

PruBSN iTEKAD Protection
Master Certificate Summary

The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia (“PIDM”) up to limits. 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).

MASTER CERTIFICATE SUMMARY INFORMATION

Covered Member should read the following information in line with the conditions stated in this Master Certificate Summary.

1. PROOF OF AGE

In the event of claim, PruBSN requires satisfactory proof of age of Covered Member from claimant if such age was not admitted to PruBSN before.

2. NOMINATION

Covered Member can choose who will receive the benefits upon death by completing the nomination form and submit to PruBSN through the Master Certificate Holder upon enrolment to this scheme.

If the Covered Member has not chosen anyone, the Covered Member may complete the nomination form and submit to PruBSN immediately at the Branch or through E-mail (as stated in Clause 8).

3. CHANGE OF CONTACT DETAILS

In order for PruBSN to keep Covered Member informed of material information, Covered Member must ensure PruBSN has the Covered Member's latest contact details.

4. FREE LOOK PERIOD

Covered Member may cancel the takaful coverage by giving a written notice to PruBSN or through a written instruction from Master Certificate Holder and provide the personal identification details within fifteen (15) days from the start date of the Coverage Period. PruBSN will then refund the Contribution paid by the Covered Member, provided no claims has been made during the free look period.

5. PAYMENT OF CONTRIBUTIONS

The Contribution of RM10 will be deducted from each Covered Member's bank account with Master Certificate Holder. Master Certificate Holder shall provide its portion of the Contribution along with Covered Members' Contribution to PruBSN via fund transfer.

6. CANCELLATION OF COVERAGE

Covered Member may cancel his coverage under this Master Certificate after the free look period by giving a thirty (30) days prior notification in writing to PruBSN.

Upon cancellation of coverage, the takaful coverage for that Covered Member will continue until the end of Coverage Period under the Master Certificate or until the takaful coverage is terminated in accordance with Master Certificate Summary Clause 5, whichever occurs first. No surrender value will be payable, and the Contribution paid will not be refunded.

7. CLAIMS SUBMISSION

To make a claim, the nominee or proper claimant shall submit a claim notification to PruBSN via E-mail or the Branch (as stated in Clause 8) within ninety (90) days from the event/occurrence date.

Failure to give notice within such time shall not invalidate the claim if it shall be shown to PruBSN's satisfaction that it was not reasonably possible to give such notice and that notice was given as soon as it was reasonably possible. However, please note that PruBSN shall not pay any claims even with complete documents if the Covered Member or claimant submits the claim after twelve (12) months from the end date of Coverage Period.

Upon claim, the proper claimant or nominee(s) shall submit the complete appropriate documents for PruBSN to process the claim.

8. CUSTOMER SERVICE

If Covered Member has any question relating to this Takaful coverage, Covered Member may contact/ approach the touch points below.

Branch

PruBSN branches are open between 8:45 a.m. and 4:15 p.m. Monday to Friday (excluding public holidays).

Call

PruBSN **Customer Service** line at **03 2775 7188** during office hours (8:30 a.m. to 5:15 p.m. from Monday to Friday, excluding public holidays).

Mail and E-mail

Write to PruBSN at:

Microtakaful Unit

Prudential BSN Takaful Berhad 200601020898 (740651-H)
Level 13, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur.

E-mail: customer.microtakaful@prubsn.com.my

9. FINANCIAL MARKETS OMBUDSMAN SERVICE AND BANK NEGARA MALAYSIA *LAMAN INFORMASI NASIHAT DAN KHIDMAT* (BNMLINK)

Financial Markets Ombudsman Service and Bank Negara Malaysia *Laman Informasi Nasihat dan Khidmat* (BNMLINK) are set up to offer customer protection and help to resolve any disputes over claims.

If Covered Member or his or her nominee or proper claimant has any complaint or does not satisfy with a decision made by PruBSN, it may be referred to Ombudsman for Financial Markets Ombudsman Service and/or BNMLINK for deliberation.

Financial Markets Ombudsman Service

(formerly known as Ombudsman for Financial Services)

Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.

