

**PruBSN Lindung Famili - Frequently Asked Questions**

**Plan Features**

**1. What is PruBSN Lindung Famili?**

PruBSN Lindung Famili is a yearly renewable group term takaful plan up to Covered Member's age of 75 (age next birthday). This plan is specially offered to Employees Provident Fund (EPF) members from 19 to 65 years old (age next birthday). It comes with an option to extend the coverage to EPF Members' dependants (i.e., spouse and/or children) where EPF Members will be the Certificate Holder for their dependants' certificates. PruBSN Lindung Famili is a Shariah-compliant product.

**2. What benefit does PruBSN Lindung Famili provide?**

Benefits		Sum Covered
Death Benefit	In the event of Covered Member's death, 100% of the sum covered will be payable from the <i>Tabarru`</i> Fund.	RM10,000 to RM200,000 (in multiples of RM5,000)
Total and Permanent Disability (TPD) Benefit	In the event the Covered Member is suffering from TPD prior to the Certificate Anniversary date of the Covered Member's attaining age 70 next birthday, 100% of the sum covered will be payable from the <i>Tabarru`</i> Fund.  <b>Note:</b> <i>Payment of this benefit will reduce the Death Benefit.</i>	
Accidental Death Benefit (ADB)	In the event of death of Covered Member due to accident prior to the Certificate Anniversary date of the Covered Member's attaining age 70 next birthday during the coverage term, this benefit shall be payable in addition to Death Benefit as follow:	
	Death due to accident	100% of the Sum Covered of Death Benefit
	Death due to accident while You are: (a) travelling in any mechanically propelled public conveyance; (b) in an elevator car (but not in mines and/or on construction sites); or (c) in a hotel or other public building when the fire started in that hotel or other public building.	200% of the Sum Covered of Death Benefit
	Death due to accident occurring while Covered Member is travelling overseas (up to 90 consecutive days residing period to all countries except Singapore and Brunei)	300% of the Sum Covered of Death Benefit

**3. Who is eligible to participate in PruBSN Lindung Famili?**

Subject to terms and conditions by Employees' Provident Fund (EPF), EPF Members aged from 19 to 65 years old (age next birthday) are eligible to participate in this plan.

In addition to covering themselves, EPF Members may extend their coverage to their dependants which include:

- a) their spouse aged from 19 to 65 years old (age next birthday), and/or
- b) their child(ren) from 14 days to 65 years old (age next birthday) including biological child, adopted child and stepchild.

**4. Can EPF Member apply for their dependants' application(s) without applying for himself/herself?**

No, EPF Member must include himself/herself in the proposal to proceed with the takaful plan application.

Example on application scenarios:

	1 <sup>st</sup> Application	2 <sup>nd</sup> Application	3 <sup>rd</sup> Application	4 <sup>th</sup> Application
EPF Member (Certificate Holder)	√	√	√	√
Spouse	-	√	√	-
Children	-	-	√	√

For each application, it shall include EPF Member and if dependants are included, it will be limited to 1 spouse and 10 children under the same application. To include additional spouse and children, EPF Member may consider submitting another PruBSN Lindung Famili application.

**5. How to participate in PruBSN Lindung Famili?**

Sign-in to EPF i-Akaun Portal > go to i-Lindung tab > select coverage (yourself, your spouse or your family) > select PruBSN Lindung Famili > complete details at PruBSN portal > complete authorisation for withdrawal from EPF Account via EPF i-Akaun Transfer Gateway.

After successful deduction of contribution from EPF Member's EPF Account, application will be assessed by PruBSN.

**6. Is there any limit to the number of spouse and children to be included in EPF Member's certificate?**

A single proposal application is limited to 1 spouse and 10 children. To include additional spouse and children, EPF Member may consider participating in another PruBSN Lindung Famili certificate.

**7. How does PruBSN Lindung Famili work?**

PruBSN Lindung Famili is based on the takaful concept whereby EPF Members provide mutual assistance to one another in time of misfortune. A portion of EPF Member's contribution will be deducted as upfront *Wakalah* charges for the services provided under Covered Member's certificate, and the balance will be kept in the *Tabarru`* Fund as *Tabarru`* Deduction. The pool of money in the fund will be used to pay for takaful claims. EPF Member may be entitled for any distributable surplus from the *Tabarru`* Fund, if any. Please refer to Question 8 for more details.

