

## **PRODUCT DISCLOSURE SHEET FOR COVERED PERSON**

**PRUDENTIAL BSN**

TAKAFUL

**Prudential BSN Takaful Berhad  
Cancer Plan  
May 2023**

**(Read this Product Disclosure Sheet before you decide to participate in the Cancer Plan. Be sure to also read the general terms and conditions.)**

### **1. What is this product about?**

Cancer Plan is yearly renewable family takaful term plan that provides coverage against cancer up to age 70 years old at next birthday, subject to renewal. Upon diagnosis of cancer, the Cancer Benefit will be payable from the *Tabarru`* fund. No amount will be payable upon death of the Covered Person.

### **2. What are the Shariah concepts applicable?**

- *Ta`awun* - An arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta`awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is an arrangement based on mutual assistance under which takaful participants agree to contribute to a common fund providing for mutual financial benefits payable to the takaful participants or their beneficiaries on the occurrence of pre-agreed events. In light of the foregoing, the contributions that are placed and pooled together into a common fund i.e. *Tabarru`* Fund (a fund that is collectively owned by the participants) is *Tabarru`at* (charitable) in nature.
- *Wakalah bi al-ujrah* - An arrangement appointing PruBSN to manage the overall services provided under the plan. PruBSN will deduct a certain percentage of the contribution as Upfront *Wakalah* Charge in return for these services. In addition to the Upfront *Wakalah* Charges, PruBSN is also entitled to performance fee on the distributable surplus from the *Tabarru`* Fund.

### **3. What are the covers/benefits provided?**

#### **a) Cancer Benefit\***

- Upon the diagnosis of cancer of the Covered Person, the Cancer Benefit will be payable from the *Tabarru`* fund, less any outstanding amount that is due to Us. No amount will be payable upon death of the participant.

\* Benefit payable for Thyroid Cancer will be limited to 10% of the Cancer Benefit and will be payable once only. Upon payment of claim, the Cancer Benefit will be reduced by the amount paid but will not affect the contribution amount payable at certificate anniversary. We will only pay the reduced Cancer Benefit upon diagnosis of any other Cancer.

- b)** The maximum amount We will pay for the critical illness benefit including cancer under this certificate and/or any other certificates that We have issued shall NOT exceed RM3,000,000 per life or any other limit as determined by Us.

- c) Length of the plan:** Yearly renewable until expiry age of 70 of Covered Person.

#### **d) Definitions**

**Cancer** means any malignant tumour positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

For the above definition, the following are not covered:

- (a) All cancers which are histologically classified as any of the following:
- pre-malignant
  - non-invasive
  - carcinoma in situ
  - having borderline malignancy
  - having malignant potential; or
- (b) All tumours of the prostate histologically classified as T1N0M0 (TNM classification); or
- (c) All tumours of the thyroid histologically classified as T1N0M0 (TNM classification); or
- (d) All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification); or
- (e) Chronic Lymphocytic Leukaemia less than RAI Stage 3; or
- (f) All cancers in the presence of HIV; or
- (g) Any skin cancer other than malignant melanoma.

**Thyroid Cancer** means any malignant tumour of the thyroid gland positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells and invasion of tissue. For the above definition, all tumours of the thyroid histologically classified as T1N0M0 (TNM classification) are not covered.

### **4. How much is the contribution?**

- The contribution that You have to pay and the certificate terms may vary depending on the underwriting requirements.
- The contribution for this plan varies by the attained age of the Covered Person on each certificate anniversary date and will be payable for the whole certificate duration. Please refer to Appendix 1 for the sample contribution.

- The contribution for this plan is not guaranteed and may be revised at certificate anniversary. We will notify You of the revised contribution by giving at least 30 days notification prior to certificate anniversary.
- The contributions are payable until age 69 years old at next birthday.
- It is important that You keep Your Debit or Credit Card or Bank Statement as proof of payment of contribution for future reference.

#### 5. What are the charges payable?

- Upfront *Wakalah* Charge - 50% of the yearly contribution paid.
- *Tabbaru`* Charge - 50% of total yearly contribution paid.

The *Tabarru`* Deduction and charges are not guaranteed and may be revised at certificate anniversary. We will notify You of the revised *Tabarru`* Deduction and charges by giving at least 30 days notification prior to certificate anniversary.

