

Automatic
enrolment
designed for
eKasih
Members



Skim Insurans Kesejahteraan Rakyat (SIKR)

(SIKR is a takaful product. This brochure is intended to provide guidelines for SIKR recipients only)

PRUDENTIAL BSN

TAKAFUL

DEMI KESEJAHTERAAN INSAN YANG TERSAYANG



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



Skim Insurans Kesejahteraan Rakyat (SIKR)

Skim Insurans Kesejahteraan Rakyat (SIKR) is a complimentary Shariah-compliant group term takaful plan with contributions sponsored by the Government of Malaysia. This scheme is offered exclusively to the head of households from the hardcore poor and poor category registered with the eKasih programme under the purview of the Implementation Coordination Unit, Prime Minister's Office (ICU JPM).

Exclusively managed by Prudential BSN Takaful Berhad (PruBSN), this scheme provides lump sum benefits in the event of death due to natural or accidental causes or in the event of Total and Permanent Disability (TPD) due to any unforeseen circumstances.

eKasih members who are selected to receive SIKR scheme will be notified through Short Message Service (SMS) to the mobile number updated in the eKasih database.

KEY HIGHLIGHTS



Exclusive for eKasih Members

This scheme is offered exclusively to head of households from the hardcore poor and poor category registered in the eKasih database



A Complimentary Takaful Plan

Shariah-compliant group term takaful plan of which contributions are fully sponsored by the Government of Malaysia



Protection

Offers Natural Death, Accidental Death and Total and Permanent Disability (TPD) coverage



Simple

Straightforward and easy to understand



No Underwriting Requirement

Member of this scheme does not need to undergo medical examination and underwriting process



Hassle-free

Automatic registration

COVERAGE TERM & ELIGIBILITY

Coverage Term	12 months
Eligibility	Head of households aged 19 to 50 (age next birthday) from hardcore poor and poor category registered in the eKasih database
Takaful Contribution	This scheme is complimentary and offered exclusively to eKasih members. All contributions are sponsored by the Government of Malaysia

TABLE OF BENEFITS

Benefits	Natural Death Benefit	Accidental Death Benefit	Total and Permanent Disability (TPD) Benefit
Sum Covered	RM13,500	RM26,500	RM13,500

NOMINATION MADE EASY

Complete the nomination form to facilitate seamless claims process.

- 
- eKasih members will receive a SMS notification
- 
- The SMS will inform members to visit the SIKR page on PruBSN's corporate website
- 
- eKasih members will need to manually access the website using an internet browser
- 
- eKasih participants are advised to download the nomination form from the SIKR website to ensure a smooth claims process
- 
- Fill in the nomination form and submit the completed nomination form to any PruBSN/Prudential branches or email to SIKR@prubsn.com.my
- 
- If you need further assistance to fill in your nomination form, you can either:

a. Visit [here](#) and watch our short video on how to fill in nomination form; or

b. Walk in to any of PruBSN/Prudential branch; or

c. Call our Customer Services at 03 2775 7188; or

d. Email to SIKR@prubsn.com.my

CLAIMS MADE EASY

Follow 6 simple steps below to facilitate seamless claims process.



1

Visit any of **PruBSN/Prudential branch**



2

Get your documents ready:

Type of Document	Type of Claims		
	Natural Death	Accidental Death	TPD
Certified True Copy - Death Certificate	✓	✓	✗
Claimant's copy of IC	✓	✓	✗
Police Report	✗	✓	✓ (Accident only)
Claims Form with e-credit details	✓	✓	✓
Medical Attendant's Certificate	✓	✓	✗
Confidential Medical Certificate (TPD) - completed by the doctor who provided the last treatment	✗	✗	✓
Original copy of letter of termination of employment/medical boarded out letter	✗	✗	✓

- a. The claims payout will be paid to the nominee as per submitted nomination form. If there is no nomination made to the certificate, payment of death claim will be paid to the proper claimant as per Islamic Financial Institution Act 2013 (IFSA 2013).
b. Click [here](#) to know more about nomination and claims processes.



3

Provide claimant's personal details* and bank account number

*For TPD claim: The SIKR member's personal details.
For natural death or accidental death claims: The nominee's personal details or proper claimant's personal details.



4

Submit completed claim form with supporting documents listed above to any **PruBSN/Prudential branches** or email to **SIKR@prubsn.com.my**



5

Claims shall be **processed within 14 working days** upon receiving **duly completed documents**



6

Check your claim status through the following channels:

- a. Call our Customer Services at 03 2775 7188; or
b. Email to SIKR@prubsn.com.my

IMPORTANT NOTES

1. This document does not form part of the contract between you and PruBSN. The important features and terms and conditions of the scheme are as stated in the Product Disclosure Sheet (PDS) and Master Certificate Summary, which is available and can be viewed at www.prubsn.com.my.
2. This document is published for information only and does not have regard to the specific financial objectives, situation and needs of any specific person.
3. Any age reference shall be on the basis of Age Next Birthday, unless otherwise stated.
4. Skim Insurans Kesejahteraan Rakyat 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.
5. Skim Insurans Kesejahteraan Rakyat does not provide any benefit amount from the *Tabarru'* Fund on lapsation, termination, expiry or maturity of the certificate.

EXCLUSIONS

Skim Insurans Kesejahteraan Rakyat does not cover any of the following situations:

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 the Accidental Death Benefit if the Covered Member's death is directly or indirectly caused by:

- a. Attempted suicide or self-inflicted injuries while sane or insane; or
- b. 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
- c. 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
- d. Alcohol and drugs intoxication; or
- e. Breaking or trying to break any law or to resist arrest; or
- f. Taking drugs or narcotic unless taken as prescribed by a qualified Doctor or Physician; or
- g. Pregnancy, current and previous pregnancies (and related complications), childbirth (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.

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. 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
- c. 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
- d. Any alcohol, narcotic, drugs or stimulators abuse and any resulting complications from the abuse; or
- e. Any act of criminal offence or any attempt to commit a criminal offence; or
- f. Any Pre-Existing Conditions.

The exclusion and limitations stated above are not exhaustive and you should refer to the Master Certificate Summary for further information.

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

**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 cooperative arrangement (*Ta'awun*) based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest.

There are three (3) aspects of mutuality embodied in takaful, namely mutual help/assistance, mutual responsibility and mutual protection. When a person participates in a takaful scheme, he does not only seek protection for himself but also jointly cooperate with other participants to mutually contribute to one another in case of need.



**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 scheme is underwritten by:

PRUDENTIAL BSN

TAKAFUL

Skim Insurans Kesejahteraan Rakyat 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,
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SMS PruBSN send to 33080



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