

**PruBSN COVID-19 Care - Frequently Asked Questions**

**Plan Features**

**1. What is PruBSN COVID-19 Care?**

PruBSN COVID-19 Care is a group term takaful plan with Prudential BSN Takaful Berhad (PruBSN) as the Master Certificate Holder. The Covered Members of this plan are eligible Pulse by Prudential mobile application users from age next birthday of 19 to 60, who have participated in this plan.

PruBSN COVID-19 Care is a 6-month plan which covers death due to COVID-19 infection or serious complications or side effects caused by COVID-19 vaccination. This plan also provides cash allowance benefit if Covered Member is hospitalised due to COVID-19 infection or serious complications or sides effects caused by COVID-19 vaccination. PruBSN COVID-19 Care is a Shariah-compliant product.

**2. What benefit does PruBSN COVID-19 Care provide?**

	<b>Benefits</b>	<b>Sum Covered</b>
Death Benefit	<p>In the event of death of the Covered Member due to the following causes, 100% of sum covered* will be payable in lump sum from <i>Tabarru` Fund</i>:</p> <ul style="list-style-type: none"> <li>i. COVID-19 infection; or</li> <li>ii. serious adverse events following immunisation (AEFI) after an approved COVID-19 vaccination.</li> </ul> <p>* Reduced sum covered will be payable for Covered Member who has not completed the number of required doses for an approved Covid-19 vaccination, in accordance with the Clinical Guidelines on COVID-19 Vaccination in Malaysia issued by the Ministry of Health of Malaysia.</p>	<p>RM30,000</p> <p>Or</p> <p>RM10,000* (if you have not completed the number of doses required for COVID-19 vaccination)</p>
Hospital Cash Allowance Benefit	<p>In the event the Covered Member is hospitalised due to the following reasons, cash allowance of RM1,000 shall be payable in lump sum from the <i>Tabarru` Fund</i>:</p> <ul style="list-style-type: none"> <li>i. COVID-19 infection requiring active treatment (Category 3, 4 and 5 only); or</li> <li>ii. adverse events following immunisation (AEFI) which is serious and requiring medically necessary hospitalisation within 7 days after an approved COVID-19 vaccination.</li> </ul> <p><b>Note:</b> This benefit is payable once only and the payment does not terminate the certificate. The amount of benefit is the same regardless if you have or have not completed the number of doses required for COVID-19 vaccination.</p>	<p>RM 1,000</p>

**3. Who is eligible to participate in PruBSN COVID-19 Care?**

You can participate in this plan if you are:

- a. a Malaysian residing in Malaysia; and
- b. an eligible user of Pulse by Prudential mobile application; and
- c. between the age of 19 and 60 (age next birthday).

**4. I'm tested positive with COVID-19, but I'm not required to be hospitalised, am I eligible for Hospital Cash Allowance Benefit?**

No. Hospital Cash Allowance Benefit is only payable if you are hospitalised due to COVID-19 infection and have received active treatment as Category 3/4/5 COVID-19 patient.

The Minister of Health (MOH) has defined various clinical staging (1-5) of symptoms associated with COVID-19. Patients in clinical category 1 to 2 are typically presented with mild disease and generally no treatment is required, and they do not need to be hospitalised. To assess whether the admission is a "quarantine" or "hospitalisation", we will refer to the medical report/ discharge summary/ doctor's statement. The admission will be considered a 'hospitalisation' when the documents report that the patient received active in-hospital treatment (i.e. ventilation support, oxygen supply and intravenous medication) due to a positive diagnosis of COVID-19.

5. **Am I eligible for Hospital Cash Allowance Benefit, if I am a Category 1 or 2 COVID-19 patient but I am required to be hospitalised in hospital according to my doctor's recommendation?**

No. For a COVID-19 patient with no symptoms (Category 1 - asymptomatic) or who does not require active treatment i.e. in quarantine only (Category 1 - asymptomatic or Category 2 - symptomatic, no pneumonia), Hospital Cash Allowance Benefit will not be payable.

6. **I have been hospitalised in hospital to receive treatment for heart attack. I am subsequently confirmed as a Category 4 COVID-19 patient during the same hospitalisation. Will I be eligible to claim for Hospital Cash Allowance Benefit?**

Yes. You will be eligible to claim for Hospital Cash Allowance Benefit by providing all documents required for claim processing.

7. **If my vaccine was administered overseas, will PruBSN COVID-19 Care cover for death or provide cash allowance benefits due to complications or side effects that is serious arising from COVID-19 vaccination?**

No. The COVID-19 vaccination, which includes the first dose and subsequent doses must be approved and administered by registered medical personnel in Ministry of Health of Malaysia's designated location within Malaysia.

