Sum Covered (%)
1	20
2	40
3	60
4	80

OPTIONAL ADD-ON BENEFIT

Takaful Saver

Grow your saving with Takaful Saver rider, investing in Shariah compliant funds for potential return to fit your risk appetite.

You can also make ad hoc top-ups anytime after your certificate commences to further maximise your savings.

Critical Illness Care Designed to Support You from Day One

Profile

Adham is a 30-year-old restaurant owner in standard health and a non-smoker.

Adham is looking for a plan that protects his finances and income disruptions, in case he faces a serious illness. He wants coverage until age 70.

More than just coverage, Adham wants a plan that is easy to manage, offers personal support for early recovery and rewards him for staying healthy.



His Plan Covers



Basic Protection

- **RM100,000 of Basic Sum Covered**

Covers Major Critical Illness (from early to late stage), Terminal Illness and death.

- **Protection Booster**

Automatically increases coverage every 5 years, up to 30% of the Basic Sum Covered.

- **Coverage Duration**

Lasts until age 70, with a monthly contribution of RM176.



Rewards and Benefits

- **Living Reward: 20% of Basic Sum Covered**

Financial support recognising survivorship if Adham survives 5 years after a late-stage critical illness approval date.

- **Wellness Reward: 20% Basic Sum Covered**

Additional reward upon maturity if Adham stays healthy with no Early CI claim.

- **Recovery Allowance:**

Lump sum of RM10,000 if Adham undergoes Major Surgery or is admitted into ICU.



