

PRUDENTIAL BSN

TAKAFUL

Crafting Business Excellence With **Employee Protection**



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).

Prudential BSN Takaful Berhad
200601020898 (740651-H)

Member of PIDM

PUTTING YOUR EMPLOYEE WELL-BEING FIRST

Responsible and caring organisations shall aim to provide a good work environment with comprehensive employee benefits in ensuring employee well-being is taken care of. This is a vital element of workforce management which motivates the employee to perform their very best in contributing to the business growth in the long run.

We are pleased to introduce **PruBSN SME@Work**, a group packaged plan specifically designed to provide comprehensive protection and healthcare benefits for your employees as well as their family members in times of need. As a caring employer, you can show your support by getting them protected in the event of any unforeseen circumstances.



BENEFITS AT A GLANCE

Basic Benefit

Group Term Takaful (GTT) provides a lump sum benefit in the event of death or Total and Permanent Disability (TPD) of the Covered Member during the coverage term¹ or prior to age 70 next birthday, whichever is earlier. This benefit essentially provides support that their loved ones can continue their livelihood should any unforeseen circumstances befall them.

Optional Benefits



Compassionate Allowance Benefit (CA)

This optional benefit provides a lump sum amount in the event of death of the Covered Member. Additionally, RM1,000 will also be payable in the event of death of spouse (limited to 1 spouse only) and RM500 will be payable in the event of death of a child (up to 3 children).



Group Accidental Death and Disablement Benefit (GADD)

Accidents may happen anytime and anywhere. This optional benefit provides a lump sum amount in accordance with the Scale of Benefits² if a Covered Member dies or sustains bodily injury (for example, loss of fingers, limbs, eyesight etc.) due to an accident.



Group Partial and Permanent Disability Benefit (GPPD)

This optional benefit provides a lump sum in accordance with the Scale of Benefits² should a Covered Member suffers bodily injury due to any causes.



Group Terminal Illness Benefit (GTI)

This optional benefit provides a lump sum benefit to the Covered Member diagnosed with Terminal Illness.

The basic benefit payout of GTT will be reduced by the amount paid under this GTI benefit.



Group Critical Illness Benefit (GCI)/Group Critical Illness Additional Benefit (GCIA)

This optional benefit provides a lump sum benefit to the Covered Member diagnosed with any of the covered 43 Critical Illnesses³.

With this, it helps to reduce their financial burden so that they can be more focused in the journey towards recovery. The GCI benefit payout will reduce GTT benefit amount, while GCIA benefit payout will not reduce GTT benefit amount.



Group Accidental Medical Reimbursement Benefit⁴ (GAMR)

If a Covered Member suffers bodily injury due to an accident, this optional benefit reimburses medical expenses incurred for treatment, hospital charges, and nursing fees up to the amount of benefit for the selected plan for each accident.



Group Employee Takaful Income Benefit (GETI)

This optional benefit provides an annual benefit up to 10 years in the event of TPD of the Covered Member.



Group Hospital and Surgical Benefit (GHS)

This optional benefit provides 6 choices of comprehensive medical benefits to take care of your employees when they are hospitalised or required to undergo a surgical procedure. The coverage of GHS can be extended to the spouse and children of your employees.

All the benefits above are applicable worldwide, subject to 90 days residence requirement. Please refer to the Product Disclosure Sheet and Certificate Document for details of important features of the plan including terms and conditions.

¹The coverage term for this plan is one year.

²Please refer to the Scale of Benefits as stated in Appendix 1 for the details.

³Please refer to the Product Disclosure Sheet for the full list of 43 Critical Illnesses.

⁴Attachable if GADD or GPPD is selected.

ALL ABOUT PruBSN SME@WORK

1. What is the coverage provided by PruBSN SME@Work?

PruBSN SME@Work is a group yearly renewable Takaful plan which consists of a basic benefit coverage on death or TPD under GTT and several optional benefits which are CA, GCI/GCIA, GTI, GADD, GPPD, GAMR, GETI and GHS.

2. What are the optional benefits and packages offered under PruBSN SME@Work?

You have the flexibility to choose one of the plans below (*Plan 1 to Plan 6*) for each employment category. All your employees of the same employment category must enroll in the same plan.

