

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 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).

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.**

1 What is Crisis TotalCare?

Crisis TotalCare is a unit deducting rider that is attached to PruBSN Asas360 and provide financial support throughout the different stages of a critical illness journey. Crisis TotalCare provides Total Critical Illness Benefit that covers from Early Critical Illness (consist of Early Stage and Intermediate Stage) to Late Stage Critical Illness. This rider pays 50% of the rider sum covered upon the Covered Person's diagnosis of a covered Early Critical Illness before rider expiry. Crisis TotalCare will terminate upon 100% of rider sum covered paid under Total Critical Illness Benefit.

If the Covered Person is diagnosed with any one of the covered conditions under Special Conditions Benefit (Diabetic Related Conditions, Joint Related Conditions and Mental Health Conditions) before the covered conditions coverage expiry or rider expiry, whichever is earlier, this rider pays 10% of the rider sum covered. The Special Conditions Benefit paid will not reduce the rider's sum covered. This rider also provides Complementary Treatment Benefit and Family Care Benefit.

The applicable accounts and Shariah concept under Crisis Total Care are the same as the basic plan, PruBSN Asas360.

Note: The product description above is non-exhaustive. Please refer to the Appendix or 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:

Total Critical Illness Benefit - Early Critical Illness (Early and Intermediate Stage) - Late Stage Critical Illness ¹	50% of RM 100,000.00. Only 1 claim is payable for Early Critical Illness. 100% of RM 100,000.00
Special Condition benefit	10% of RM 100,000.00. Only 1 claim is payable under this Benefit.
Complimentary Treatment Benefit - Early Critical Illness - Late Stage Critical Illness ²	5% of RM 100,000.00 or RM1,500, whichever is lower
Family Care Benefit - Death of spouse or child under age 25	1% of RM 100,000.00 or RM5,000, whichever is lower.

Below is the Critical Illness Category³ under the Crisis TotalCare.

1. Stroke	13. Blindness	27. Alzheimer's Disease / Severe Dementia	39. Apallic Syndrome
2. Heart Attack	14. Deafness	28. Surgery To Aorta	40. Loss Of Independent Existence
3. Cancer	15. Burns	29. Multiple Sclerosis	41. Terminal Illness
4. Kidney Failure	16. Lung Disease	30. Pulmonary Arterial Hypertension	42. Eisenmenger's Syndrome
5. Coronary Artery Disease	17. Encephalitis	31. Medullary Cystic Disease	43. Infective Endocarditis
6. Coronary Artery Surgery	18. Organ / Bone Marrow Transplant	32. Cardiomyopathy	44. Myasthenia Gravis
7. Angioplasty and Other Invasive Treatments for Coronary Artery Disease	19. Loss of Speech	33. Systemic Lupus Erythematosus	45. Progressive Supranuclear Palsy
8. Liver Failure	20. Brain Surgery	34. Muscular Dystrophy	46. Chronic Autoimmune Hepatitis
9. Fulminant Viral Hepatitis	21. Heart Valve Surgery	35. Poliomyelitis	47. Adrenal Gland Disorder
10. Coma	22. Bacterial Meningitis	36. Pancreatitis	48. Osteogenesis Imperfecta
11. Benign Tumor	23. Head Trauma	37. Progressive Scleroderma	49. Meningeal Tuberculosis
12. Paralysis of Limbs	24. Aplastic Anemia	38. HIV, AIDS / Hepatitis B or C Infection	50. Inflammatory Bowel Disease
	25. Motor Neuron Disease		
	26. Parkinson's Disease		

Special Conditions Benefit is payable once per lifetime from any one of the covered conditions below:

Diabetic Related Conditions	Joint Related Conditions	Mental Health Conditions*
1. Surgery for Type 2 Diabetic Retinopathy 2. Limb Amputation due to Type 2 Diabetic Complications 3. Severe Diabetic Nephropathy resulting in Kidney Failure	1. Total Knee Replacement 2. Total Hip Replacement 3. Chronic Rheumatoid Arthritis	1. Major Depressive Disorders 2. Schizophrenia 3. Bipolar Disorder 4. Severe Obsessive-Compulsive Disorder 5. Tourette Syndrome (for Juvenile only*) 6. Severe Autism Spectrum Disorder (for Juvenile only*)

Notes:

- If the Covered Person is diagnosed with Late Stage Critical Illness, this rider pays 100% of the rider sum covered less any benefit paid/payable under the Early Critical Illness or Angioplasty before certificate expiry. Angioplasty and Other Invasive Treatments for Coronary Artery Disease pay 10% of the sum covered subject to a maximum of RM25,000.
- If the Covered Person is diagnosed with Late Stage Critical Illness that resulted to this rider to be then terminated, any balance of the limit for Complementary Treatment Benefit that has not been utilised will be paid as lump sum.
- Please refer to Appendix or Certificate Document for breakdown of the Early Critical Illness (consist of Early Stage and Intermediate Stage) to Late Stage Critical Illness.
- The coverage on Mental Health Conditions is up to Covered Person age 80 on next birthday except for Tourette Syndrome and Severe Autism Spectrum Disorder are up to Covered Person age 18 on next birthday.
- 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:

Illness arises directly or indirectly caused by

- Symptoms of illness that occur prior to or within 30 days after the rider has commenced, except for Cancer, Heart Attack Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty and Other Invasive Treatments for Coronary Artery Disease in which a 60-day waiting period applies;
- 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";
- Pre-Existing Illnesses.

On top of the above conditions, Crisis TotalCare is not paid for:

- 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;
- symptom of illness on all covered Early Critical Illnesses, and if applicable, all covered Diabetic Related Conditions, Joint Related Conditions and Mental Health Conditions under Special Conditions Benefit prior to or within 60 days after the rider has commenced or the date it is revived;
- illness due to suicide, attempted suicide or self-inflicted injuries while sane or insane;
- any injuries or illnesses caused by war or any act of war or invasion or act of foreign enemy hostilities (whether war is declared or not) or civil war or rebellions or revolution or insurrection or military or military or usurped power or active duty in any armed forces;
- direct participations in riots or strikes or civil commotions or insurrection;

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



Visit* PruBSN at:
<https://www.prubsn.com.my/en/riders/crisis-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 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 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
Critical Illness	Heart attack, coronary artery by-pass surgery, serious coronary artery disease, angioplasty and other invasive treatments for coronary artery disease and cancer	60 days
	Early Critical Illnesses, all covered Diabetic Related Conditions, Joint Related Conditions and Mental Health Conditions under Special Conditions Benefit	60 days
	All other covered illnesses	30 days
Others Benefit	Family Care Benefits	6 months

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.

- **Other Benefit Limitations** - Total benefit payout for Early Critical Illness (consists of Early Stage and Intermediate Stage) is limited to RM200,000 per lifetime. Total Special Conditions Benefit payout is limited to RM100,000 per lifetime.

Note: The above key terms are non-exhaustive. Please refer to the Appendix or 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.