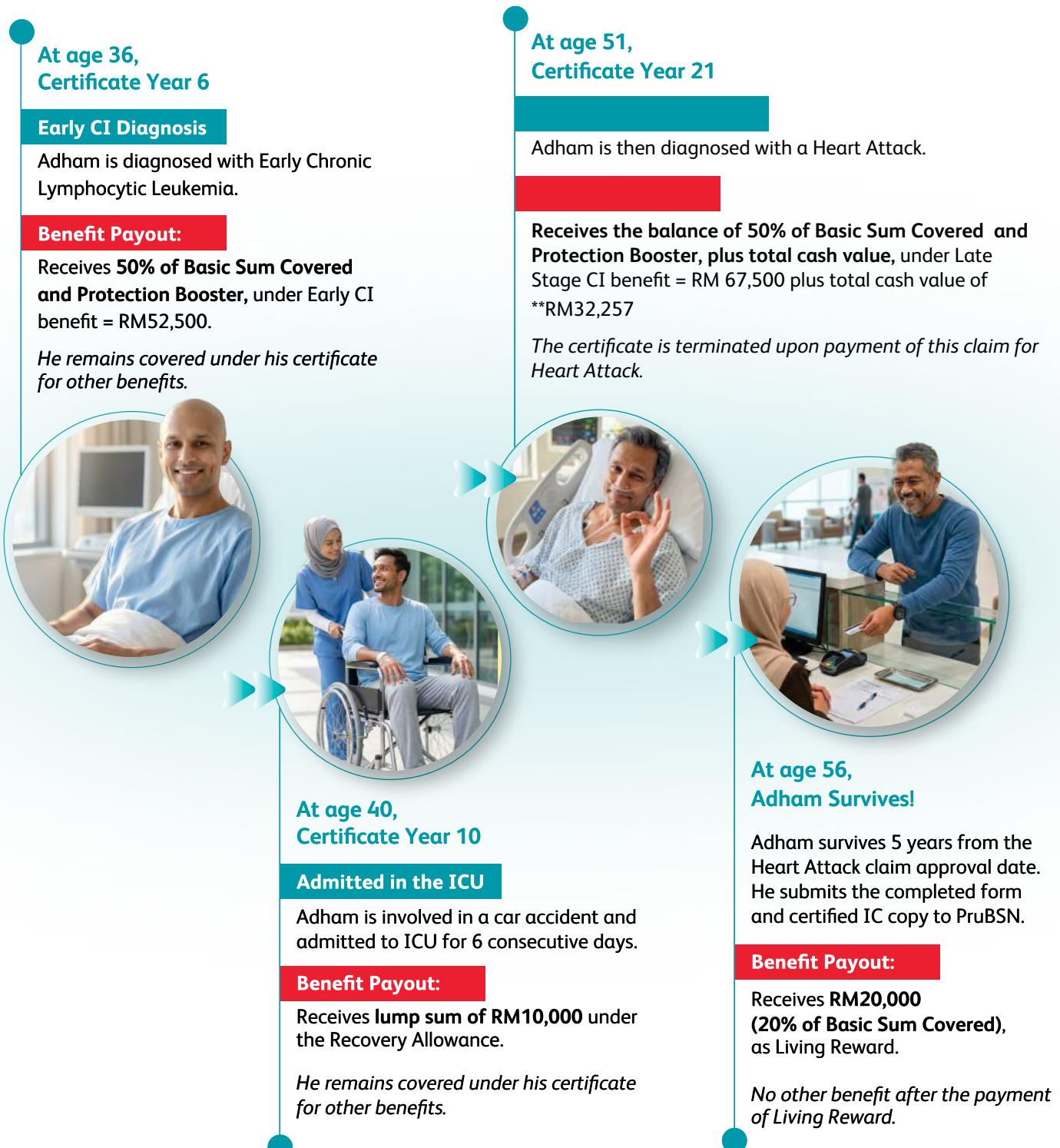
Maturity Benefit

Adham will receive cash value together with the Wellness Reward (if any) when certificate continues until maturity.

*Note: Living Reward is calculated as (Expiry Age – Entry Age – 20)% of the Basic Sum Covered. The same approach applies to Wellness Reward.

Critical Illness Care Designed to Support You from Day One

How PruBSN Kritikal Care360 Helps Adham:



Total Claim Amount:

Adham received **RM182,257** under **PruBSN Kritikal Care360** for Early CI, Recovery Allowance, Late Stage CI and Living Reward benefits.

**Note: the cash value is projected based on 5% p.a. gross return (high scenario)

What You Should Know

Charges and Deductions

Upfront Wakalah Charge

Covers commissions, distribution-related expenses and management expenses. The percentage shown below is based on contribution paid and for contribution payment term of 20 years or more.

Certificate Year	1	2	3	4	5	6	7	8	9	10	>10
PruBSN Kritikal Care360	75%	60%	45%	35%	35%	35%	35%	30%	20%	20%	0%
Takaful Saver								5%			

Wakalah Certificate Charges

Covers the administration cost of your certificate. The charge is based on the frequency of payments as follows:

Yearly	Half-Yearly	Quarterly	Monthly
RM120	RM60	RM30	RM10

Tabarru' Deduction

Tabarru' deduction is deducted monthly from your Individual Special Account (ISA) into the *Tabarru'* Fund for your takaful coverage. The *Tabarru'* deduction for takaful coverage varies by attained age, gender, sum covered and smoking status. The *Tabarru'* deduction will increase as you grow older.

Tabarru' deduction refers to voluntary contribution by a participant in accordance with the *Ta'awun* arrangement. It relates to the portion of the participants' contribution to the *Tabarru'* Fund during the coverage term. The *Tabarru'* deduction from the participants is placed and pooled together in a fund which is collectively owned by the participants. The fund is used to pay all the claims in accordance to the agreed benefits under the plan on the basis of mutual aid and assistance. We may revise *Tabarru'* deduction at any time subject to notification being made to the participant.

Other Charges

The following charges are applicable if you attach option Takaful Saver

Asset Management Wakalah Charge

This is charged on a daily basis from your IUA account value. For more details, please refer to the Fund Fact Sheet.

Fund Switching Wakalah Charge

There will be 4 free switches for IUA every year. For subsequent switches within the year, the switch charge is set at 1% of the amount switched (subject to maximum of RM50).

