



Medic Protector

PRUDENTIAL BSN

TAKAFUL

Protect
your health.
Protect
your life.



PRUDENTIAL BSN
TAKAFUL

Medic Protector

Prudential Medi Assist
Customer Service: (63) 2053 7188 Email to: customer@prudential.com.my
(Monday to Friday (except public holidays) between 8.30 am and 5.15 pm)

Hospital Admissions	Non-panel Hospital
Panel Hospital <ol style="list-style-type: none">1. Present your NRIC or equivalent and medical card if available at hospital admission counter for verification.2. The obtaining of Pre-Admission Letter is dependent on Prudential BSN Takaful's assessment of completed documents sent by the hospital*.	<ol style="list-style-type: none">1. Charges/fees to be paid by customer upon discharge.2. Customer to submit all documents together with the original bill, fee invoice and receipts to Prudential BSN Takaful for reimbursement**.

Services provided by Prudential Medi Assist - Call (63) 2166 7277 for 24 hours service.

<ul style="list-style-type: none">• Emergency Medical Evacuation/Repatriation• Medical Service Provider Referral• Arrangement of Dr's appointment	<ul style="list-style-type: none">• Telephone Medical Advice• Repatriation of Mortal Remains• Travel Assistance
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Please call Prudential BSN Takaful Customer Service or log-on to www.prudential.com.my for an updated panel hospital listing.
* Subject to terms and conditions stated in certificate contract.

TAKAFUL
FOR ALL. FOR LIFE.



Medic Protector

There's no doubt medical treatments are advancing at an accelerated speed but it comes with a cost to medical care and services as well. Realising how costly healthcare bills are nowadays, **Medic Protector** would be an ideal medical plan that can help you in the time of need. It's an affordable medical coverage that you can own to protect yourself and your family against unforeseen ailments with no lifetime limits.



Affordable

Everyone needs medical care at some point. Protect yourself and your family from the unexpected and high medical costs from RM61 per month.



Flexibility

Choose a plan to suit your financial needs.



No lifetime limit

Get medical care and treatment throughout your life*

**Subject to Annual Limit and/or benefit limits*



Hajj/Umrah immunization benefit

Stay healthy during your pilgrimage by getting vaccinated and be reimbursed up to maximum of RM300 every 3 years.



Double annual coverage

Get increased coverage in the event of cancer, kidney failure & heart attack.



Medic Booster

Increase your Annual Limit and Lifetime Limit for Outpatient Cancer & Kidney Dialysis Treatment with a minimal amount of additional contribution.

MEDIC BOOSTER

Medic Booster is an optional benefit that will increase your Annual Limit in **Medic Protector** by an additional RM1,000,000. On top of that, Medic Booster will also double your Outpatient Cancer and Kidney Dialysis Treatment Lifetime Limit for each **Medic Protector** plan. Therefore, with Medic Booster, your concern on future medical cost can be set aside.

*Note: Medic Booster is only attachable to **Medic Protector** - Level Contribution option*

Boost Annual Limit - Additional RM1,000,000 every year!

Plan and Annual Limit Amount	Plan 150	Plan 200	Plan 300	Plan 400
	RM150,000	RM200,000	RM300,000	RM400,000
	With Medic Booster			
	RM1,150,000	RM1,200,000	RM1,300,000	RM1,400,000

Boost Lifetime Limit for Outpatient Cancer & Kidney Dialysis Treatment - Double the amount!

Plan and Lifetime Limit Amount	Plan 150	Plan 200	Plan 300	Plan 400
	RM750,000	RM1,000,000	RM1,500,000	RM2,000,000
	With Medic Booster			
	RM1,500,000	RM2,000,000	RM3,000,000	RM4,000,000

SMARTSAVER300

SmartSaver300 is a smarter way to maximise value of your medical plan. Choosing SmartSaver300 allows you to save your annual contribution as compared to Full Coverage option. With that contribution savings, you can enhance your protection.

With SmartSaver300, you will need to pay only the first RM300 out of the total Reasonable and Customary Charges of eligible benefits for any one disability.