| Basic Benefit | Amount of Benefits (RM) | | | | | |
|---|--------------------------|--------|--------|---------|---------|---------|
| | Plan 1 | Plan 2 | Plan 3 | Plan 4 | Plan 5 | Plan 6 |
| Group Term Takaful (GTT) | 20,000 | 30,000 | 60,000 | 100,000 | 150,000 | 200,000 |
| Optional Benefits | Amount of Benefits (RM) | | | | | |
| Compassionate Allowance Benefit (CA) | 1,000 | 2,000 | 2,000 | 3,000 | 4,000 | 5,000 |
| Group Accidental Death and Disablement Benefit (GADD) | 20,000 | 30,000 | 60,000 | 100,000 | 150,000 | 200,000 |
| Group Partial and Permanent Disability Benefit (GPPD) | 20,000 | 30,000 | 60,000 | 100,000 | 150,000 | 200,000 |
| Group Terminal Illness Benefit (GTI)* | 20,000 | 30,000 | 60,000 | 100,000 | 150,000 | 150,000 |
| Group Critical Illness Benefit (GCI)* | 10,000 | 15,000 | 30,000 | 50,000 | 75,000 | 100,000 |
| Group Critical Illness Additional Benefit (GCIA)* | 10,000 | 15,000 | 30,000 | 50,000 | 75,000 | 100,000 |
| Group Accidental Medical Reimbursement Benefit (GAMR) | 1,000 | 1,500 | 2,000 | 3,000 | 4,000 | 5,000 |
| Group Employee Takaful Income Benefit (GETI) | 2,000 | 3,000 | 6,000 | 10,000 | 15,000 | 20,000 |
| Group Hospital and Surgical Benefit (GHS) | As per selected GHS Plan | | | | | |

*GCI cannot co-exist with GCIA and GTI. GTI can co-exist with GCIA.

You have the choice to select any one of the GHS plans below (*Plan A to Plan F*) for each employment category.

| Table of Benefits for Group Hospital and Surgical Benefit (GHS) | | | | | | |
|---|-------------------------|--------|--------|--------|--------|--------|
| GHS Benefits | Amount of Benefits (RM) | | | | | |
| | Plan A | Plan B | Plan C | Plan D | Plan E | Plan F |
| A. HOSPITAL EXPENSES | | | | | | |
| Hospital Room and Board Benefit (Daily maximum up to 180 days per Annex year) | 80 | 100 | 150 | 200 | 250 | 350 |
| Intensive Care Unit Benefit (Daily maximum up to 30 days per Annex year) | 500 | 500 | 500 | 500 | 500 | 500 |
| Hospital Supplies and Services Benefit | As Charged ⁵ | | | | | |
| B. EXPENSES FOR SURGICAL | | | | | | |
| Day Surgery Benefit | As Charged ⁵ | | | | | |
| Pre-Surgical Consultation and Diagnosis Benefit (within 90 days immediately prior to the hospital admission date) | | | | | | |
| Surgical Fees Benefit (including Day Surgery) (Post Surgical care up to max of 90 days immediately following the date of Surgery) | | | | | | |
| Anaesthetist Fees Benefit | | | | | | |
| Operating Theatre Fees Benefit | | | | | | |
| C. EXPENSES FOR NON-SURGICAL | | | | | | |
| Pre-Hospital Diagnostic Test and Specialist Consultation Benefits (within 90 days immediately prior to the hospital admission date) | As Charged ⁵ | | | | | |
| In-Hospital Physician's Visits Benefit (2 visit a day; daily maximum up to 180 days per Annex year) | | | | | | |
| Post-Hospitalisation Treatment Benefit (within 90 days immediately from discharge date) | | | | | | |

Table of Benefits for Group Hospital and Surgical Benefit (GHS)

| GHS Benefits | Benefit (RM) | | | | | |
|--|------------------------------|---------------|---------------|---------------|---------------|----------------|
| | Plan A | Plan B | Plan C | Plan D | Plan E | Plan F |
| D. OTHER EXPENSES | | | | | | |
| Ambulance Fees Benefit | As Charged ⁵ | | | | | |
| Emergency Accidental Outpatient Treatment Benefit (Follow-up treatment up to 60 days immediately following the date of Accident) | | | | | | |
| Emergency Accidental Dental Treatment Benefit (Follow-up treatment up to 14 days immediately following the date of Accident) | | | | | | |
| E. ADDITIONAL COVERS | | | | | | |
| Second Surgical Opinion for Surgery Benefit | As Charged ⁵ | | | | | |
| Out-Patient Cancer Treatment Benefit | | | | | | |
| Out-Patient Kidney Dialysis Treatment Benefit | | | | | | |
| Out-Patient Physiotherapy Benefit | As Charged ⁵ | | | | | |
| Reimbursement of Taxes Benefit | | | | | | |
| Reimbursement of Medical Report Fee | | | | | | |
| Government Hospital Daily Cash Allowance (Daily maximum up to 180 days) | 50 | 70 | 100 | 125 | 150 | 200 |
| Overall Annual Limit | 15,000 | 20,000 | 40,000 | 50,000 | 60,000 | 100,000 |
| Pre-authorization of Claims (Guarantee Letter), subject to terms and conditions | Available at Panel Hospitals | | | | | |

⁵Subject to the actual, Reasonable and Customary Charges and Overall Annual Limit.

