

**MASTER CERTIFICATE SUMMARY INFORMATION – SKIM INSURANS KELUARGA MALAYSIA**

Covered Member should read the following information in line with the conditions stated in this Master Certificate Summary.

**1. PROOF OF AGE**

In the event of claim, PruBSN requires satisfactory proof of age of Covered Member from claimant if such age was not admitted to PruBSN before.

**2. NOMINATION**

Covered Member can choose who will receive the benefits upon death by filling in a nomination form.

If the Covered Member has not chosen anyone, Covered Member may complete the nomination form and send it to PruBSN immediately.

**3. 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.

**4. CLAIMS SUBMISSION**

To make a claim, the proper claimant/authorized person of the Covered Member can send a claim notification to PruBSN at the following address within ninety (90) days from the event/occurrence date. Failure to give notice within such time shall not invalidate the claim if it shall be shown to PruBSN's satisfaction that it was not reasonably possible to give such notice and that notice was given as soon as it was reasonably possible.

**Prudential BSN Takaful Berhad 200601020898 (740651-H)**

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

Upon claim, the proper claimant/authorized person shall submit the complete appropriate documents for PruBSN to process the claim.

**5. CUSTOMER SERVICE**

The following details shall be provided to Covered Member, for PruBSN to support all queries from Covered Member related to this takaful coverage. PruBSN will also support all and/or any potential complaints lodged by Covered Member and/or his or her nominee to Ombudsman for Financial Services.

**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 **Customer Service** line at **03 2775 7188** during office hours (8:30 a.m. to 5:15 p.m. from Monday to Friday, excluding public holidays).

**Mail and E-mail**

Write to PruBSN at:

**Corporate Group Business Support**

Prudential BSN Takaful Berhad 200601020898 (740651-H)  
Level 13, Menara Prudential,  
Persiaran TRX Barat,  
55188 Tun Razak Exchange,  
Kuala Lumpur.

E-mail: [SIKM@prubsn.com.my](mailto:SIKM@prubsn.com.my)

**6. 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 disputes over claims. If the Covered Member / Master Certificate Holder is not satisfied with a decision made by PruBSN, the Covered Member / Master Certificate Holder may write to the following addresses:

**Ombudsman for Financial Services**

(formerly known as Financial Mediation Bureau)

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](http://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](mailto: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 Member 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 Upfront *Wakalah* Charges to PruBSN as specified under Master Certificate. In addition to the Upfront *Wakalah* Charges, PruBSN is also entitled to performance fee on the Distributable Surplus as stated under 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 to any circumstances as specified under the Master Certificate Summary Clause 4 herein. PruBSN is entitled to the Upfront *Wakalah* Charges for the services rendered.

**BASIC PROVISIONS****1. DEFINITIONS**

In this Master Certificate Summary, the following words and phrases are defined as below:

- 1.1. **Accident** – shall mean action caused by external and visible means, resulting directly and independently of any other cause by a sudden, unintentional, unexpected, unusual and specific event that happens at an identifiable date, time and place.
- 1.2. **Activities of Daily Living** – shall mean:
  - (a) Transfer - Getting in and out of a chair without requiring physical assistance.
  - (b) Mobility - The ability to move from room to room without requiring any physical assistance.
  - (c) Continence - The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.
  - (d) Dressing - Putting on and taking off all necessary items of clothing without requiring assistance of another person.
  - (e) Bathing and washing - The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
  - (f) Eating - All tasks of getting food into the body once it has been prepared.
- 1.3. **Age** – shall mean age next birthday.
- 1.4. **Assessment Period** – shall mean the period during which PruBSN will assess a condition before deciding whether or not the condition qualifies as being permanent. The assessment period will be for the minimum period time frame stated in the relevant definition and will not be longer than twelve (12) months (provided all required evidence have been submitted).
- 1.5. **Covered Member Effective Date** – shall mean the effective date of takaful coverage for each Covered Member.
- 1.6. **Doctor or Physician** – shall mean a registered medical practitioner who is qualified and licensed to practise western/evidence-based medicine. In providing treatment, this person must be practising within the scope of his licensing and training in the geographical area of practice. This person shall not be the Master Certificate Holder, Covered Member, or the Covered Member's spouse or a close relative.
- 1.7. **Permanent** – shall mean expected to last throughout the lifetime of the Covered Member.
- 1.8. **Pre-Existing Conditions** – shall mean any disability, illness and/or condition that the Covered Member under this Master Certificate Summary has reasonable knowledge of before the Covered Member Effective Date. A Covered Member may be considered to have reasonable knowledge of a Pre-Existing Condition where the disability, illness and/or condition is one which:
  - (a) the Covered Member has received or is receiving treatment; or
  - (b) medical advice, diagnosis, care or treatment has been recommended; or
  - (c) clear and distinct symptoms are or were evident; or