Single Contribution Top Up Wakalah Charge -

There will be 5% charge on every single contribution top-up. Aside, there will be an additional charge of RM25 for every top-up.

Partial Withdrawal Wakalah Charge

RM25 will be charged for every request.

Note: The additional charge of RM25 for Single Contribution Top-up, the Partial Withdrawal Wakalah Charge and the Fund Switching Wakalah Charge are currently waived until electronic transactions are made available. Any subsequent manual request via the branch will be subjected to the charges mentioned.

What You Should Know

Important Note

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this product, please refer to the Product Illustration, Product Disclosure Sheet and Fund Fact Sheet before participating in the plan and to refer to the terms and conditions in the certificate document.
2. Any age reference shall be on the basis of Age Next Birthday (ANB).
3. It is important to choose a plan (including optional benefit) that you can afford and best suits your needs. We recommend that you speak to your PruBSN agent/financial adviser who will perform a needs analysis and assist you in making an informed decision.
4. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
5. The returns from your ISA and IUA (if applicable), if any, will be based on the actual performance of the funds and it is not guaranteed.
6. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
7. **PruBSN Kritikal Care360** is premised on a mutual assistance (*Ta'awun*) arrangement where a portion of your contribution is deducted and pooled into the *Tabarru'* Fund together with the contribution of other participants to provide for mutual financial benefits payable to all the eligible takaful participants. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges stated above.
8. In addition, the *Mudarabah* concept is applied which allows any investment profit arising from the ISA to be shared between PruBSN and yourself. You will receive 80% of the investment profit, while PruBSN will receive the balance of 20%. Your share of the profit will be placed back into your ISA. If there is an investment loss arising from the ISA, in line with *Mudarabah* concept, the loss will be borne by You provided that the loss is not caused by Our mismanagement or negligence.
9. You are entitled to receive any distributable surplus from the *Tabarru'* Fund inclusive of investment profit (if any). Together with other participants, you are entitled to 50% of the surplus and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru'* Fund. Your portion of the distributable surplus will be placed back into your ISA. The exact amount of distributable surplus will be determined annually and is subject to approval by both the Shariah Committee and the Board of Directors of PruBSN.
10. There is a free-look period of 15 days after the delivery of your certificate to allow you to review if it meets your needs. If the certificate is cancelled within this period, we will refund to you the amount left in your ISA, the value of your IUA units (if any) that have been allocated at unit price at the next valuation date and any *Wakalah* Certificate Charge, *Tabarru'* deduction, Upfront *Wakalah* Charge and any tax (if any) that have been deducted, less medical expenses that we may have already paid or agreed to pay
11. If you cancel the certificate in the early years, you may not be able to obtain the full value from the amount you have paid to PruBSN. When you surrender the certificate, all benefits in the certificate will be terminated.
12. If you cease or miss paying contribution within the grace period of 30 days, your coverage might lapse prematurely.
13. Your certificate will lapse if the amount in ISA and/or IUA is not enough to pay for the *Tabarru'* and other charges.
14. **PruBSN Kritikal Care360** does not provide any benefit amount from the *Tabarru'* Fund on lapsation, termination, expiry or maturity of the certificate (except for Wellness Reward (if applicable)).
15. The contribution and *Tabarru'* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru'* rates and/or other charge, by giving a written notice of 30 days to the certificate owners. If there is increment to the *Tabarru'* rates, you may need to pay an additional contribution or top-ups. Contributions for this plan are payable throughout the entire term of this certificate.
16. For **PruBSN Kritikal Care360**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.

Note: More details of the coverage and benefits of the optional benefits can be found in the Product Disclosure Sheet and Product Illustration which should be read carefully before you decide to take up the plan.

