

**PRUDENTIAL BSN**

TAKAFUL

## **PruBSN WarisanGold**

**Specially prepared for:**

SAMPLE

*This **sample PDS** is based on a healthy 30-year-old (age next birthday) male non-smoker with a 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)).**

**Accidental Disablement Protector**  
**PRODUCT DISCLOSURE SHEET**

**PRUDENTIAL BSN**

**Dear Customer,**

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

**TAKAFUL**  
**PRUDENTIAL BSN TAKAFUL BERHAD**

Date: 02/12/2025

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

**1 What is Accidental Disablement Protector?**

Accidental Disablement Protector is an unit deducting rider that is attachable to PruBSN WarisanGold and pays the rider sum covered in the event of Total and Permanent Disability (TPD) due to accident, or a percentage of the rider sum covered on disablement due to accident based on the Benefit Table during the certificate term or prior to the certificate anniversary of the Covered Person's aged 70 next birthday.

The applicable accounts and Shariah concept under Accidental Disablement Benefit are the same as the basic plan, PruBSN WarisanGold.

*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 70 years:

Accidental Disablement Benefit		% of Sum Covered
<b>Loss Event:</b>		
Total and Permanent Disability		100%
<b>Total, Permanent and Irreversible:</b>		
Loss of two limbs		100%
Loss of both hands or of all fingers and both thumbs		100%
Loss of all sight in both eyes		100%
Loss of hand at or above wrist		100%
Loss of leg at or above ankle		100%
Loss of all sight in one eye		100%
Loss of all sight in one eye except perception of light		50%
Loss of lens of one eye		50%
Loss of speech		50%
Loss of four fingers and thumb		70%
Loss of four fingers		40%
Loss of thumb	- both phalanges	30%
	- one phalanx	15%
Loss of finger	- three phalanges	10%
	- two phalanges	7.5%
	- one phalanx	5%
Loss of metacarpals	- first or second (additional)	3%
	- third, fourth or fifth (additional)	2%
Loss of all toes on one foot		15%
Loss of great toe	- both phalanges	5%
	- one phalanx	2%
Loss of other toe, each		2%
Fractured leg or patella with established non-union		10%
Shortening of leg by at least 2.5 cm		7.5%
Loss of hearing	- Both ears	75%
	- One ear	15%
Loss of whole ear	- Both ears	6%
	- One ear	3%

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

Your personal accident takaful rider **excludes** accidental disablement due to the following:

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
- b) any violation or attempted violation of law or resistance to arrest;
- c) attempted suicide or self-inflicted injuries while sane or insane; or
- d) 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 sterilisation;
- e) pre-existing physical or mental defect or infirmity;
- f) 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;
- g) taking drug or narcotic unless taken as prescribed by a qualified registered medical practitioner;
- h) any form of illness or disease due to non-accidental causes;
- i) alcohol and drugs intoxication;
- j) any insect bite including mosquito bites and worm infestation.

*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 personal accident takaful rider, you can:



Call PruBSN at:  
03-2775 7188



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



Visit<sup>+</sup> PruBSN at:  
<https://www.prubsn.com.my/en/riders/accidental-disablement-benefit/>

\*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 PUA . Please refer to the PruBSN WarisanGold's PDS
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You also have to pay the following fees and charges:

Total Upfront *Wakalah* Charge, which includes:

- Commission, and
- Management Expenses

Please refer to the PruBSN WarisanGold's PDS

- 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 this rider together with basic plan under your certificate within 15 days after the certificate has been delivered to you. Please refer to the PruBSN WarisanGold' 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.