8. **How do I participate in PruBSN COVID-19 Care?**

Download latest Pulse by Prudential mobile application and create a Pulse account. Sign-in to your Pulse account and under 'Home' page -> Click the 'PRUShopper' tab -> Click 'PruBSN COVID-19 Care' and follow the steps on screen to complete your participation.

9. **How does PruBSN COVID-19 Care work?**

PruBSN COVID-19 Care is based on the takaful concept whereby Covered Members provide mutual assistance to one another in time of misfortune. A portion of your contribution will be deducted as upfront *Wakalah* charges, a charge for the services provided under your 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 claims made by fellow participants. You may be entitled for any distributable surplus from the *Tabarru`* Fund, if any. Please refer to Question 10 for further details on distribution of surplus.

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

Together with other Covered Member, you are 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. However, please note that all the distributable surplus declared under this product will be channeled to charitable organisations deemed suitable by PruBSN as a donation.

Your consent on this surplus arrangement will be obtained during enrolment of the plan at the Pulse by Prudential mobile application. If there is a deficit arising from the *Tabarru`* Fund, PruBSN will not declare 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*. Any remaining balance will be treated as distributable surplus.

11. **How do I find out more about the features and benefits of PruBSN COVID-19 Care?**

Please refer to the Product Disclosure Sheet, Master Certificate and Certificate Summary for more details.

**12. Is waiting period applicable for PruBSN COVID-19 Care?**

Yes. There is 15 days waiting period from the Certificate Effective Date of the Certificate for each benefit.

This means that the eligibility for the benefits under the certificate will only start after the waiting period of each benefit from the commencement of your coverage.

**13. What are the exclusions for PruBSN COVID-19 Care?**

Please refer to the Product Disclosure Sheet, Master Certificate and Certificate Summary for more details.

**14. Can I participate in PruBSN COVID-19 Care via my PruBSN agent?**

No, this is an online self-enroll plan offered through Pulse by Prudential mobile application only.

### Contribution and Charges

**15. How much contribution do I need to pay?**

PruBSN COVID-19 Care comes with a single contribution rate for all ages. The contribution you need to pay for this plan is RM 36.

**16. How can I pay the contribution for this plan?**

Contribution payment for this plan can be made via credit card, debit card, or promo/voucher code.

**17. Is Sales and Services Tax (SST) chargeable for PruBSN COVID-19 Care?**

SST is not chargeable for PruBSN COVID-19 Care. However, taxes may be imposed at any time on any part of the contribution, or any payment due and payable by you for this plan. If so, you shall pay the taxes at the applicable prevailing rate.

**18. Are the contributions paid for PruBSN COVID-19 Care 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.

**19. What are the charges under PruBSN COVID-19 Care?**

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

### Underwriting

**20. Do I need to undergo any medical, health or financial assessments to participate in PruBSN COVID-19 Care?**

You do not need to undergo any medical or health assessments to participate in PruBSN COVID-19 Care. However, Anti-Money Laundering assessment will apply and will be conducted by PruBSN.

**21. What happens if I wrongly / mistakenly declare wrong information?**

When answering any questions asked by PruBSN, you must disclose all relevant facts to the best of your 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 you and may terminate this certificate if incorrect information is provided. Kindly refer to the Master Certificate and Certificate Summary for more details on misrepresentation/fraud.

**22. I have an existing PruBSN COVID-19 Care certificate. Can I participate in another one?**

No, you can only participate in one (1) PruBSN COVID-19 Care certificate at one time.

### Certificate Servicing

**23. After I have participated in PruBSN COVID-19 Care, who may I contact for certificate servicing?**

You may perform certificate servicing such as change of contact details and cancellation of certificate at 'My Coverage' (to be known as 'PRUServices' effective 1<sup>st</sup> March 2022) in the Pulse by Prudential mobile application. Please refer to Question 25 and 26 for more details.

**24. How do I receive my Certificate Summary after participated in PruBSN COVID-19 Care?**

Once your participation is successful, you will be able to view the Certificate Summary at 'My Coverage' (to be known as 'PRUServices' effective 1<sup>st</sup> March 2022) in the Pulse by Prudential mobile application.

**25. How can I change my contact details?**

You may change and update your address and contact details at the 'Update Contact Details' at 'My Coverage' (to be known as 'PRUServices' effective 1<sup>st</sup> March 2022) in the Pulse by Prudential mobile application.

**26. Can I cancel the certificate after participating?**

You may choose to cancel your certificate at 'My Coverage' (to be known as 'PRUServices' effective 1<sup>st</sup> March 2022) in the Pulse by Prudential mobile application within the first fifteen (15) days after participating in this plan ("Free Look Period"). Upon cancellation of your certificate, PruBSN will refund the contribution paid.