What You Should Know

Exclusions

PruBSN Kritikal Care360 does not cover any of the following situations

1. **Major Critical Illness and Recovery Allowance** which is directly or indirectly caused by illness or condition that is caused directly or indirectly by or in any connection with any of the following:
 - i. If the condition or illness first happens or manifests symptoms, or the events which leads to diagnosis become clear within the Waiting Period of:
 - a. The first 60 days for Early Critical Illness, Late Stage Critical Illness and Recovery Allowance relating to Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease.
 - b. The first 30 days for all other covered condition or illness.
 - c. The first 120 days for Recovery Allowance relating to any surgery of any condition listed under Specified Illness. after the commencement of the certificate or the date it is revived.
 - ii. Any Pre-Existing Conditions that were not disclosed to Us in relation to the Covered Person's health status.
 - iii. The existence of Acquired Immuno-deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection. The exception is for "HIV Infection Due To Blood Transfusion", "Full-Blown AIDS", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and any other conditions covered under this Critical Illness Category;
 - iv. A congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Covered Person starts to get symptoms of, within the first 2 years from the date of birth of the Covered Person.
 - v. Any self-inflicted injuries whether inflicted while sane or insane;
 - vi. Any injury or illness caused by war (inclusive of civil war), invasion, act of foreign enemy hostilities whether it is declared or not, rebellion or riot or revolution or any similar event, military or usurped power, or the Covered Person takes part in any riot, strike or civil commotion;
 - vii. Any violation or attempted violation of the law, or resistance to arrest;
 - viii. Taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician;
 - ix. Drug or narcotic or alcohol influence or abuse or stimulator abuse;
 - x. Drug or narcotic or alcohol intoxication;
 - xi. Injuries or sickness arising from professional sports, racing of any kind, scuba-diving, aerial sport activities such as hang-gliding, ballooning, and any other dangerous activities or sports, unless we agree differently in a special endorsement;
 - xii. is due to any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only.
 - xiii. Charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not Medically Necessary (whether cosmetic, plastic or otherwise), or charges in excess of Reasonable and Customary Charges, unless We cover it under this Annex;
 - xiv. Expenses incurred for donation of any body organ by a Covered Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
 - xv. For Recovery Allowance under ICU only; dengue is excluded from this benefit;
2. **Death** caused by suicide within first year from the effective date of the certificate or date of certificate revival, whichever is later.
3. **Terminal Illness**
 - Waiting Period will start: The first 30 days after the commencement of the certificate or the date it is revived.
 - Survival Period condition: The covered person survives at least 7 days after the diagnosis of the Terminal Illness.

Note: The exclusion and limitations, as well as waiting period stated above are not exhaustive, kindly refer to the certificate document for complete list of exclusions.