**8. Does EPF Member get to enjoy surplus?**

EPF Member is entitled to receive distributable surplus from the *Tabarru`* Fund, if any. EPF Member is entitled to receive 50% of the distributable surplus and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. The exact amount of distributable surplus will be determined annually and is subject to approval by both PruBSN Shariah Committee and Board of Directors.

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

**9. How to find out more about features, benefits, and exclusions of PruBSN Lindung Famili?**

Please refer to Product Disclosure Sheet, Master Certificate and Certificate Summary available in PruBSN corporate website [www.prubsn.com.my](http://www.prubsn.com.my) for more details.

**10. Can EPF Member change the sum covered for PruBSN Lindung Famili certificate?**

Once the PruBSN Lindung Famili's application is approved, EPF Members are not allowed to change the sum covered during the coverage term.

If EPF Member wishes to get additional protection, EPF Member may consider participating in another PruBSN Lindung Famili certificate or contact PruBSN customer service at 03 2775 7188 or email to [customer@prubsn.com.my](mailto:customer@prubsn.com.my) to find out more about this product and other products offered by PruBSN.

**11. Is waiting period applicable for PruBSN Lindung Famili?**

No waiting period is applicable for the benefits under PruBSN Lindung Famili.

**12. Can EPF Member participate in PruBSN Lindung Famili through PruBSN agent?**

No, this is a self-enrolled plan offered through EPF i-Akaun Portal only.

**Contribution and Charges**

**13. Who is responsible for the payment of contribution?**

EPF Member is responsible to pay the annual contribution for his/her certificate and Covered Member's certificate. Payment of the first contribution will be made via withdrawal from EPF Member's EPF Account.

In the event of EPF Member's death, the new Certificate Holder is responsible to pay the annual contribution of his/her own certificates. You may refer to Question 39 for more details on the transfer of ownership.

**14. Will the contributions be the same each year?**

No. The contributions for PruBSN Lindung Famili is a non-level contribution and will change according to the age next birthday of Covered Member on each certificate anniversary. Please refer to Product Disclosure Sheet for a sample annual contribution table.

**15. How much contribution does EPF Member needs to pay?**

Please refer to the Product Disclosure Sheet for a sample annual contribution table for this plan. The contribution payable is subject to the Covered Member's attained age next birthday at each certificate anniversary, gender and sum covered chosen.

**16. What are the charges under PruBSN Lindung Famili?**

Upfront *Wakalah* Charge of 15% will be taken from the contribution and the remaining 85% of the contribution will be allocated into the *Tabarru`* Fund as the *Tabarru`* Deduction.

**17. Is Sales and Services Tax (SST) chargeable for PruBSN Lindung Famili?**

SST is not chargeable for PruBSN Lindung Famili. However, other tax(es) may be imposed by the authority at any time on any part of the contribution, or any payment due and payable by EPF Member for this plan. If so, EPF Member shall pay the taxes at the applicable prevailing rate.

**18. Are the contributions paid for PruBSN Lindung Famili eligible for Income Tax Relief?**

Yes, 100% of the contribution paid for this plan may qualify EPF member for personal income tax relief under Life Insurance/Family Takaful category, subject to the terms and conditions of the Inland Revenue Board of Malaysia.

**Underwriting**

**19. Does Covered Member need to undergo any medical, health or financial assessments to participate in PruBSN Lindung Famili?**

Covered Member does not need to undergo any medical or health examination to participate in PruBSN Lindung Famili. However, EPF Member on behalf of the Covered Member needs to complete one (1) health declaration in the application and Anti-Money Laundering assessment will be conducted by PruBSN.

**20. What happens if EPF Member wrongly/mistakenly declare his/her information?**

When answering any questions asked by PruBSN, EPF Member must disclose all relevant facts to the best of knowledge and in good faith and no material information is withheld and it shall be the basis of the contract for the takaful coverage. PruBSN may verify the information and declarations provided by EPF Member and may terminate the certificate if incorrect information is detected. Please refer to the Master Certificate and Certificate Summary for more details on misrepresentation/fraud.