Tel: +603-2272 2811

Website: www.fmos.org.my

For Enquiries & Complaints

BNMLINK

4th Floor, Podium Bangunan AICB,

No. 10, Jalan Dato' Onn,

50480 Kuala Lumpur.

Website: bnm.gov.my/BNMLINK

SHARIAH CONTRACT (AQAD)**1. Contractual relationship between Master Certificate Holder and Covered Members with PruBSN**

1.1 Both the Master Certificate Holder and the Covered Members agreed to participate in this scheme based on the principles of *Ta'awun* (mutual assistance). The *Tabarru'at* (charitable) Contributions for each Covered Member, supported by the Master Certificate Holder, PruBSN, and the Government Grant, together with the Covered Members' participation, will form the basis of mutual assistance under this scheme. The Contributions from the Master Certificate Holder, PruBSN, and the Government Grant will be pooled into the *Tabarru`* Fund to provide mutual financial benefits payable to all eligible Covered Members or their beneficiaries upon the occurrence of pre-agreed events based on the agreed takaful benefits under the scheme.

1.2 Wakalah

1.2.1 Master Certificate Holder and Covered Members agreed to appoint and authorise PruBSN to manage this takaful scheme and invest the *Tabarru`* Fund. PruBSN is authorised to implement the takaful business in accordance with Shariah principles, legal and regulatory requirements as well as the terms stated herein.

1.2.2 In return for the tasks to be carried out and based on *Wakalah bi al-ujrah* principles, Master Certificate Holder and Covered Member agreed to pay the Upfront *Wakalah* Charges to PruBSN as specified under Master Certificate.

1.2.3 Upon circumstances that would be deemed as mismanagement, negligence or breach of specified terms, PruBSN shall be liable and shall compensate for loss or damage including any actual cost suffered by Master Certificate Holder and/or Covered Member.

1.2.4 This *Wakalah* contract shall dissolve upon termination due to cancellation of coverage or any circumstances as specified under the Master Certificate Summary Information Clause 4 and Clause 6 herein. PruBSN is entitled to the Upfront *Wakalah* Charges for the services rendered.

BASIC PROVISIONS

1. DEFINITIONS

In this Master Certificate Summary, the following words and phrases are defined as below:

- 1.1. **Accident or Accidental** – shall mean action caused by external and visible means, resulting directly and independently of any other cause by a sudden, unintentional, unexpected, unusual and specific event that happens at an identifiable date, time and place.
- 1.2. **Age** – shall mean age next birthday.
- 1.3. **Coverage Period** - shall mean the period starting from the commencement of takaful coverage until it ends under the Master Certificate.
- 1.4. **Doctor or Physician** – shall mean a registered medical practitioner who is qualified and licensed to practise western/evidence-based medicine. In providing treatment, this person must be practising within the scope of his licensing and training in the geographical area of practice. This person shall not be the Master Certificate Holder, Covered Member, or the Covered Member’s spouse or a close relative.
- 1.5. **Hospitalised or Hospitalisation** – shall mean a continuous admission of at least six (6) hours in a hospital and a room-and-board charge has been made by the hospital in connection with the Hospitalisation.
- 1.6. **Injury or Injuries** – shall mean bodily injury sustained by the Covered Member caused solely by Accident.
- 1.7. **Malaysian Government Hospital** – shall mean a recognised Government owned hospital under the purview of the Malaysian Ministry of Health and which charges of service are subject to the Fee Act 1951 Fees (Medical) Order 1982 or any such relevant laws that may replace it in future.
- 1.8. **Medically Necessary** – shall mean medical service which is:
 - (a) consistent with the diagnosis and customary medical treatment for Injury;
 - (b) in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits;
 - (c) not for the convenience of the Covered Member or the Doctor; not of an experimental, investigational or research nature, preventive or screening nature;
 - (d) for which the charges are fair and reasonable and customary for the Injury; and provide treatment directly related to the Injury.
- 1.9. **Pre-Existing Conditions** – shall mean any disability, illness and/or condition that the Covered Member under this Master Certificate Summary has reasonable knowledge of before the start date of the Coverage Period. A Covered Member may be considered to have reasonable knowledge of a Pre-Existing Condition where the disability, illness and/or condition is one which:
 - (a) the Covered Member has received or is receiving treatment; or
 - (b) medical advice, diagnosis, care or treatment has been recommended; or