What You Should Know

List of Major Critical Illness of PruBSN Kritikal Care360

No.	Critical Illness Category	Early Critical Illness (Early CI)		Late Stage Critical Illness (Late Stage CI)
		#Early Stage	Intermediate Stage	
1	Cancer	<ul style="list-style-type: none"> • Carcinoma In-Situ • Early Bladder Cancer • Early Chronic Lymphocytic Leukemia • Early Melanoma 	<ul style="list-style-type: none"> • Carcinoma In-Situ of Specified Organs Treated With Radical Surgery 	Cancer
2	Heart Attack	<ul style="list-style-type: none"> • Cardiac Pacemaker Insertion • Pericardial Diseases 	<ul style="list-style-type: none"> • Cardiac Defibrillator Insertion 	Heart Attack
3	Coronary Artery Disease	<ul style="list-style-type: none"> • Mild Coronary Artery Disease 	<ul style="list-style-type: none"> • Moderate Coronary Artery Disease 	<ul style="list-style-type: none"> • Serious Coronary Artery Disease • ##Angioplasty and Other Invasive Treatments for Coronary Artery Disease
4.	Coronary Artery Surgery	<ul style="list-style-type: none"> • Transmyocardial Laser Therapy 	<ul style="list-style-type: none"> • Minimally Invasive Direct Coronary Artery Bypass Grafting (MIDCAB) 	<ul style="list-style-type: none"> • Coronary Artery By-Pass Surgery
5.	Stroke	<ul style="list-style-type: none"> • Brain Aneurysm Surgery • Cerebral Shunt Insertion 	<ul style="list-style-type: none"> • Carotid Artery Surgery • Stroke Treatment by Carotid Angioplasty and Stent Placement 	<ul style="list-style-type: none"> • Stroke, resulting in permanent neurological deficit with persisting clinical symptoms
6.	Lung Disease	<ul style="list-style-type: none"> • Severe Asthma • Insertion of Vena Cava 	<ul style="list-style-type: none"> • Surgical Removal of One Lung 	<ul style="list-style-type: none"> • End Stage Lung Disease • Severe Pulmonary Fibrosis
7.	Kidney Failure	<ul style="list-style-type: none"> • Surgical Removal of One Kidney 	<ul style="list-style-type: none"> • Chronic Kidney Disease 	<ul style="list-style-type: none"> • Kidney Failure, requiring dialysis or kidney transplant
8.	Alzheimer's Disease / Severe Dementia	<ul style="list-style-type: none"> • Diagnosis of Dementia including Alzheimer's Disease 	<ul style="list-style-type: none"> • Moderately Severe Dementia including Alzheimer's Disease 	<ul style="list-style-type: none"> • Alzheimer's Disease/ Severe Dementia
9.	Autoimmune Disease	<ul style="list-style-type: none"> • Early Progressive Scleroderma • Moderately Severe Systemic Lupus Erythematosus with Lupus Nephritis 	<ul style="list-style-type: none"> • Progressive Scleroderma with CREST Syndrome 	<ul style="list-style-type: none"> • Systemic Lupus Erythematosus with Severe Kidney Complications • Progressive Scleroderma
10	Loss of independent Existence	<ul style="list-style-type: none"> • Loss of Fingers 	<ul style="list-style-type: none"> • Loss of independent Existence (Intermediate Stage) 	<ul style="list-style-type: none"> • Loss of independent Existence

Note: **#Early CI** is claimable once and will reduce the total of basic sum covered and Protection Booster (if any). The amount paid is capped at RM250,000 per lifetime. **##Angioplasty and Other Invasive Treatments for Coronary Artery Disease** is claimable once during the certificate term. The amount payable is 10% of basic sum covered and Protection Booster (if any), subject to a maximum of RM25,000.

WHAT IS TAKAFUL?

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.

Section 2(1) of the Islamic Financial Services Act 2013

There are three (3) aspects of mutuality embodied in takaful, namely mutual help/assistance, mutual responsibility and mutual protection of losses.

When a person participates in a takaful scheme, he does not only seek protection for himself but also jointly cooperates with other participants to mutually contribute to one another in case of need.

Takaful is derived from Arabic word 'kafala' which means "Joint guarantee" or "guaranteeing each other".

Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the mutual assistance arrangement (*Ta`awun*) based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest.

**MUTUAL
ASSISTANCE**

**MUTUAL
PROTECTION
FROM LOSSES**

**MUTUAL
RESPONSIBILITY**

In essence, takaful is based on the principle of "*Ta`awun*" (**mutual cooperation / assistance**) as such the act of participation is ***Tabarru`at* (charitable) in nature.**

This plan is underwritten by:

PRUDENTIAL BSN

TAKAFUL

PruBSN Kritikal Care360 is a Shariah-compliant product.

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

For more information/enquiries, please contact:

PRUDENTIAL BSN TAKAFUL BERHAD

(Company No. 200601020898 (740651-H))

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



03 2775 7188



customer@prubsn.com.my



SMS PruBSN and send to 33080



www.facebook.com/prubsn



www.instagram.com/prubsn_official



www.linkedin.com/company/prudential-bsn-takaful-berhad

Important:

You must ensure that you are satisfied that this product will best serve your needs and the contribution payable under the certificate is an amount that you can afford.