If you do not cancel the certificate during the fifteen (15) days of the Free Look Period, PruBSN will provide the takaful coverage until the Covered Member's takaful certificate expiry date. Surrender is not applicable after the end of the Free Look Period for this plan. This is a short-term plan, hence surrendering this plan will not provide any advantage to you.

### Nomination

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

Nomination is important to ensure that your loved ones will receive the benefit as intended by you and that it 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 your lawful executor or administrator to distribute it in accordance to the applicable laws of distribution. The process may take a longer time.

It is important for you to inform your nominee about the certificate benefits and nomination.

**28. Who can I nominate for my certificate?**

- (i) The nominee has to be an individual. Nomination of an organisation is not allowed.
- (ii) If your nominee is below the age of 18 (eighteen) 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 do I make a nomination?**

You can decide who you wish to be the nominee(s) to receive the benefits of your Takaful Certificate by completing the nomination form and signed by a witness. Submit the completed form via the following channels or any other channel PruBSN may make available to you from time to time:

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

The nomination form is made available to you:

- a) at Prudential or PruBSN Branches; or
- b) on PruBSN corporate website at <https://www.prubsn.com.my/>.

### Claims

**30. How do I or my nominee(s) submit a claim?**

For Death Benefit:

The claimant may submit the completed claim form(s) along with the supporting documents to any Prudential or PruBSN branch.

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.

For a claim on Hospital Cash Allowance Benefit:

You may register a claim at `Register Claim` in the Pulse by Prudential mobile application along with the supporting documents.

**31. What are the documents needed to make claim?**

For a claim on Death Benefit:

The claimant is required to submit the following:

- 1) Claim Form - signed by the claimant/Nominee(s) (person who is making the claim)
- 2) Medical Attendance Certificate - signed by the doctor who last treated the deceased
- 3) Certified true copy of Death Certificate - to be certified by PruBSN branch staff or Executive/Business Development Manager
- 4) Copy of Claimant's MyKad (if there is no nomination)
- 5) Copy of Deceased's MyKad
- 6) Certified true copy of proof of relationship (Marriage Certificate, Birth Certificate, Children of Claimant, Parent of Deceased) for all claimant (if there is no nomination)
- 7) Direct Credit Facility Form completed by nominee/claimant
- 8) Evidence of deceased being infected with COVID-19, leading to death (e.g. discharge summary, post mortem report, COVID-19 confirmatory test result - nasal/throat swab or others, as advised by Ministry of Health (MOH)
- 9) Digital Certificate with QR code for COVID-19 vaccination on Covered Member's MySejahtera application.
- 10) Other supporting reports (where applicable)

Relevant claim forms can be downloaded from PruBSN corporate website at <https://www.prubsn.com.my/>, obtained at any PruBSN branch, requested by sending email to [customer@prubsn.com.my](mailto:customer@prubsn.com.my) or contact PruBSN Customer Service at 03 2775 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.).

For a claim on Hospital Cash Allowance Benefit:

For submission via Pulse by Prudential mobile application, claimant is required to submit the following:

- 1) Front and back of NRIC image
- 2) Selfie image holding IC/NRIC verification
- 3) Copy of Bank Passbook / Bank Account Statement (front page)
- 4) Investigation and/or laboratory report with COVID-19 infection confirmatory test result i.e. nasal/throat swab or other tests as advised by MOH
- 5) Attending Physician Statement or Detail Discharge Summary
- 6) Digital Certificate with QR code for COVID-19 vaccination on Covered Member's MySejahtera application.
- 7) Other supporting reports (where applicable)

PruBSN may request for other relevant supporting documents, information or to view the original documents whenever necessary.

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

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

### My Feedback

**33. How can I provide my feedback on Pulse by Prudential mobile application?**

You may provide your feedback at `Account` -> Click `My Feedback`.

### Termination

**34. Under what circumstances will my certificate be terminated?**

The certificate terminates automatically (whichever happens first):

- a) upon death of the Covered Member; or
- b) on the Covered Member's takaful certificate expiry date; or
- c) when the takaful coverage for the Covered Member is voided; or

d) upon receipt of a written instruction from the Covered Member to terminate the takaful coverage during 15 days of the Free Look Period.

35. **What should I do if I wish to continue my coverage under PruBSN COVID-19 Care upon expiry of my certificate?**

Subject to your prevailing eligibility, you may choose to participate in PruBSN COVID-19 Care plan again upon expiry of your certificate. However, it will be treated as a new application where you will undergo the same enrollment process in Pulse by Prudential mobile application to participate. The 15 days waiting period will be applied again.