Note: If SmartSaver300 is chosen, you must first pay a fixed amount of RM300 out of the total Reasonable and Customary Charges of eligible benefits for any one disability. Items that are not subjected to the RM300 Deductible includes Hospital Daily Room and Board, Day Surgery, Second Medical Opinion, Treatment Allowance, Outpatient Cancer Treatment, Outpatient Kidney Dialysis Treatment, Organ Transplant, Emergency Treatment for Accidental Injury, Hajji Umrah immunization Benefit and Government Hospital Benefit.

Other coverage option:

Full Coverage

We will pay the total Reasonable and Customary Charges of eligible benefits for any one disability.

Tabarru`

Tabarru` is deducted monthly from your Individual Special Account (ISA) to pay for your takaful coverage. The *Tabarru`* for takaful coverage varies by age, smoking status, occupation class, medical rating, medical plan and coverage option.

Tabarru` means a donation of a specified portion from the contribution into the *Tabarru`* Fund for the purpose of mutual aid and assistance among fellow participants according to the agreed benefits under the plan.

SCHEDULE OF BENEFITS

Benefit & Plan Type	Plan 150	Plan 200	Plan 300	Plan 400
If you are hospitalised				
Hospital Room and Board - Panel Hospital	RM150 per day	RM200 per day	RM300 per day	RM400 per day
Maximum Stay at Hospital (per annum)	120 days	120 days	150 days	150 days
Intensive Care Unit (max 120 days per annum)	As charged. If SmartSaver300 is selected, it is subject to deductible.			
Surgical Procedure and Treatment				
In-hospital and Related Services				
If you need out-patient treatment				
Day Surgery	As charged	As charged	As charged	As charged
Home Nursing Care	Not Applicable	Not Applicable	Full coverage SmartSaver300	Full coverage SmartSaver300
Maximum Home Nursing Care Days (per lifetime)	Not Applicable	Not Applicable	180 days	250 days
Pre-hospitalisation and Post-hospitalisation Treatment (within 120 days before and after hospitalisation)	As charged. If SmartSaver300 is selected, it is subject to deductible.			

Benefit & Plan Type	Plan 150	Plan 200	Plan 300	Plan 400
If you are coping with life-changing events				
Cancer Treatment (Outpatient) ¹	RM750,000 per lifetime	RM1,000,000 per lifetime	RM1,500,000 per lifetime	RM2,000,000 per lifetime
With Medic Booster				
Kidney Dialysis Treatment (Outpatient) ¹	RM1,500,000 per lifetime	RM2,000,000 per lifetime	RM3,000,000 per lifetime	RM4,000,000 per lifetime
Additional Annual Limit due to Cancer, Heart Attack or Kidney Failure ²	RM150,000	RM200,000	RM300,000	RM400,000
Additional Lifetime Limit for Organ Transplant ³	Not Applicable	Not Applicable	RM100,000	RM100,000
Treatment Allowance for Chemotherapy, Radiotherapy, Kidney Dialysis, Heart Attack Follow-up Care	RM100 per day (Max RM1,000 per year; Max RM10,000 lifetime)	RM100 per day (Max RM1,000 per year; Max RM10,000 lifetime)	RM100 per day (Max RM2,000 per year; Max RM20,000 lifetime)	RM100 per day (Max RM2,000 per year; Max RM20,000 lifetime)
Second Medical Opinion • Consultation and Diagnosis in Malaysia	Not Applicable	Not Applicable	Not Applicable	RM500 per year
• Consultation with World Leading Experts				RM500 per year
If you are in Emergency				
Maternity Complications ⁴	Not Applicable	Not Applicable	RM6,000 per year	RM10,000 per year
Emergency Treatment for Accidental Injury	RM1,500 per year	RM1,500 per year	RM2,000 per year	RM3,000 per year
Worldwide Emergency Medical Assistance ⁵	Yes	Yes	Yes	Yes
Overall Annual Limit	RM150,000	RM200,000	RM300,000	RM400,000
	With Medic Booster			
	RM1,150,000	RM1,200,000	RM1,300,000	RM1,400,000
Lifetime Limit	-	-	-	-

Benefit & Plan Type	Plan 150	Plan 200	Plan 300	Plan 400
Additional Benefit				
Hajj/Umrah immunization benefit (every 3 years) ⁶	Not Applicable	RM300	RM300	RM300
Government Hospital Benefit	RM50 per day	RM100 per day	RM150 per day	RM200 per day

Note:

All benefits are subject to Terms and Conditions of Certificate.

