

**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 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)).**

**Vital Care Plus**  
**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 Vital Care Plus?**

**Vital Care Plus** is a unit deducting rider that is attached to PruBSN Asas360 and pays the sum covered (according to the amount below) upon diagnosis of a covered child specified illness until Covered Person attains 25 years old next birthday:

**Auto conversion to Crisis Protector**

Vital Care Plus coverage will be converted to Crisis Protector upon certificate anniversary when Covered Person attains age 25 next birthday with the conditions below:

- Vital Care Plus is still in force during conversion;
- claim for any Covered Illness (apart from Glomerulonephritis with Nephrotic Syndrome, Severe Asthma or Severe Epilepsy) has not been made prior to conversion;
- Crisis Protector Sum Covered will be the available Vital Care Plus Sum Covered prior to conversion.

The applicable accounts and Shariah concept under Vital Care Plus 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 100,000.00, you will receive the following coverage/ benefits until Covered Person attains age 25 next birthday:

Child Specified Illness, which include:	RM 100,000.00
<ul style="list-style-type: none"><li>Severe Asthma</li><li>Severe Epilepsy</li><li>Glomerulonephritis with Nephrotic Syndrome</li></ul>	20% of RM 100,000.00
<ul style="list-style-type: none"><li>Leukemia</li><li>Insulin-dependent Diabetes Mellitus</li><li>Intellectual Impairment due to Illnesses or Accident</li><li>Kawasaki Disease with Heart Complications</li><li>Rheumatic Fever with Valvular Impairment</li><li>Severe Juvenile Rheumatoid Arthritis</li><li>Severe Haemophilia A and Haemophilia B</li></ul>	100% of RM 100,000.00

*Note: 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 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. 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/vital-care-plus/>

\*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 for all certificate years</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.
- **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
Child Specified Illness	All other covered illnesses	60 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 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.