

SKIM INSURANS KESEJAHTERAAN RAKYAT (SIKR) - Frequently Asked Questions

Scheme Features

1. **What is Skim Insurans Kesejahteraan Rakyat (SIKR)?**

Skim Insurans Kesejahteraan Rakyat (SIKR) 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 Penyelarasan Pelaksanaan, Jabatan Perdana Menteri (ICU JPM).

This scheme is exclusively managed by Prudential BSN Takaful Berhad (PruBSN).

2. **What are the Shariah concepts applicable?**

Ta'awun:

An arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta'awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is 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. In light of the foregoing, the contributions that are placed and pooled together into a common fund i.e. *Tabarru`* fund (a fund that is collectively owned by the participants) is *Tabarru`at* (charitable) in nature.

Wakalah bi al-ujrah:

An arrangement appointing PruBSN to manage the overall services provided under your certificate. We will take a portion of your contribution in return of these services, which include distribution related charge.

3. **How long is the coverage term?**

SIKR offers coverage to each Covered Members for a period of twelve (12) months from certificate effective date.

4. **Who is eligible to participate in SIKR?**

SIKR recipients are the selected eligible head of households registered under eKasih. The selection is conducted by ICU JPM.

5. **What are the major exclusions under this SIKR?**

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 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 We 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 narcotics or drugs unless taken as prescribed by a qualified registered medical practitioner, 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.

6. What is the sum covered or coverage amount offered under this SIKR?

SIKR pays the respective lump sum benefits according to the covered event stated below:

Benefits	Sum Covered (RM)
Natural Death Benefit	10,500
Accidental Death Benefit	25,500
Total and Permanent Disability Benefit	10,500

7. How can I verify that I am covered under SIKR?

Those who are eligible to receive SIKR protection will be notified through a short message service (SMS) from PruBSN. You may call our Customer Service line and provide your name, Identification Card (IC) number and contact number to confirm your eligibility.

Complete information of SIKR along with the other materials are available in the official PruBSN website www.prubsn.com.my.

8. If I'm not selected under SIKR, who do I contact?

The selection of SIKR recipients is based on the screening done by ICU JPM. For any enquiries, you may contact ICU JPM by writing an email to pertanyaan@icu.gov.my.

Contribution

9. How much contribution do I need to pay?

SIKR 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 SIKR.

Certificate Servicing

10. How do I find out more about the features and benefits of SIKR?

You may refer to Product Disclosure Sheet (PDS) and other materials on www.prubsn.com.my, or you may contact our Customer Service Representative at 03-2775 7188 (Monday to Friday, 8:30a.m. – 5:15p.m., excluding public holidays) or email to SIKR@prubsn.com.my.

11. After I have participated in this SIKR, who may I contact for certificate servicing and enquiries?

For assistance and enquiries with regards to your certificate, you may contact our Customer Service Representatives at 03-2775 7188 (Monday to Friday, 8:30a.m. – 5:15p.m., excluding public holidays) or email to SIKR@prubsn.com.my.

Nomination

12. Why is it important to make a nomination?

Nomination is important to ensure that your loved ones will receive the certificate benefit as intended by you and that certificate benefits can be paid out by PruBSN without any delay. Without a nomination, the certificate benefits will be paid out to your lawful executor or administrator or proper claimant to distribute it in accordance with the will or laws applicable to the administration of Covered Member's estate. The process may take a longer period of time.

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

13. Who can I nominate for my certificate?

The nominee must be an individual or individuals. Nomination for an organisation is not allowed.

It is important for you to carry out the nomination as this will ease the claim process.

14. Can I have more than one nominee?

Yes. You may have more than one nominee to be appointed as your nominee. Please ensure that you state the specified shares/percentage to be paid to each nominee in total of 100% for all nominees if you choose to have more than one nominee. In absence of such direction, PruBSN shall pay the nominees in equal shares.

15. Can I nominate my children?

Yes, anyone can be nominated as your nominee(s). But it is advisable for you to nominate adult (18 years and above) for your certificate to facilitate the benefit payment process. If nominee(s) is/are under 18 years old or who is certified by a medical practitioner to be unsound mind or to be incapable, by reason of infirmity of mind or body, of managing himself and his property and affairs or during claim submission, takaful benefits shall be paid to the parent of the juvenile/incompetent nominee. Where there is no surviving parent of the juvenile or unsound mind/incompetent nominee, takaful benefits may be paid to a proper claimant who satisfies PruBSN that the proper claimant will apply the takaful benefits for the maintenance and benefit of the nominee, subject to the execution of an undertaking by that proper claimant that the takaful benefits will be applied solely for the maintenance and benefit of the nominee. You should be aware that the benefits payment process may require trustee services and incur legal costs to distribute it in accordance with the applicable laws of distribution.

16. What is the option provided for the nomination under SIKR?

Each Covered Member has the option to nominate a *Wasi* (Executor) or Beneficiary under Conditional *Hibah*.

