

PRUDENTIAL BSN

TAKAFUL

PruBSN Asas360

Specially prepared for:

SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) male non-smoker with Rider Sum Covered of RM2,000. For a quotation tailored to your needs and affordability, please refer to your agent for personalized advice and refer to your actual PDS and product illustration.*

Prepared by: PruBSN Takaful Berhad

Prudential BSN Takaful Berhad ("PruBSN") is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. 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).

Accidental Medical Protector
PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal accident Takaful rider.

Other customers have read this PDS and found it helpful; **you should read it too.**

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PRUDENTIAL BSN TAKAFUL BERHAD

Date: 13/02/2026

1 What is Accidental Medical Protector?

Accidental Medical Protector is a unit deducting rider that is attached to PruBSN Asas360. Accidental Medical Protector reimburses the actual expenses incurred for medical treatment, hospital confinement or nursing services due to accident until the certificate anniversary date of the Covered Person's age 70 next birthday or expiry of the certificate, whichever is earlier up to the rider sum covered within 104 weeks from the date of accident. It also reimburses the actual expenses for traditional dan complementary treatment, up to RM1,500, incurred within 90 days from the date of accident. In addition, it also pays overseas companion allowance and prosthesis/wheelchair allowance.

The applicable accounts and Shariah concept under Accidental Medical Protector are the same as the basic plan, PruBSN Asas360.

Note: The product description above is non-exhaustive. Please refer to the certificate document for more information.

2 Know your Coverage/Benefits ?

As an illustration, for this unit deducting rider with Rider Sum Covered of RM 2,000.00, you will receive the following coverage/ benefits for 40 years:

Benefit	Amount / % of Sum Covered
A. Reimbursement of Medical Expenses <ul style="list-style-type: none">• Medical Reimbursement Benefit: Reimburse actual expenses incurred due to accident for medical treatment, hospital confinement or nursing services up to the sum covered.• Traditional & Complementary Treatment Benefit	<ul style="list-style-type: none">• Up to RM 2,000.00 per accident• Up to RM300 per accident, subject to RM1,500 per lifetime
B. Overseas Companion Benefit <ul style="list-style-type: none">• Reimbursement of return economy airfare ticket incurred for one of the immediate family members to visit the Covered Person who is hospitalised overseas due to accident for at least 10 days.• Reimbursement of a one-way economy airfare for the Covered Person to return Malaysia immediately following such hospitalisation due to accident.	Up to RM 1000.00
C. Prosthesis/ Wheelchair Allowance Reimburse reasonable costs of purchasing wheelchair and/or artificial limb(s) in the event that the bodily injury due to accident results in the Covered Person depending on artificial limb(s) and/or wheelchair permanently.	Up to RM 1000.00

Note: The coverage/benefits descriptions above are non-exhaustive. Please refer to the certificate document for more information.

Your personal accident takaful rider excludes the following:

Accident benefits are not payable if at the time of death, loss or disability, any of the following events occur:

- taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician;
- drug or narcotic or alcohol influence or abuse or stimulator abuse;
- drug or narcotic or alcohol intoxication; or
- driving vehicle or riding motorcycle below the permitted minimum age under the applicable laws or driving or riding without a valid driving license which is non-compliance with the applicable laws and regulations.

Accident benefits are also not payable if the death, loss or disability is directly or indirectly caused by any of the following:

- war or any act of war or invasion or act of foreign enemy hostilities (whether war be declared or not) or civil war or rebellions or revolutions, insurrection or military or usurped power, direct participation in riot, strike or civil commotion;
- any violation or attempted violation of the law or resistance to arrest;
- attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity;
- suicide, attempted suicide or self-inflicted injuries while sane or insane;
- 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;
- engaging in or taking part 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 any hazardous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless agreed to by special endorsement;
- any form of illness or disease due to non-accidental causes; or
- any insect bite including mosquito bites and worm infestation.

Note: The exclusion list above is non-exhaustive. You must refer to the certificate document for the full list of exclusions.

If you require assistance or have any questions on your personal accident takaful rider, you can:



Call PruBSN at:
03-2775 7188



Email PruBSN at:
customer@prubsn.com.my



Visit * PruBSN at:
<https://www.prubsn.com.my/en/riders/accidental-medical-protector/>

* Rest assured that no personal data will be collected from you when you click on the link.

3 Know your Obligations?

For your unit deducting personal accident takaful rider, the cost of the rider has been incorporated into the contributions for your basic plan.	
Protection Contribution	<i>Tabarru'</i> deduction for the rider will be deducted monthly from the basic plan PUA to pay for the rider coverage. Please refer to the PruBSN Asas360's PDS
You also have to pay the following fees and charges:	
Total Upfront <i>Wakalah</i> Charge, which includes:	Please refer to the PruBSN Asas360's PDS
<ul style="list-style-type: none">• Commission, and• Management Expenses	
<ul style="list-style-type: none">• Other applicable charges	

4 Other Key Terms

- **Importance of disclosure** : you must disclose all relevant facts such as medical condition and state the Covered Person's age correctly when answering any question asked by us. Your duty of disclosure continues until the takaful certificate is issued. Otherwise, you may risk having your claim rejected or takaful certificate terminated.
- **Non-guaranteed *Tabarru'* Deduction** : We may revise the *Tabarru'* deduction rates at certificate anniversary by giving 90 days prior written notice.
- **Waiting period** : there shall be no waiting period applicable for the Accidental Benefit.
- **Change in Occupation, Avocation & Sports** : you must inform us if there is any change of occupation, avocation or sporting activity of the Covered Person because it may affect the contributions, terms, conditions and benefits of the products.

Note: The above key terms are non-exhaustive. Please refer to the certificate document the full list of terms.

? Can I cancel my certificate?

Yes, you may cancel your certificate by giving written notice to PruBSN.

- **Free-Look Period**: You may cancel your certificate (i.e basic plan and attached riders) within 15 days after the certificate has been delivered to you. Please refer to the PruBSN Asas360' PDS on Free-Look Period.
- **Written Notice**: You may cancel this rider at any time after the Free-Look Period by providing us with written notice. Cancellation of riders shall take effect on the monthly anniversary right after we approve your application in writing.