- (c) clear and distinct symptoms are or were evident; or
 - (d) its existence would have been apparent to a reasonable person in the circumstances.
- 1.10. **Sum Covered** – shall mean the amount of benefit that will be paid upon claim and which is payable from the *Tabarru`* Fund.
- 1.11. **Tabarru` Deduction** – refers to the Contribution after deducted the Upfront *Wakalah* Charge, are pooled in *Tabarru`* Fund in accordance with the *Ta`awun* arrangement. PruBSN may revise *Tabarru`* deductions by giving a thirty (30) days advance notification to the Master Certificate Holder and Covered Members.
- 1.12. **Tabarru` Fund** – shall mean a fund collectively owned by the Master Certificate Holder and the Covered Members as the participants in the scheme, together with other contributors whose *Tabarru`* Deductions are pooled into the fund . The fund is used to pay all the claims in accordance with the agreed benefits under the scheme on the basis of mutual aid and assistance.
- 1.13. **Upfront Wakalah Charge** – shall mean charges that the Master Certificate Holder and Covered Members pays to PruBSN for the services rendered.
- 1.14. **Waiting Period** – shall mean a period from the start date of the Coverage Period during which no benefit is payable, unless otherwise specified.

MASTER CERTIFICATE SUMMARY

1. THIS CERTIFICATE

- 1.1. This Master Certificate Summary serves as an excerpt of the main provisions of the Master Certificate. It does not replace or supersede the Master Certificate and is subject to any subsequent changes to the Master Certificate.
- 1.2. All interpretation of the benefits and terms mentioned in this document shall be based on the relevant provisions stated in the Master Certificate.
- 1.3. The person who is covered with takaful coverage under this Certificate is referred to as a Covered Member.

2. CONTRIBUTION, *TABARRU`* DEDUCTION AND UPFRONT *WAKALAH* CHARGE

- 2.1. The Contribution for the *Tabarru`* deduction of takaful coverage is partially funded by the Government, PruBSN and Master Certificate Holder, while each Covered Member pays RM10.00 as a portion of Contribution that is used to partially covers the Upfront *Wakalah* Charge for the management expenses to PruBSN.
- 2.2. PruBSN may revise the Contribution, the rate of *Tabarru`* deduction and/or the Upfront *Wakalah* Charge by giving a thirty (30) days advance notification to Master Certificate Holder and Covered Members. The revision to the Contribution, the rate of *Tabarru`* Deduction and/or Upfront *Wakalah* Charge shall be effective upon a new or next takaful Coverage Period (if renewal of the Certificate is applicable).
- 2.3. Upfront *Wakalah* Charge paid forms part of the Contribution due, will not be refunded upon termination stated under Clause 5.

3. BENEFITS

3.1 Non-Accidental Death Benefit

- 3.1.1 If the Covered Member passes away due to causes other than Accident while the Covered Member has takaful coverage under this Certificate, PruBSN shall pay the Sum Covered for Non-Accidental Death Benefit as stated in Clause 3.4 Benefit Table, from the *Tabarru`* Fund and the Covered Member's Certificate will be terminated.
- 3.1.2 In the event of death of the Covered Member due to cause other than Accident within four (4) months Waiting Period from the start date of the Coverage Period, the Non-Accidental Death Benefit is not payable.

3.2 Accidental Death Benefit

- 3.2.1 If the Covered Member passes away due to an Accident while the Covered Member has takaful coverage under this Certificate, PruBSN will pay the Sum Covered for

Accidental Death Benefit, as stated in Clause 3.4 Benefit Table, from the *Tabarru`* Fund and the Covered Member's Certificate will be terminated.

- 3.2.2 Only one of the benefits below shall be payable in the event occurrence of either:
- a) Non-Accidental Death Benefit; or
 - b) Accidental Death Benefit;
- whichever is higher.

3.3 Daily Government Hospital Allowance Benefit (Due to Accident)

3.3.1 If the Covered Member is Hospitalised at a Malaysian Government Hospital due to Accidental Injuries while the Covered Member has takaful coverage under this Certificate, PruBSN will provide a hospital allowance for each day of Hospitalisation up to maximum fourteen (14) days during the Coverage Period, as stated in Clause 3.4 Benefit Table, from the *Tabarru`* Fund.