#### 6. What are some of the key terms and conditions?

- **Importance of disclosure** – You must disclose all material facts including, but not limited to, medical conditions and You must state Your age correctly. You have a duty to disclose any relevant information that You know or is expected to know to the best of Your knowledge and in good faith. If You fail to do so, We may terminate Your certificate. The general duty of disclosure will apply continually and will require you to inform us upon any change to the information already disclosed or upon any new information relevant to the certificate.
- **Free look period** – You may cancel Your certificate within 15 days from the commencement date. Likewise, to protect or advance the interests of You and Our other customers fairly, We may cancel your certificate within 15 days from the commencement date. We will refund the contribution that You have paid.
- **Waiting period** – The eligibility for benefits under this plan will only start 60 days after the commencement date.
- **Lapse of certificate** - Should You fail to pay the contribution within 30 days from contribution due date, Your certificate will be terminated and no longer be in force. Revival is not allowed for certificate that has been terminated.
- **Renewal** - The certificate will be renewed annually at each certificate anniversary so long the contribution is paid by You at the prevailing contribution rate calculated based on Your age next birthday on the certificate anniversary and subject to portfolio withdrawal condition.
- **Portfolio withdrawal condition** - To protect or advance the interests of You and Our other customers fairly, We may cancel the portfolio as a whole if We decide to discontinue to underwrite this plan. In doing so, We will stop renewing any certificate due for renewal upon certificate anniversary and stop accepting any new certificate. We will inform You of Our intention by giving at least 30 days notification. Your certificate will continue until the certificate anniversary after such notification.
- **Switching of plans** – please note that if You switch Your current plan with another or from one provider to another, You may be subject to new underwriting requirements and waiting periods for the new plan.

*Note: This list is non-exhaustive. Please refer to the certificate document for the complete list of terms and conditions under this certificate.*

#### 7. What are the major exclusions under the plan?

We will not pay the Cancer Benefit if:

- (a) Cancer symptoms manifest within 60 days from the commencement date; or
- (b) Cancer is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immunodeficiency Virus (HIV) infection; or
- (c) Cancer is due to any pre-existing condition that was not disclosed to Us. This is applicable within 12 months from the commencement date. If, after 12 months from the commencement, the cancer is due to any pre-existing condition that was not disclosed to Us, it will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013.

*Note: This list is non-exhaustive. Please refer to the certificate document for the complete list of exclusions under this certificate.*

#### 8. Can the coverage under this plan be cancelled?

Participating in a family takaful plan is a long-term financial commitment. You may cancel Your certificate at any time You wish by giving a written notification to Us. However, if You choose to cancel Your certificate after the free look period, no surrender value will be payable and contribution paid will not be refunded. Instead, We will keep providing You the coverage until the certificate anniversary after Your notification.

#### 9. What are the actions needed if there are changes to the contact details?

It is important that You inform Us about any change in Your contact details to make sure that all correspondence reaches You on time.

**10. Where to obtain further information?**

For any enquiries or require additional information about family takaful, please contact Us at:

**Prudential BSN Takaful Berhad (200601020898 (740651-H))**

Level 13, Menara Prudential,  
Persiaran TRX Barat,  
55188 Tun Razak Exchange,  
Kuala Lumpur.

Tel: **03 2775 7188**

E-mail: [customer@prubsn.com.my](mailto:customer@prubsn.com.my)

Covered Person can also log on to PruBSN website at [www.prubsn.com.my](http://www.prubsn.com.my)

Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

**11. Other types of family takaful cover available:**

Please contact Us to know about other types of covers available.

**IMPORTANT NOTE:**

**PARTICIPATING IN A FAMILY TAKAFUL PLAN IS A LONG-TERM FINANCIAL COMMITMENT. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND FULLY ALL THE INFORMATION REGARDING THE BENEFITS AND TERMS CONTAINED IN THIS PRODUCT DISCLOSURE SHEET. YOU CAN CONTACT PRUBSN DIRECTLY IF YOU NEED FURTHER INFORMATION.**

The information provided in this disclosure sheet is:

Presented by:	Prudential BSN Takaful Berhad
Date:	May 2023
Version:	Cancer Plan v1.0

**Appendix 1 - Contribution Rates per RM20,000 Sum Covered**

Attained Age Next Birthday of Covered Person	Male Non Smoker	Male Smoker	Female Non Smoker	Female Smoker
19	29	30	34	34
20	30	32	36	36
21	31	34	38	40
22	32	36	39	42
23	33	38	40	45
24	34	40	42	47
25	36	42	43	50
26	36	46	44	53
27	37	48	44	55
28	38	50	46	57
29	40	52	49	62
30	41	54	50	66
31	43	57	53	68
32	45	59	55	74
33	46	61	57	80
34	47	64	62	85
35	49	67	65	89
36	50	69	68	96
37	51	73	71	104
38	54	76	76	116
39	56	80	82	129
40	59	85	88	142
41	62	90	97	157
42	66	97	104	171
43	70	104	111	188
44	74	111	118	201
45	78	118	125	215
46	82	125	131	231
47	86	132	140	246
48	90	139	152	263
49	94	146	166	280

Attained Age Next Birthday of Covered Person	Male Non Smoker	Male Smoker	Female Non Smoker	Female Smoker
50	98	153	177	307
51	102	159	190	340
52	107	167	209	363
53	114	192	222	386
54	125	220	235	409
55	136	242	247	431
56	153	275	256	453
57	167	302	271	471
58	183	331	281	489
59	200	362	291	514
60	218	396	309	541
61*	237	439	324	567
62*	258	479	340	590
63*	282	523	352	621
64*	307	570	364	642
65*	333	619	378	667
66*	375	696	384	683
67*	404	751	401	712
68*	434	807	418	743
69*	464	864	437	776

\* The proposed annual contribution for age 61 & above are for renewals only.