- (d) its existence would have been apparent to a reasonable person in the circumstances.
- 1.9. **Sum Covered** – shall mean the amount of benefit that will be paid upon claim and which is payable from the *Tabarru` Fund*.
- 1.10. **Tabarru` Deduction** – refers to voluntary contribution by Master Certificate Holder in accordance with the *Ta`awun* arrangement. It relates to the portion of the Covered Members' contribution to the *Tabarru` Fund* during the coverage term. The *Tabarru` Deduction* from the Covered Members' contribution are placed and pooled together in a fund which is collectively owned by the Covered Members. 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. PruBSN may revise *Tabarru` deductions* by giving a ninety (90) days advance notification to the Master Certificate Holder.
- 1.11. **Tabarru` Fund** – shall mean a fund collectively owned by the Covered Members where the *Tabarru`* is contributed and pooled together. This fund is used to pay the agreed benefits under the plan on the basis of mutual aid and assistance.
- 1.12. **Total and Permanent Disability (TPD)** – shall mean:
- (a) the Covered Member becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit, if the Covered Member is under employment while he is covered under this Master Certificate Summary; or
  - (b) the Covered Member shall receive confirmation by a consultant Physician of the loss of independent existence lasting for a minimum Assessment Period of one hundred eighty (180) days and resulting in a permanent inability to perform at least three (3) of the Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons; or
  - (c) the Covered Member:
    - (i) totally and irrecoverably loses sight in both eyes; or
    - (ii) totally and irrecoverably loses by severance one (1) limb at or above his wrist and ankle, or two (2) limbs at or above his wrist or ankle; or
    - (iii) totally and irrecoverably loses sight in one (1) eye and totally and irrecoverably loses by severance one (1) limb at or above his wrist or ankle.

For all cases under (a) or (b) or (c) above, such disability must be permanent and must last for a minimum period of one hundred eighty (180) days.

For the purpose of the definition of "Total and Permanent Disability" or "TPD", the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology.

**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 this Certificate is referred to as a Covered Member.

**2. BENEFITS**

2.1 Natural Death Benefit

- 2.1.1 If the Covered Member passes away due to causes other than Accident while the Covered Member has takaful coverage under this Certificate, PruBSN shall pay the Sum Covered for Natural Death Benefit from the *Tabarru`* Fund and the Covered Member's Certificate will be terminated.

2.2 Accidental Death Benefit

- 2.2.1 If the Covered Member passes away due to cause of Accident while the Covered Member has takaful coverage under this Certificate, PruBSN will pay the Sum Covered for Accidental Death Benefit from the *Tabarru`* Fund and the Covered Member's Certificate will be terminated.

2.3 Total and Permanent Disability (TPD) Benefit

- 2.3.1 If a Covered Member suffers TPD due to any causes while the Covered Member has takaful coverage under this Certificate, PruBSN will pay the Sum Covered for TPD benefit from the *Tabarru`* Fund and the Covered Member's Certificate will be terminated.

2.4 Benefit Table

Benefits	Sum Covered
Natural Death Benefit	RM 10,000
Accidental Death Benefit	RM 25,000
Total and Permanent Disability (TPD) Benefit	RM 10,000

**3. CLAIMS**

- 3.1. PruBSN may not pay the benefit under this Certificate unless:

- 3.1.1. The Covered Member / nominee(s) has provided PruBSN all completed documents and information that PruBSN has requested as soon as reasonably practical (Claimant shall bear any cost involved in providing such documents);
- 3.1.2. The claim for the benefit and all the relevant documents and information that PruBSN requires is submitted within ninety (90) days of the event date of claim.
- 3.1.3. Before PruBSN pay any claim under this Certificate, PruBSN may require the delivery of necessary additional document(s) including legal documents from the Covered Members / nominee(s) to process and approve the claim.
- 3.2. The benefit payable under this Certificate shall be paid within fourteen (14) days of claim notification upon receiving complete supportive documentation as requested by PruBSN in the process of claims. Upon full payment of the benefit, the liability of PruBSN will cease in respect of the takaful coverage for the Covered Member.
- 3.3. The payment of the benefit is made directly by PruBSN to the Covered Member or nominee(s) of the Covered Member or in the absence of nominee(s), the next of kin of the Covered Member.

#### **4. TERMINATION**

- 4.1. Takaful coverage under this Certificate in respect of a Covered Member shall terminate immediately:
    - 4.1.1. upon death of the Covered Member; or
    - 4.1.2. upon full payment of the Total and Permanent Disability Benefit Sum Covered of such 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. on the Covered Member's takaful coverage expiry date which is twelve (12) months from Covered Member Effective Date;
- whichever occurs first.

#### **5 EXCLUSIONS**

##### **5.1 Natural Death Benefit**

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

##### **5.2 Accidental Death**

PruBSN will not pay the 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 PruBSN agree in a special endorsement; or
- g) taking drugs or narcotic unless taken as prescribed by a qualified Doctor or Physician; or
- h) any form of illness or disease due to non-accidental causes.

### 5.3 Total and Permanent Disability (TPD) Benefit

PruBSN will not pay the TPD Benefit if the Covered Member's 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 alcohol, narcotic, drugs or stimulators abuse and 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 a war declaration), civil wars, insurrections, revolutions, riots, interferences 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 in any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving); or
- f) any Pre-Existing Conditions.

**\*\*END OF MASTER CERTIFICATE SUMMARY\*\***