**21. Can EPF Member participate in more than one certificate if he/she has an existing PruBSN Lindung Famili certificate?**

Yes, each EPF Member can participate in multiple PruBSN Lindung Famili certificates up to a combined coverage amount of RM 200,000 per life.

**Certificate Servicing**

**22. How can EPF Member request for certificate servicing upon participation in the PruBSN Lindung Famili plan?**

EPF Member may walk-in to any of Prudential or PruBSN branches or email to [customer@prubsn.com.my](mailto:customer@prubsn.com.my).

**23. How does EPF Member receive the e-Certificate after participated in PruBSN Lindung Famili?**

Upon successful application, EPF Member will receive the e-Certificate via email, which was provided during the application. EPF Member will also be able to view the e-Certificate in Pulse by Prudential app and PruBSN Touch.

**24. How can EPF Member change his/her contact and payout account details?**

EPF Member may change and update his/her contact details in PruBSN Touch. Any change to be made to payout account details, EPF Member may download the Minor Alteration Form from [www.prubsn.com.my](http://www.prubsn.com.my) and submit the form by walk-in to any of Prudential or PruBSN branches or email to [customer@prubsn.com.my](mailto:customer@prubsn.com.my).

**25. Can EPF Member cancel the certificate after participating?**

Yes, EPF Member may choose to cancel the certificate by walk-in to any of Prudential or PruBSN branches or email to [customer@prubsn.com.my](mailto:customer@prubsn.com.my).

If EPF Member chooses to cancel his/her certificate within 15 days from the date the Covered Member’s certificate is delivered to the EPF Member, PruBSN will refund the contribution paid by the EPF Member for the cancelled Covered Member’s coverage.

If EPF Member chooses to cancel Covered Member’s certificate at any point after 15 days from date the Covered Member’s certificate is delivered to the EPF Member, PruBSN will refund the unutilised *Tabarru`* deduction, if any, based on the percentage of the annual contribution paid as shown in the table below:

<b>Number of months from the Effective Date or certificate anniversary (whichever is later) of Covered Member’s Certificate</b>	<b>Unutilised <i>Tabarru`</i> deduction (% of prevailing annual contribution paid)</b>
1	77.9%
2	70.8%
3	63.8%
4	56.7%
5	49.6%
6	42.5%
7	35.4%
8	28.3%
9	21.3%
10	14.2%
11	7.1%
12	0.0%

EPF Member will receive the refund via his/her EPF Account if the payment is due to be payable before attaining age 55 years old, else it will be credited to EPF Member’s bank account that is provided to PruBSN. The refund will be credited to EPF Member’s bank account instead if EPF Member’s EPF Account is inactive when payment is made.

Please note that EPF Members will not be able to revive the certificate after they have cancelled it. This means they are no longer covered under the plan. If EPF Member decides to participate again, new application shall be submitted to PruBSN. Please carefully consider if cancelling the coverage is the best decision for you.

**Nomination**

**26. Why is it important to make a nomination?**

Nomination is important to ensure that EPF Member’s loved ones will receive the protection as intended by EPF Member and that certificate benefits can be paid out by PruBSN without any delay. The nominee can be either an executor (*wasi*) or a beneficiary under a conditional *Hibah* (Gift). Without a nomination, the certificate benefits will be paid out to EPF Member’s lawful executor or administrator to distribute it in accordance with the applicable laws of distribution. The process may take a while.

It is important for EPF Members to inform their nominee about the certificate benefits and nomination.

**27. Can dependants of EPF Member make a nomination?**

No. Only Certificate Holder i.e., EPF Member is allowed to make nomination of his/her certificate. Dependants are the Covered Members under the certificate, hence nomination is not allowed to them. Nomination for the dependants will only be available when the certificate ownership has been transferred to the respective dependants (i.e., spouse or children respectively) upon death of the Certificate Holder.

**28. Who can EPF Member nominate for the certificate?**

EPF Member shall decide who to be the nominee(s) to receive the benefits upon his/her death. The nominee must be an individual. Nomination for an organization is not allowed.

If a nominee is below the age of 19 years old at the point of claim, the benefits will be paid to the surviving parent or a proper claimant i.e., legal guardian, subject to the relevant legal evidence/supporting documents.