¹ There is no annual limit for Outpatient Cancer Treatment and Outpatient Kidney Dialysis Treatment.

² The Additional Annual Limit will apply on top of the Annual Limit of the selected plan for each year until the expiry of this benefit. This increase can only happen ONCE for the first diagnosis of Cancer, Heart attack or Kidney Failure, whichever is earlier.

³ The additional limit for Additional Organ Transplant benefit is an additional limit on top of the annual and lifetime limit of the plan.

⁴ Maternity complications and Hajj/Umrah Immunisation benefit are subject to 365 days waiting period. Maternity Complications benefit is only applicable for female Covered Person and the coverage is from age 18 to 45 only.

⁵ Worldwide coverage is for Covered Persons who travel/reside outside of Malaysia (overseas residence) not more than 90 days per year. Worldwide Emergency Medical Assistance is a complimentary service provided by a third party provider with 24-hour Line and can be terminated by giving 14 calendar days prior notice to you.

⁶ 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.

IMPORTANT NOTES

1. This brochure does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this rider, please refer to the Product Illustration and Product Disclosure Sheet.
2. For **Medic Protector**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
3. **Medic Protector** is a guaranteed renewable plan rider. It does not provide any benefit amount from the *Tabarru`* Fund upon termination of certificate.
4. If you cease or miss paying contribution, your coverage might lapse prematurely.
5. The contribution and *Tabarru`* are not guaranteed. PruBSN may revise the contribution and *Tabarru`* due to unfavourable circumstances such as medical cost inflation and higher utilisation of medical services by giving you 30 days written notice. The revised rates will take effect on the next certificate anniversary. For step-up contribution option, it may even fall within the 3 certificate years interval.
6. Please refer to www.prubsn.com.my or download PruBSN Navigator application for free at Google Play and Apple App Store to view the list of Panel Hospitals.
7. You can only seek Second Medical Opinion when you are diagnosed with one of the covered critical illnesses.
8. **Medic Protector** is premised on a mutual assistance (*Ta`awun*) arrangement where a portion of your contribution is deducted and pooled into the *Tabarru`* Fund together with the contribution of other participants to provide for mutual financial benefits payable to all the eligible takaful participants. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges stated above.
9. In addition, the *Mudarabah* concept is applied which allows any investment profit arising from the ISA to be shared between PruBSN and yourself. You will receive 80% of the investment profit, while PruBSN will receive the balance of 20%. Your share of the profit will be placed back into your ISA. If there is an investment loss arising from the ISA, in line with *Mudarabah* concept, these losses will be solely borne by you.
10. You are entitled to receive any distributable surplus inclusive of investment profit (if any) from the *Tabarru`* Fund. Together with other participants, you are entitled to 50% of the surplus and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. Your portion of the distributable surplus will be placed back into your ISA. The exact amount of distributable surplus will be determined annually and is subject to approval by both the Shariah Committee and the Board of Directors of PruBSN.
11. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.

EXCLUSIONS

We will not pay for any hospitalisation or surgery of the Covered Person or charges caused directly or indirectly, wholly or partly by any one (1) of the following:

