

**PRUDENTIAL BSN**

TAKAFUL

## **PruBSN Asas360**

**Specially prepared for:**

SAMPLE

*This **sample PDS** is based on a healthy 1-year-old (age next birthday) male baby with Plan Superior. 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](http://www.pidm.gov.my)).**

**Baby TotalCare**  
**PRODUCT DISCLOSURE SHEET**

**Dear Customer,**

This Product Disclosure Sheet (PDS) provides you with key information on your medical and health Takaful rider.

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

**PRUDENTIAL BSN**

**TAKAFUL**  
**PRUDENTIAL BSN TAKAFUL BERHAD**  
 Date: 24/02/2026

**1 What is Baby TotalCare?**

Baby TotalCare is a unit deducting rider that is attached to PruBSN Asas360. It provides coverage for Pregnancy Care Benefit and Child Care Benefit to the mother due to pregnancy complications as well as to the child for both neonatal and post-natal stage.

The applicable accounts and Shariah concept under Baby TotalCare 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 Plan Superior, you will receive the following coverage/ benefits for 7 years:

Benefit	Coverage Period	Plan Superior Amount Payable
<b>(A) Pregnancy Care Benefit</b>		
Pregnancy Complications <sup>i</sup> (Upon the first diagnosis only) <ul style="list-style-type: none"> <li>Eclampsia, Pre-Eclampsia with Severe Features, Abruptio Placentae, Amniotic Fluid Embolism, Placenta Increta/Percreta, Acute Fatty Liver of Pregnancy or Disseminated Intravascular Coagulation, Postpartum Haemorrhage Requiring Hysterectomy, or Pulmonary Embolism of Pregnancy.</li> <li>Pregnancy complications (as listed above) accompanied by Gestational Diabetes Mellitus</li> </ul>	Pregnancy Period up to 60 days from the birth of child	RM 8,000  Additional RM 2,000 (on top of the RM 8,000 above)
Daily Hospital Allowance for Hospitalisation due to covered Pregnancy Complications (Maximum 30 days)		For Private and Government Hospitals : RM100 per day
Emergency Caesarean Section for Early Delivery <sup>i</sup> (payable once)	Pregnancy period (before 36 Gestational Weeks)	RM5,000
Death of foetus <sup>ii</sup>	Pregnancy Period	RM 8,000
Death of the mother	Pregnancy period up to 60 days from the birth of child	RM 50,000
Mental Wellness (upon the first diagnosis only) <ul style="list-style-type: none"> <li>Major Depressive Disorder including Post-partum Depression</li> <li>Generalised Anxiety Disorder</li> </ul>	Pregnancy period up to 1 year from the birth of child	RM5,000
<b>(B) Child Care Benefit</b>		
Death of the child (i.e. Covered Person) <sup>ii</sup>	Within the first 60 days from the birth of child <sup>iii</sup>	RM 8,000
Birth requiring Intensive Care Unit (ICU)/High Dependency Unit(HDU) (Maximum 60 days)	Within first year from the birth of child	RM 500 per day
Incubation of the new born child <sup>iii</sup>	Within the first 60 days from birth	RM 300 per day
Neonatal Jaundice requiring Phototherapy Treatment	Within the first 60 days from birth	RM 2,000
Hospitalisation due to covered Congenital Conditions <ul style="list-style-type: none"> <li>Ventricular Septal Defect</li> <li>Atrial Septal Defect</li> <li>Tetralogy of Fallot</li> <li>Transposition of Great Vessels</li> <li>Coarctation of the Aorta</li> <li>Infantile Hydrocephalus</li> <li>Cerebral Palsy</li> <li>Spina Bifida</li> <li>Cleft Lip with/without Cleft Palate</li> <li>Congenital Cataract</li> <li>Congenital Deafness</li> <li>Anal atresia</li> <li>Oesophageal Atresia</li> <li>Congenital Diaphragmatic Hernia</li> <li>Tracheo-oesophageal Fistula</li> <li>Down's Syndrome</li> <li>Retinopathy of Prematurity</li> <li>Absence of Two Limb</li> <li>Truncus Arteriosus</li> <li>Development Dysplasia of the Hip;</li> <li>Biliary Atresia;</li> <li>Club Foot;</li> <li>Congenital Blindness;</li> <li>Congenital Hypertrophic Pyloric Stenosis;</li> <li>Congenital Abnormalities of the Kidney and Urinary Tract (CAKUT);</li> <li>Congenital Dislocation of Hip;</li> <li>Patent Ductus Arteriosus</li> <li>Other Congenital Structural Anomalies (ALL Structural Congenital Conditions)</li> </ul>	Up to certificate anniversary date of the child's age 7 next birthday	Hospitalisation reimbursement up to RM 50,000 p.a.
Daily Hospital Allowance for Hospitalisation due to covered Congenital Conditions (Maximum 30 days per rider year)	Up to certificate anniversary date of the child's age 7 next birthday	For Private and Government Hospitals : RM100 per day

<b>Child Development Disorder:</b> <ul style="list-style-type: none"> <li>• Severe Autism Spectrum Disorder;</li> <li>• Attention Deficit Hyperactivity Disorder;</li> <li>• Gross Motor or Speech Developmental Delay;</li> <li>• Tourette Syndrome;</li> <li>• Language Disorder;</li> <li>• Stereotypic Movement Disorder; or</li> <li>• Specific Learning Disorder (payable for more than 1 Child Developmental Disorder)</li> </ul>	Up to certificate anniversary date of the child's age 7 next birthday	Reimbursement up to RM5,000
--	---	-----------------------------

**Notes:**

i If the mother suffers and claims for Pregnancy complications and claims for Emergency Caesarean Section for Early Delivery, both benefits are payable.

ii This benefit is payable on top of the Basic Death Benefit.

iii Incubation benefit is payable in addition to ICU/HDU benefit if child is both in ICU/HDU and in incubation at the same time.

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

**Your medical and health takaful rider excludes** if death, condition, illness arises directly or indirectly by any of the following:

**For Pregnancy Care Benefit:**


- pre-existing conditions;
- 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;
- any unlawful, criminal or deliberate act or failure to act;
- suicide, attempted suicide or self-inflicted injury while sane or insane;
- Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
- termination of pregnancy other than for medical reasons;
- war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion.


**For Child Care Benefit**


- Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
- any unlawful, criminal or deliberate act or failure to act;
- drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician;
- war, riot or revolution or any similar event or taking part in a riot, strike.

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

If you require assistance or have any questions on your medical and health takaful rider, you can:

 **Call PruBSN at:**  
03-2775 7188

 **Email PruBSN at:**  
[customer@prubsn.com.my](mailto:customer@prubsn.com.my)

 **Visit \* PruBSN at:**  
<https://www.prubsn.com.my/en/riders/baby-totalcare/>

*\*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 medical and health 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 Premier Asas360's PDS
<ul style="list-style-type: none"> <li>• Commission, and</li> <li>• Management Expenses</li> </ul>	
<ul style="list-style-type: none"> <li>• Other applicable charges</li> </ul>	

### 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 30 days written notice.
- Waiting period :** the eligibility for the benefits under the certificate will only start after the waiting periods below from the effective date of the certificate, the date of certificate revival or the date of endorsement, whichever is later.

Benefit	Conditions	Waiting Period
Pregnancy Care Benefit	All covered conditions	Nil
Child Care Benefit	All covered conditions	Nil - Child Care Benefit starts after birth of the child

Please note that if you switch your current plan with another or from one provider to another, you may be subjected to a new underwriting requirement and waiting period for the new plan.

*Note: The above key terms are non-exhaustive. Please refer to the certificate document for 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.