

## PruBSN iTEKAD Protection

(This is a takaful product)

# PRODUCT DISCLOSURE SHEET FOR COVERED MEMBER

PRUDENTIAL BSN

TAKAFUL

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your **Family Takaful**. Other customers have read this PDS and found it helpful; **you should read it too**.

PRUDENTIAL BSN TAKAFUL BERHAD

Date: 15 December 2025

## 1 What is PruBSN iTEKAD Protection?

**PruBSN iTEKAD Protection** is a Shariah-compliant group term takaful scheme, which provides a lump sum benefit in the event of death due to non-accidental or accidental causes. The scheme also includes a daily hospital allowance benefit for up to 14 days if Covered Member is hospitalised in a government hospital due to an accident.

In collaboration with the strategic partner (referred to as the "Master Certificate Holder"), this scheme offers the protection to eligible low-income microentrepreneurs, who aged nineteen (**19**) to fifty (**50**) years old at next birthday (referred to as the "Covered Member").

The coverage period is **twelve (12) months** and this scheme is exclusively managed by Prudential BSN Takaful Berhad ("PruBSN").

### Applicable Shariah concept

- **Ta`awun:** When the Government, Master Certificate Holder and PruBSN contribute to the *Tabarru`* Fund for mutual financial benefits upon pre-agreed events.
- **Wakalah bi al-ujrah:** When the Master Certificate Holder and Covered Members appoint PruBSN to manage and invest the fund for a fee, plus a performance fee from the distributable surplus from the *Tabarru`* Fund.

**Note:** The product description above is **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

## 2 Know your Coverage/Benefits?

With your one-time takaful contribution of RM 10, the following takaful benefits would be provided:

Benefits for each Eligible Covered Member	Sum Covered (RM)
Non-accidental Death Benefit*	10,000
Accidental Death Benefit	20,000
Daily Government Hospital Allowance Benefit (Due to Accident)	RM50/day (Up to 14 days)

### Coverage Term

- The scheme provides the coverage for a period of **twelve (12) months**.

\* Non-accidental Death Benefit will not be payable if the non-accidental death happens within first 4 months of Waiting Period from the coverage start date.

**Note:** The coverage and benefits description above is **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

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 PruBSN or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

### Your family takaful product(s) excludes:

We will not pay the **Non-accidental Death Benefit** if the Covered Member's death is caused by:

- suicide while sane or insane within 12 months from the coverage start date; or
- non-accidental causes but within 4 months of Waiting Period from the coverage start date.

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

- attempted suicide or self-inflicted injuries while sane or insane; or
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion.

We will not pay **Daily Government Hospital Allowance Benefit (Due to Accident)** if hospitalisation is directly or indirectly, wholly or partly caused by:

- Pre-existing Conditions or any accidental injuries happen before the coverage start date; or
- any form of illness or disease due to non-accidental causes.

**Note:** The exclusion list above is **non-exhaustive**. You must refer to the Master Certificate Summary for the full list of exclusion.

If you have any questions or require assistance on your family takaful product(s) you can:



Call PruBSN at  
03 2775 7188



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

### 3 Know your Obligations?

For this family takaful certificate, you must pay a one-time takaful contribution of RM10.00.

Takaful Contribution

**PruBSN iTEKAD Protection** is a scheme with a one-time takaful contribution partially funded by the Government, PruBSN and the Master Certificate Holder.

In addition, each Covered Member pays a RM10.00, as a portion of one-time takaful contribution to partially cover the Upfront *Wakalah* Charge for the management expenses to PruBSN.

### 4 Other Key Terms

- **Nomination** – Covered Member are advised to name a nominee for the takaful certificate to ensure a smooth settlement of claims. The Covered Member should also ensure that the nominee is aware of the certificate that the Covered Member has taken.
- **Waiting Period** - The eligibility for the Non-Accidental Death Benefit will only start 4 months from the coverage start date.
- **Renewal** - The renewal of coverage is not guaranteed. The eligible Covered Members must re-apply for coverage renewal before their current coverage ends. Upon renewal, the 4-month Waiting Period will apply again for Non-Accident Death Benefit if the contribution is received by PruBSN more than thirty (30) days after the previous coverage ends.
- **Claims** – Please refer to the Master Certificate Summary to understand the claims procedure.

**Note:** This key terms above are **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

### ? Can I cancel my certificate?

Yes, you may cancel your certificate by giving written notice to PruBSN.

- **Free-Look Period** - You may cancel the takaful coverage by giving a notification in writing directly to PruBSN or through Master Certificate Holder's written instruction and provides personal identification details within fifteen (15) days from the coverage start date. PruBSN will then refund the contribution paid by you, provided no claims has been made during the free-look period.
- **Written Notice:** You may cancel your coverage after the free-look period by giving a thirty (30) days prior notification in writing to PruBSN. The coverage will continue until the end of coverage period and will not be renewed in the following year. There is no surrender value that will be paid and contribution paid will not be refunded.

**Note:** This key terms above are **non-exhaustive**. Please refer to the Master Certificate Summary for more information.

PruBSN is a takaful operator registered under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).