(i) *Wasi* (Executor):

- a. The nominee acts as an **executor**.
- b. The nominee is nominated to administer **the distribution** of benefits according to Islamic Law of Inheritance (*Faraid*) or Probate and Administration Act 1959 [Act 97], whichever is applicable.

(ii) Beneficiary under Conditional *Hibah**:

- a. Benefits payable directly to the nominee in the form of *Hibah* (gift).
- b. Nominee has the full rights to receive the takaful benefits.

**To expedite and ease the death benefit payment process, it is strongly encouraged to nominate Beneficiary(ies) under Conditional Hibah. Conditional Hibah allows benefit payments to be made directly to the nominee(s) without hassle and the nominee(s) has the full rights over the takaful benefits paid.*

17. If my children are still young and I do not want to name my ex-husband/wife as my nominee to receive the takaful benefits, if I pass away due to certain reasons, who should I nominate?

Anyone can be nominated as your nominee(s). The following are examples of the nominee(s) allowed to be nominated*:

- (i) Husband or wife of the Covered Member;
- (ii) The biological child, adopted child, or stepchild of the Covered Member;
- (iii) Close relatives such as brothers, sisters, uncles, aunts, grandparents, cousins, or others whether related by blood or not;
- (iv) Friends or someone who can be trusted by the Covered Member to manage or receive the takaful benefits.

**The suggestions above are not exhaustive.*

18. Can I nominate my nominee(s) who is not a Malaysian citizen?

Yes. You can nominate your nominee(s) who is not a Malaysian citizen. However, you need to ensure that the nominee have complete and valid documents to expedite claim payment process.

19. How to make a nomination?

(i) You may visit any PruBSN/Prudential branches; or

(ii) You may submit the nomination form via email and follow the steps below:

- a. Download the nomination form from PruBSN corporate website www.prubsn.com.my
- b. Fill in the nomination form. You may refer to the video guide on how to fill in the nomination form on PruBSN corporate website www.prubsn.com.my. Please ensure that you understand the difference between nomination of an individual as *Wasi* (Executor) or as Beneficiary under Conditional *Hibah* (Gift). Tick the box accordingly.
- c. Email the complete document to SIKR@prubsn.com.my.

20. Do I need to inform my nominee(s) after the nomination has been made?

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

Claims

21. How do I or my nominee make a claim?

- (i) You may refer to any PruBSN/Prudential branches; or
- (ii) You can download the claim form from PruBSN corporate website www.prubsn.com.my and follow the steps below:
 - a. Complete the claim form and provide the required documents, as stated under Item 25.
 - b. Submit the claim form along with the completed supporting documents to:
 - Any PruBSN/Prudential branch; or
 - Email to SIKR@prubsn.com.my:

22. To whom will my SIKR certificate benefit be payable to in the event of claim?

Upon approval of claim, the certificate benefit will be paid to you (for Total and Permanent Disability Benefit claim) or to your nominee(s) or proper claimant or your lawful executor/administrator (for death claims).

23. How do I or my nominee check my claim status or further clarify any doubts regarding the claim decision?

You or your nominee may check the claim status or clarify any doubts through the following ways:

- a. Contact our Customer Service Representatives at 03 – 2775 7188 (Monday to Friday, 8.30a.m. – 5.15p.m., excluding public holidays); or
- b. Send us an email at SIKR@prubsn.com.my; or
- c. Visit any PruBSN/Prudential branches.

24. How long will it take for the claim to be processed?

It takes fourteen (14) working days for claim payout upon receipt of complete documents as requested by PruBSN.

The claim for the benefit and all the relevant documents and information that PruBSN requires must be submitted within ninety (90) days of the event date of claim.

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. However, please NOTE that PruBSN may not pay any claims even with complete documents if the Covered Member submits the claim after twelve (12) months from the Covered Member’s takaful coverage expiry date.

25. What are the documents required to be submitted upon claims?

The required document(s) to be submitted are based on the type of claims as listed below:

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

Note:

- (i) For certificate without nomination, additional document(s) will be required:
Certified true copy of proof of relationship (Marriage Certificate or Birth Certificate) for all claimant(s).

- (ii) Other supporting reports or document which may be required for Total and Permanent Disability claim:
- Copy of certified medical discharge letter and SOCSO/EPF withdrawal approval letter (if any).
 - Others: Recent physiotherapy/rehabilitation progress, doctor referral letters, blood tests, urine tests, biopsy, MRI, CT Scan, ultrasound and all investigation reports (where applicable).

Termination

26. Under what circumstances will my SIKR certificate terminate?

Your certificate terminates automatically:

- (i) upon death; or
 - (ii) upon full payment of Sum Covered for Total and Permanent Disability Benefit; or
 - (iii) upon receipt of a written instruction from the Master Certificate Holder to terminate the takaful coverage; or
 - (iv) on the takaful coverage expiry date which is twelve (12) months from certificate effective date;
- whichever occurs earlier.