3.3.2 The confinement to a Malaysian Government Hospital must be recommended by a qualified Doctor or Physician.

3.4 Benefit Table

Benefits	Sum Covered
Non-Accidental Death Benefit	RM 10,000
Accidental Death Benefit	RM 20,000
Daily Government Hospital Allowance Benefit (Due to Accident)	RM 50/day (Up to 14 days)

4. CLAIMS

4.1. PruBSN may not pay the benefit under this Certificate unless:

- 4.1.1. The Covered Member or nominee(s) has provided PruBSN all completed documents and information that PruBSN has requested as soon as reasonably practical (Claimant shall bear any cost involved in providing such documents);
- 4.1.2. The claim for the benefit and all the relevant documents and information that PruBSN requires is submitted within ninety (90) days of the event date of claim.
- 4.1.3. Failure to give notice within such time shall not invalidate the claim if it shall be shown to PruBSN's satisfaction that it was not reasonably possible to give such notice and that notice was given as soon as it was reasonably possible. However, please note that PruBSN shall not pay any claims even with complete documents if the Covered Member submits the claim after twelve (12) months from the end date of the Coverage Period.
- 4.1.4. Before PruBSN pay any claim under this Certificate, PruBSN may require the delivery of necessary additional document(s) including legal documents from the Covered Members / nominee(s) to process and approve the claim.

- 4.2. The Non-Accidental Death Benefit or Accidental Death Benefit payable under this Certificate shall be paid within five (5) working days claim notification, while the Daily Government Hospital Allowance Benefit (Due to Accident) payable under this Certificate shall be paid within seven (7) working days, upon receiving complete supportive documentation as requested by PruBSN. Upon full payment of all eligible benefits, the liability of PruBSN will cease in respect to such takaful coverage for the Covered Member.
- 4.3. The payment of the benefits is made directly by PruBSN to the Covered Member or nominee(s) of the Covered Member or in the absence of nominee(s), the proper claimant via electronic payment (E-Credit).

5. TERMINATION

- 5.1. Takaful coverage under this Certificate in respect of a Covered Member shall terminate immediately:
- 5.1.1. upon death of the Covered Member; or
 - 5.1.2. upon receipt of a written instruction from the Master Certificate Holder to terminate the takaful coverage for the Covered Member; or
 - 5.1.3. on the date Covered Member's takaful coverage ends which is twelve (12) months from the start date of the Coverage Period;
- whichever occurs first.

6. EXCLUSIONS

6.1 Non-Accidental Death Benefit

PruBSN will not pay Non-Accidental Death Benefit if the Covered Member's death is caused by:

- a) suicide while sane or insane within the twelve (12) months from the start date of the Coverage Period; or
- b) non-accidental cause within the four (4) months of Waiting Period from the start date of the Coverage Period.

6.2 Accidental Death Benefit

PruBSN will not pay the Accidental Death Benefit if at the time of death, any of the following events involving Covered Member occur:

- (a) taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician;
- (b) drug or narcotic or alcohol influence or abuse or stimulator abuse;
- (c) drug or narcotic or alcohol intoxication; or

- (d) driving vehicle or riding motorcycle below the permitted minimum age under the applicable laws or driving or riding without a valid driving license which is non-compliance with the applicable laws and regulations.

PruBSN will not pay the Accidental Death Benefit if Covered Member's death is directly or indirectly caused by:

- (a) war or any act of war or invasion or act of foreign enemy hostilities (whether war be declared or not) or civil war or rebellions or revolutions, insurrection or military or usurped power, direct participation in riot, strike or civil commotion;
- (b) any violation or attempted violation of the law or resistance to arrest;
- (c) attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity;
- (d) suicide, attempted suicide or self-inflicted injuries while sane or insane;
- (e) 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 sterilization;
- (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 dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving), unless We agree in a special endorsement; or
- (g) any form of illness or disease due to non-accidental causes.