**29. How to make a nomination?**

EPF Member can make a nomination by completing the nomination form with a witness and submit it via the following channels or any other channel PruBSN may make available from time to time:

- a) walk-in to any of Prudential or PruBSN branches; or
- b) email to [customer@prubsn.com.my](mailto:customer@prubsn.com.my).

The nomination form is available:

- a) at Prudential or PruBSN branches;
- b) on PruBSN corporate website at <https://www.prubsn.com.my/>; or
- c) in the welcoming email issued to EPF Member upon successful participation of this plan.

**Claims**

**30. How does EPF Member/Covered Member/claimant/nominee submit claims?**

Please refer to <https://www.prubsn.com.my/en/how-to-claim/> on claim submission process.

Claims payable to:

Benefits	Events Occurring to:	Claims Payable to:
Death	Certificate Holder	Nominee(s) of the Certificate Holder. If nomination is not made, the benefits shall be payable to Certificate Holder’s next of kin.
	Covered Member (Spouse or Child)	Certificate Holder. If Certificate Holder have passed away before the transfer of the certificate ownership took place or during the claim process, the claimed benefits shall be payable to the Certificate Holder’s nominee. If nomination is not made, the benefits shall be payable to Certificate Holder’s next of kin.
TPD	Certificate Holder	Certificate Holder.
	Covered Members (Spouse or Child)	If Certificate Holder have passed away before the transfer of the certificate ownership took place or during the claim process or during the waiting period, the benefits shall be payable to the Certificate Holder’s next of kin/proper claimant.

**31. What are the documents required for claim?**

Please visit PruBSN’s website at <https://www.prubsn.com.my/en/how-to-claim/> for more details on the list of documents required for claims submission.

**32. How long will it take to process a claim?**

Upon receiving the complete documents, the claim payment will be processed within 13 working days.

## Termination

### 33. Under what circumstances PruBSN Lindung Famili certificate will be terminated?

PruBSN Lindung Famili certificate will be terminated on/upon (whichever happens first):

- a) the Expiry Date as stated in Covered Member's certificate; or
- b) Covered Member's death; or
- c) full payment of TPD Benefit; or
- d) cancellation or voidance of Covered Member's certificate; or
- e) receipt of instruction of EPF Member request to terminate or surrender the Covered Member's certificate; or
- f) non-payment of contribution after the end of Grace Period of 30 days.

## Renewal

### 34. Is PruBSN Lindung Famili a guaranteed renewal plan?

Yes, as long as the renewal contribution is paid by EPF Member, PruBSN Lindung Famili certificate will be automatically renewed annually at each certificate anniversary.

### 35. How can EPF Member pay for the renewal contribution?

The contribution payments will be automatically deducted from EPF Member's EPF Account on each contribution due date as long as EPF Member has sufficient balance in his/her EPF account.

### 36. What should EPF Member do if he/she has insufficient EPF Account balance?

If EPF Member's EPF account is insufficient to be deducted, PruBSN will inform EPF Member for his/her next course of action.

EPF Member is advised to monitor his/her EPF Account balance and/or arrange for contribution payment to be made via other suitable method to ensure the renewal of the plan and continuation of the coverage.

### 37. What should EPF Member do if EPF Member/Covered Member does not wish to renew his/her certificate?

A renewal notice will be sent to EPF Member via SMS notification 30 days before each certificate anniversary. If EPF Member/Covered Member wishes not to renew the certificate, EPF Member will have to surrender Covered Member's certificate.

## Transfer of Ownership

### 38. What happen to the dependants' certificates when the EPF Member passed away?

The dependants' certificates will remain in-force until the next certificate anniversary and will be renewed annually up to the respective Covered Member's age of 75 (age next birthday) subject to contributions being paid within the 30 days grace period from the contribution due date.

### 39. Who will be the new Certificate Holder of the dependants' certificates after the EPF Member passes away?

If the Covered Member is 19 years old and above and EPF Member passed away, the Covered Member may be appointed to be the new Certificate Holder by informing PruBSN in writing. If the Covered Member is below 19 years old, and EPF Member passed away, a legal representative of EPF Member's estate or the legal guardian of the Covered Member needs to be appointed to be the new Certificate Holder.

**Note:** You may refer to the Certificate Summary for more details.