

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 RM500,000. 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).

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Hajj Umrah Protector
PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Investment Linked 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: 24/02/2026

1 What is Hajj Umrah Protector?

Hajj Umrah Protector is an unit deducting Investment Linked Takaful (ILT) rider that is attachable to PruBSN WarisanGold and provides you the protection while you are performing *Hajj* or *Umrah* which provides the following benefits during the certificate term. It provides Double Takaful Benefit and *Hajj Umrah* Immunisation Benefit.

Double Takaful Benefit

Double Takaful Benefit pays double rider sum covered upon death or TPD prior to certificate anniversary of Covered Person's age 70 next birthday or prior to the expiry of this rider's benefit term, whichever is earlier due to all causes during performing *Hajj* or *Umrah*, subject to the conditions below:

- (i) A 1-year waiting period (for death/TPD due to natural causes only) from inception date or the endorsement date on the Basic Sum Covered or the revival date, whichever is later.
- (ii) Coverage provided for all *Hajj* and *Umrah* trip during the certificate term.
- (iii) The coverage starts when the Covered Person enters the international border when travelling to Saudi Arabia until the Covered Person exits the international border at the destination where the Covered Person departs from Saudi Arabia. International border is defined from/to the point of the Covered Person passes the immigration gate to Saudi Arabia whether departure or arrival for *Hajj/ Umrah*.
- (iv) This benefit will not be provided if Covered Person to perform ziarah or travel outside of Saudi Arabia during *Hajj / Umrah*.
- (v) Cover period is 45 days for *Hajj* and 15 days for *Umrah* or whichever the shorter period of the trip is.

Hajj/ Umrah Immunisation Benefit

Reimburse the cost of immunisation up to RM300 for every 3 years, which is for the purpose of preparing for *Hajj / Umrah*. Unutilised amount for this benefit shall not be carried forward to the next period. In order to be eligible for Hajj Umrah Immunisation Benefit, your certificate must be in force and your contribution payment is up to date as at the application date of claiming this benefit. The applicable accounts and Shariah concept under *Hajj Umrah* Benefit are the same as the basic plan, PruBSN WarisanGold.

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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 500,000.00, you will receive the following coverage/ benefits for 40 years:

Double Takaful Benefit	200% of RM 500,000.00
Hajj/Umrah Immunisation Benefit	As charged, up to RM 300 every 3 years

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

Your investment linked takaful rider **excludes** the following:

Upon Death during Hajj or Umrah

If Covered Person dies from suicide within the first year from the effective date of the certificate or date of certificate revival, we shall pay the cash value of the certificate.

Upon Total and Permanent Disability (TPD) during Hajj or Umrah

No benefit is paid if the disability is directly or indirectly caused by

- a) attempted suicide or self-inflicted injuries while sane or insane; or
- b) committing or attempting to commit a criminal offence by the Covered Person; or
- c) drugs or stimulators abuse, or their complications; or
- d) war or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
- e) engaging 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 dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless we agree in a special endorsement; or
- f) any pre-existing conditions that were not disclosed to us in relation to the Covered Person's health status; or
- g) any congenital disorder, birth trauma and its residual complications, for a certificate or Annex approved while the Covered Person is still in the womb.

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

If you require assistance or have any questions on your Investment Linked 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/hajj-umrah-benefit/>

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