

## Skim Insurans Kesejahteraan Rakyat

(This is a takaful product)

PRUDENTIAL BSN

TAKAFUL

### PRODUCT DISCLOSURE SHEET FOR COVERED MEMBER

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Family Takaful**. Other customers have read this PDS and found it helpful; **you should read it too**.

PRUDENTIAL BSN TAKAFUL BERHAD

Date: 9 March 2026

#### 1 What is Skim Insurans Kesejahteraan Rakyat?

**Skim Insurans Kesejahteraan Rakyat** is a Shariah-compliant group term takaful scheme which provides a lump sum benefit in the event of **death** due to natural or accidental causes, as well as a lump sum benefit in the event you suffer from **Total and Permanent Disability ("TPD")** due to any causes.

This scheme is **complimentary** and offered to the selected eligible head of households from **poor and hardcore poor families registered under eKasih database operated by Unit Penyelaras Pelaksanaan, Jabatan Perdana Menteri (ICU JPM)** and aged between **nineteen (19) and fifty (50) years old** at next birthday.

Skim Insurans Kesejahteraan Rakyat offers coverage for a period of **twelve (12) months** from Covered Member's Effective Date. This scheme is exclusively managed by Prudential BSN Takaful Berhad ("PruBSN").

##### Applicable Shariah concept

- **Ta`awun**: When the Master Certificate Holder contribute to the *Tabarru`* Fund for mutual financial benefits upon pre-agreed events.
- **Wakalah bi al-ujrah**: When the Master Certificate Holder appoint PruBSN to manage and invest the fund for a fee, plus a performance fee from the distributable surplus from the *Tabarru`* Fund.

**Note:** The product description above is **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

#### 2 Know your Coverage/Benefits?

The following **takaful benefits** would be payable:

Benefits for each Eligible Covered Member	Sum Covered (RM)
Natural Death Benefit	13,500
Accidental Death Benefit	26,500
Total and Permanent Disability Benefit	13,500

##### Coverage Term

- The scheme shall commence on **1 October 2025 until 30 September 2026**.
- This plan offers coverage for a period of **twelve (12) months**.

**Note:** The coverage and benefits description above is **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

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 PruBSN or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### Your family takaful product(s) **excludes**:

We will not pay the **Natural Death Benefit** if the Covered Member's death is directly or indirectly due to suicide while sane or insane.

We will not pay **Accidental Death Benefit** if the Covered Member's death is directly or indirectly caused by:

- attempted suicide or self-inflicted injuries while sane or insane; or
- 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.

We will not pay **TPD** if the Covered Member's TPD is directly or indirectly caused by:

- attempted suicide or self-inflicted injuries while sane or insane; or
- any Pre-Existing Conditions; or
- 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.

**Note:** The exclusion list above is **non-exhaustive**. You must refer to the Master Certificate Summary for the full list of exclusions.

### If you have any questions or require assistance on your family takaful product(s) you can:



Call PruBSN at:  
03 2775 7188



Email at:  
[SIKR@prubsn.com.my](mailto:SIKR@prubsn.com.my)



Visit PruBSN website:  
[www.prubsn.com.my](http://www.prubsn.com.my)

## 3 Know your Obligations?

### The Contribution

**Skim Insurans Kesejahteraan Rakyat** is a complimentary scheme with contributions sponsored by the Government of Malaysia to the selected eligible head of households from poor and hardcore poor families registered under eKasih. No payment of contribution would need to be made if you are selected to participate in this scheme.

### Claims Submission

- Please refer to the Master Certificate Summary to understand the claims procedure.

## 4 Other Key Terms

- **Nomination** – You are advised to name a nominee for the takaful certificate to ensure a smooth settlement of claims. You should also ensure that the nominee is aware of the certificate that you have taken.
- **Claims** – Please refer to the Master Certificate Summary or Frequently Asked Questions (“FAQ”) to understand the claims procedure.

**Note:** This key terms above are **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

## ? Can I cancel my certificate?

No, you cannot cancel your certificate. Only the Master Certificate Holder may cancel the Master Certificate/ your coverage.

PruBSN is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia (“BNM”).