

Service Guide

Our Company offers Takaful products through our agency force and bank partners. If you intend to participate in Takaful products marketed by our agents, you can enjoy these value-added services.

1. Before you participate in a Takaful Plan

Deal only with registered agents

- ✓ You can check the status of our agent via the Malaysian Takaful Association (MTA) website on **Public Enquiry on Agent Status**. Visit <http://www.malysiantakaful.com.my/Consumer-Zone/Public-Enquiry-on-Agent-Status.aspx> for more details.

Assist you in choosing the right Takaful plan

- ✓ Go through the Customer Fact Find form with you to understand your financial needs and risk appetite.
- ✓ Recommend suitable Takaful plan(s) based on the facts furnished in the form.

Explain product features

- ✓ Explain the product features, benefits payable, exclusions, contributions and charges.
- ✓ Provide Product Disclosure Sheet to assist you in making informed decision and to facilitate product comparison.

2. When you decide to participate in a Takaful Plan

Assist you in completing the Takaful Application

- ✓ Explain the importance of answering the questions in the proposal form fully and accurately while you are completing the proposal form.
- ✓ Provide information on making a nomination and/or *hibah* to ensure benefits payable are received by your nominee or beneficiaries in the event of death.
- ✓ Submit your application for underwriting after you have signed the proposal form .
- ✓ Arrange for medical examination with one of our panel clinics, if required.

Explain the Certificate Terms and Conditions

- ✓ Your Takaful certificate will be delivered to you via your agent (by hand or post) within 7 working days upon the commencement of your certificate.
- ✓ Go through the certificate terms and conditions with you to ensure that this is the right Takaful plan that you have participated in.

3. During the term of the Takaful Plan

Continuous Certificate Servicing

- ✓ Guide you in the renewal process of the certificate to ensure continuous coverage.
- ✓ Provide continuous service *e.g. certificate modifications, revival, withdrawal, surrender, change of address and frequency of contribution*. If the agent has left the Company, we shall appoint a new agent to service you.

Assist you in making a Claim

- ✓ Guide you through the standard procedures on how to file a Takaful claim

Customer's Portal

Please visit our customer portal at app.prubsn.com.my/PruBSNTouch for on-line access to your Takaful certificate information.

Customer Service

If you are not delighted with the services of our agent, or require additional support from us, you may call our Contact Centre at 03-20537188.

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