

**PRUDENTIAL BSN**

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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 RM100,000. 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](http://www.pidm.gov.my)).**

## Crisis Shield

### 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.**

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PRUDENTIAL BSN TAKAFUL BERHAD

Date: 13/02/2026

## 1 What is Crisis Shield?

Crisis Shield is a unit deducting rider that is attached to PruBSN Asas360 and pays the sum covered upon diagnosis of a covered critical illness. Benefit paid will reduce the Basic Sum Covered accordingly.

The applicable accounts and Shariah concept under Crisis Shield 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 (RSC) of RM 100,000.00, you will receive the following coverage/ benefits for 40 years:

Angioplasty and Other Invasive Treatments for Coronary Artery Disease	The minimum of 10% of the RM 100,000.00 or RM25,000
Other listed Critical Illness	Up to RSC RM 100,000.00

The list of 43 Critical Illnesses covered under the Critical Illness.

1. Stroke	12. Paralysis Of Limbs	22. Loss Of Speech	
2. Heart Attack	13. Blindness	23. Brain Surgery	
3. Kidney Failure	14. Deafness	24. Heart Valve Surgery	35. Multiple Sclerosis
4. Cancer	15. Third Degree Burns	25. Terminal Illness	36. Primary Pulmonary Arterial Hypertension
5. Coronary Artery By-Pass Surgery	16. HIV Infection Due To Blood Transfusion	26. Loss Of Independent Existence	37. Medullary Cystic Disease
6. Serious Coronary Artery Disease	17. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	27. Bacterial Meningitis	38. Cardiomyopathy
7. Angioplasty And Other Invasive Treatments For Coronary Artery Disease	18. Full-Blown AIDS	28. Major Head Trauma	39. Systemic Lupus Erythematosus With Severe Kidney Complications
8. End-Stage Liver Failure	19. End-Stage Lung Disease	29. Chronic Aplastic Anemia	40. Progressive Scleroderma
9. Fulminant Viral Hepatitis	20. Encephalitis	30. Motor Neuron Disease	41. Chronic Relapsing Pancreatitis
10. Coma	21. Major Organ / Bone Marrow Transplant	31. Parkinson's Disease	42. Poliomyelitis
11. Benign Brain Tumor		32. Alzheimer's Disease / Severe Dementia	43. Apallic Syndrome
		33. Muscular Dystrophy	
		34. Surgery To Aorta	

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

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

- symptoms of illness that occur prior to or within the Waiting Period;
- illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and "Full-Blown AIDS";
- illness arising directly or indirectly from Pre-Existing Illnesses; or
- illness that is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the covered person start to get symptoms of, within the first 2 years from the date of birth of the covered person.

*Note: The exclusion list above is non-exhaustive. Please refer to the 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/crisis-shield/>

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

### 3 Know your Obligations?

<b>For your unit deducting medical and health takaful rider, the cost of the rider has been incorporated into the contributions for your basic plan.</b>	
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
<b>You also have to pay the following fees and charges:</b>	
Total Upfront <i>Wakalah</i> Charge, which includes:	Please refer to the PruBSN 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 for Critical Illness Benefit.
- **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.

Benefits	Conditions	Waiting Period
Crisis Shield	Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer	60 days
	All other covered illnesses	30 days

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.