1. Pre-existing condition if such condition was not disclosed in the proposal form or any other forms in relation to your health status after the certificate is in-force.
2. Specified Illnesses occurring during the first one hundred twenty (120) days of Waiting Period.
3. Any medical or physical conditions occurring within the first thirty (30) days of Waiting Period of the Covered Person's Date of Certificate, date of revival or date of endorsement, whichever is latest, except for accidental injuries.
4. Any insect bite including mosquito bites and worm infestation during the waiting period.
5. Elective cosmetic or plastic surgery except re-constructive surgery necessary to restore function following an injury, circumcision, eye examination, glasses, lens and refraction or surgical correction of nearsightedness and/or farsightedness (Radial Keratotomy or Lasik) and the use or acquisition of external prosthetic appliances or medical devices not limited to such as artificial limbs, all forms of hearing aids cochlear apparatus, external or implanted pacemakers, automatic implanted cardioverter defibrillator and prescriptions thereof.
6. Dental conditions including dental treatment or oral surgery except as necessitated by accidental injuries to sound natural teeth (broken teeth resulting from chewing hard objects are not considered as accidental injury) occurring wholly during the Period of Takaful. Expenses arising from placement of denture, root canal treatment and prosthetic services such as bridges, braces, implants and crown or their replacement will not be payable.
7. Exploratory or experimental treatment or any other elective procedures, including medication and/or unconventional medical technology/procedure, which has not been proven to be effective, based on established medical practice, and which has not been approved by a recognised body in the country in which you receive the treatment.
8. Private nursing (with 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 Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) or the presence of any Human Immunodeficiency Virus (HIV) infection and HIV related diseases, all sexually transmitted diseases and any communicable diseases requiring quarantine by law.
9. Any treatment or surgical operation for Congenital Conditions including hereditary conditions.
10. 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 procedure 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, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilisation (with exception to the benefits as provided under the Maternity Complications).
11. Routine medical examinations or consultations, hospitalisation primarily for investigatory purposes, diagnosis, X-ray examination, 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.

12. Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane.
13. Any injury or illness caused by war or any act of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, criminal or terrorist activities, active duty in any armed forces, any violation, or attempted violation of the law or to resist arrest, direct participation in riot, strike and civil commotion or insurrection.
14. Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material.
15. Expenses incurred for donation of any body organ by a Covered Person and costs of acquisition of the organ including all costs incurred by the donor during organ transplant and its complications.
16. Investigation and treatment of sleep and snoring disorders, hyperhidrosis treatment, hormone replacement therapy, stem cells therapy (other than for haemopoietic blood disorder), hyperbaric oxygen therapy, chiroprapist consultation and treatment and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, herbalist treatment, massage or aroma therapy or other alternative treatment.
17. Care or treatment for which payment is not required or to the extent which is payable by any other Takaful or indemnity covering the Covered Person and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract.
18. Psychiatric, mental or nervous disorders and those due to senile disorders (including any neuroses and their physiological or psychosomatic manifestations).
19. Costs/expenses of services of a non-medical nature, such as television, telephones, telex services, broadband services, electricity bills, radios or similar facilities, admission kit/pack and other ineligible non-medical items.
20. Sickness or injury 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, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities, aerial flights other than as a crew member or as a fare-paying passenger, or on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route, unless we agree differently in a special endorsement.
21. Expenses incurred for sex changes or gender transformation.
22. Care or treatments that do not lead to a recovery, conservation of your condition or restoration to your previous state of health.
23. Charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not Medically Necessary, or charges in excess of Reasonable and Customary Charges, or charges which are incurred for Hospitalisation, pre-Hospitalisation and/or post-Hospitalisation after the expiry date.

WHAT IS TAKAFUL?

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.

Section 2(1) of the Islamic Financial Services Act 2013

Takaful is derived from Arabic word '*kafala*' which means **"Joint guarantee" or guaranteeing each other.**

Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the cooperative arrangement (*Ta`awun*) based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest.

There are three (3) aspects of mutuality embodied in takaful, namely mutual help/assistance, mutual responsibility and mutual protection.

When a person participates in a takaful scheme, he does not only seek protection for himself but also jointly cooperate with other participants to mutually contribute to one another in case of need.

/// **MUTUAL ASSISTANCE** ///

/// **MUTUAL PROTECTION FROM LOSSES** ///

/// **MUTUAL RESPONSIBILITY** ///

In essence, takaful is based on the principle of **"*Ta`awun*" (mutual cooperation / assistance)** as such the act of participation is ***Tabarru`at* (charitable) in nature.**

PRUDENTIAL BSN

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Medic Protector is a Shariah-compliant product.

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

For more information/enquiries, please contact:

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Prudential BSN Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Prudential BSN Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Prudential BSN Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

Important: You must ensure that you are satisfied that this product will best serve your needs and that the contribution payable under the certificate is an amount that you can afford.

All information is correct at the time of publication. Published June 2020.