3. Who can take up PruBSN SME@Work?

All employees, directors, partners and proprietors who are engaged in any full-time occupation or work for remuneration or profit under a contract of employment with you are eligible for this plan.

The maximum renewal age is 69 years old. Takaful coverage must be provided to all specified categories of employees on compulsory basis. Foreign workers are accepted only if they are legally employed with valid Malaysia working permit. All benefits are applicable for Occupational Class 1 to 4.

Here is the summary of eligible age for each benefit offered under the **PruBSN SME@Work**:

| Benefits | Eligible Members | Minimum Entry Age | Maximum Entry Age | Maximum Expiry Age |
|--|-------------------|-------------------|--|--|
| GTT GADD GPPD GTI GCI/GCIA GAMR GETI | Employee only | 16 | 65 | 70 |
| CA & GHS | Employee & Spouse | 16 | 65 | 70 |
| | Children | 14 days | 19 years or 23 years (if studying full-time) | 20 years or 24 years (if studying full-time) |

Take-over can be granted on case-to-case basis. A copy of existing covered Schedule of Benefit, Member listing, and past years claims history are required for take-over to be considered. The enrollment under **PruBSN SME@Work** shall be equal or less than the existing coverage. The period of cover must continue from the last due date of the certificate from the previous takaful operator before any take-over can be granted. We may decline any take-over application.

4. What are the charges involved in PruBSN SME@Work?

| Types of Charges | Amount |
|---|---|
| Wakalah Charge | 40% of total takaful contribution paid (total contribution excluding TPA Charge, if any and service tax). This charge allows PruBSN to pay commission and other expenses. |
| Third-Party Administrative (TPA) Charge | This charge is for third-party servicing expenses that is applicable for GHS benefit (if any). |
| Service Tax | Service tax is chargeable on total contributions paid for certificates owned by a business organisation. This tax rate may vary based on the current prevailing rate under local Malaysian taxation laws. |
| Stamp Duty | Stamp duty charge of RM10 for each new business and renewal business. |

5. How much contribution do I need to pay and how long do I need to pay the contribution?

The total contribution that you have to pay may depend on, but is not limited to:

- (a) plans and benefits chosen for each employment category;
- (b) number of employees;
- (c) age of your employees;
- (d) additional contribution (if any) due to nature of business or underwriting.

Contributions can be paid via cheque or online payment transfer upon request. You need to renew your certificate annually, 30 days before expiration of the certificate. You may refer to Appendix 2 for the amount of contribution for respective plans. Please consult your PruBSN representative for the quotation.

6. What happens when my employee resigns or when there are new employees?

When an employee resigns during the coverage term, the pro-rated contribution will be refunded. When a new employee joins your company after the commencement of the original cover, the takaful coverage shall commence provided that the relevant conditions have been met and we have approved the application. A pro-rated contribution will be charged for the new employee.

7. Can I upgrade my employees' benefit?

Upgrading of plan for the employment categories (*example, upgrade from Plan 5 to Plan 6 for Manager category*) is only allowed upon certificate renewal and must be consistently applied in accordance with the employment category. For employees who are promoted to a higher employment category, the effective date of the upgraded plan shall follow the date that we are notified.

8. What is Pre-authorisation of Claim?

When GHS optional benefit is selected, the Covered Member and their dependents (*if applicable*) can enjoy Pre-authorisation of Claim, i.e. Guarantee Letter in the event of hospitalisation, for medical related expenses incurred at our panel hospitals, subject to terms and conditions of the certificate document.

If the Covered Member is hospitalised in the hospital that is not one of our panel hospitals, the Covered Member shall pay all costs or expenses incurred at such hospitals and submit the claim form for reimbursement, subject to terms and conditions of the certificate document.

For details of the panel hospital listing, please consult your PruBSN representative.

9. What are the important conditions for GADD and GPPD?

Benefit Limits

- (a) If the Covered Member suffers more than one Loss Event at any one time, PruBSN shall pay the highest amount of benefit for only 1 Loss Event in accordance with the Scale of Benefit as stated in Appendix 1.
- (b) The maximum sum payable for all claims made for the Covered Member under this benefit shall not exceed the GADD and GPPD Sum Covered in respect of:
 - (i) the same Accident/Incident; and
 - (ii) Accidents that happen in the Certificate Year.

10. What are the important conditions for GAMR?

The maximum sum payable for every claim made for the Covered Member under this benefit shall not exceed the GAMR Sum Covered.