6.3 Daily Government Hospital Allowance Benefit (Due to Accident)

PruBSN will not pay the Daily Government Hospital Allowance Benefit (Due to Accident) if the Covered Member's Hospitalisation is directly or indirectly, wholly or partly caused by:

- (a) Pre-existing Conditions or any Accidental Injuries happen before the start date of Coverage Period; or
- (b) any form of illness or disease due to non-accidental causes; or
- (c) any insect bites including mosquito bites and worm infestation; or
- (d) Circumcisions, eye examinations, corrections of near-sightedness and/or farsightedness through glasses, lens and refraction or surgery (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or medical devices not limited to artificial limbs, all forms of hearing aids, cochlear apparatus, external or implanted pacemakers, automatic implanted cardioverter defibrillator and their prescriptions thereof, elective cosmetic or plastic surgeries except for re-constructive surgeries necessary to restore function following an Accidental Injury; or
- (e) any dental conditions including dental treatment or oral surgery unless necessitated by Injuries to sound natural teeth due to Accident (broken teeth resulting from chewing hard objects are not considered as Injuries due to Accident) occurring wholly during the Coverage Term; or
- (f) any exploratory or experimental treatments or any other elective procedures, including medication and/or unconventional medical technology/procedure, which have not been proven to be effective based on established medical practice and

which have not been approved by a recognised body in the country in which the Covered Member is receiving the treatment; or

- (g) any private nursing (with the exception to the benefits provided under Home Nursing Care), rest cures or sanatoria care, illegal drugs, intoxication (including but not limited to alcohol and drugs), sterilization, venereal disease and its sequelae, Acquired Immuno-deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or the presence of any Human Immuno-deficiency Virus (HIV) infection and HIV related diseases and sexually transmitted diseases; or
- (h) any treatments or procedures relating to pregnancy or childbirth and its complications, pregnancy, current and previous pregnancies (and related complications), child birth (including surgical delivery and any surgical or non-surgical procedures of the female reproductive system during surgical delivery), miscarriage, abortion (including any abortion performed due to psychological or social reasons, and any consequences of any of these procedures) and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatments pertaining to infertility as well as erectile dysfunction and tests or treatments related to impotence or sterilisation (with the exception to the benefits as provided under Maternity Complications, if applicable); or
- (i) routine medical examinations or consultations, Hospitalisation primarily for investigatory purposes, diagnosis, X-ray examinations, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not deemed Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Physician, and treatments specifically for weight reduction or gain; or
- (j) suicide, attempted suicide or intentionally self-inflicted Injuries while sane or insane; or
- (k) any Injuries or illnesses caused by wars or any acts of war, invasions, acts of foreign enemy hostilities (whether war is declared or not), civil wars, rebellions, revolutions, insurrections, military or usurped power, criminal or terrorist activities, active duty in any armed forces, any violations or attempted violation of the law or to resist arrest, and direct participations in riots, strikes and civil commotions or insurrection; or
- (l) any ionising radiations or contaminations by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material; or
- (m) any investigations and treatments of sleep and snoring disorders, hyperhidrosis treatments, hormone replacement therapies, stem cells therapies (other than for haemopoietin blood disorder), hyperbaric oxygen therapies, chiropodist consultations and treatments and alternative therapies such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatments, massage or aroma therapies or other alternative treatments; or
- (n) any psychiatric, mental or nervous disorders and those due to senile disorders (including any neuroses and their physiological or psychosomatic manifestations); or
- (o) any sickness or Injuries arising from racing of any kind (except foot racing), hazardous sports such as but not limited to scuba diving, bungee jumping, hang-gliding, ballooning, parachuting, skydiving and water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports, illegal activities, and aerial flights other than as a crew member or as a fare-paying passenger on a licensed

- passenger-carrying commercial aircraft operating on a regular scheduled route unless We agree beforehand in a special endorsement; or
- (p) any care or treatments that do not lead to a recovery, conservation of the Covered Member's condition or restoration of the Covered Member's previous state of health.

7. PROHIBITION DUE TO SANCTION OR RELATED OFFENCE

- 7.1. If PruBSN discovers or have justified suspicion that the Covered Member has become a prohibited person or related party to a prohibited person who is subject to sanction by any laws and/or regulations, PruBSN shall terminate or void the Certificate immediately without prior notice. PruBSN shall not transact any business with any parties in connection with the Certificate, including but not limited to, making or receiving any payments under the Certificate.

****END OF MASTER CERTIFICATE SUMMARY****