11. What are the important conditions for GCI and GCIA?

Waiting Period

- (a) the eligibility for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Cancer or Angioplasty and Other Invasive Treatments For Coronary Artery Disease under the certificate will only start after the waiting period of 60 days from the effective date of coverage.
- (b) the eligibility for all other Critical Illnesses under the certificate will only start after the waiting period of 30 days from the effective date of coverage.

Benefit Limits

For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, only 10% of the benefit is payable up to a maximum of RM25,000.

Survival Period

GCIA benefit will not be payable if the Covered Member dies within 7 days after being diagnosed with Critical Illness.

12. What are the important conditions for GTI?

Waiting Period

The eligibility for Terminal Illness under the certificate will only start after the waiting period of 30 days from the effective date of coverage.

13. What are the important conditions for GETI?

The annual benefit is payable on the first anniversary of the TPD date and on each subsequent anniversary of TPD date until the 10th anniversary of TPD date or until the death of Covered Member, whichever is earlier.

14. What are the important conditions for GHS?

Benefit Limits

The total eligible GHS benefits payable for each Covered Member during the coverage term are subject to the actual, Reasonable and Customary Charges and Overall Annual Limit.

Waiting Period

The coverage begins immediately on acceptance for hospitalisation due to Accident but:

- (i) for Specified Illnesses⁶, the coverage begins after 120 days;
- (ii) for other illnesses, the coverage begins after 30 days; and
- (iii) for Pre-Existing Conditions, the coverage begins 12 months after the effective date of coverage.

Co-payment

If the Covered Member is hospitalised and is charged a published Room and Board rate which is higher than his/her eligible benefit, he/she shall bear 20% of the other eligible benefits described in the GHS Schedule of Benefits.

Overseas Treatment

If the Covered Member travels outside of Malaysia, the benefits shall be payable only for medical emergency, provided that the amount of reimbursement shall not exceed the Reasonable and Customary Charges for the equivalent treatment in Malaysia.

Overseas treatment of an illness or injury which was diagnosed in Malaysia; and non-emergency or chronic conditions where treatment can reasonably be postponed until the Covered Member returns to Malaysia is excluded.

Upgraded GHS Benefit

If the GHS Benefit for a Covered Member is upgraded, and if such Covered Member suffers illnesses and/or injuries prior to the time of GHS upgrade, the GHS benefit payable shall follow the plan prior to the date of upgrade.

⁶*Specified Illnesses means the following illnesses or diseases and its related conditions and complications:*

- (a) Hypertension, diabetes mellitus and cardiovascular disease;*
- (b) All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;*
- (c) All ear, nose (including sinuses) and throat conditions;*
- (d) Hernias, hemorrhoids, fistulae, hydrocele, varicocele;*
- (e) Endometriosis including disease of the reproduction system; or*
- (f) Vertebra-spinal disorders (including disc) and knee conditions.*



EXCLUSIONS

Death and Compassionate Allowance Benefit (CA)

PruBSN shall not pay the death benefit and CA if the death is directly or indirectly caused or accelerated by any of the following:

- (a) Pre-Existing Conditions within 12 months from the effective date of coverage; or
- (b) the Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Total and Permanent Disability (TPD) and Group Employee Takaful Income Benefit (GETI)

PruBSN shall not pay a claim for TPD and GETI if the TPD is directly or indirectly caused or accelerated by any of the following:

- (a) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (b) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (c) breaking or trying to break any law, or resisting or trying to resist arrest;
- (d) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) or any dangerous activities or sports;
- (e) travelling in an aircraft other than as a pilot, crew member or a fare-paying passenger in a licensed passenger-carrying commercial aircraft operating on a scheduled flight over established routes only;
- (f) any Pre-Existing Conditions; or
- (g) The Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Group Accidental Death and Disablement Benefit (GADD) and Group Accidental Medical Reimbursement Benefit (GAMR)

PruBSN shall not pay the GADD and GAMR Benefit if the death, injury, loss or disability is directly or indirectly caused by:

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or resisting or trying to resist arrest;
- (c) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) deliberate self-exposure to unnecessary danger except in the attempt to save human life;
- (f) the use of any kind of power-driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- (g) the Covered Member engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) 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;
- (h) poison, gas or fumes voluntarily taken or atomic explosion, nuclear fission or radioactive matter, chemical or biological contamination;
- (i) alcohol, narcotic or any drug unless taken as prescribed by a Doctor; or
- (j) the Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Group Partial and Permanent Disability Benefit (GPPD)

PruBSN shall not pay the GPPD Benefit if the injury, loss or disability is directly or indirectly caused by:

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or resisting or trying to resist arrest;
- (c) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) any Pre-Existing Conditions;
- (f) deliberate self-exposure to unnecessary danger except in the attempt to save human life;
- (g) the use of any kind of power-driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- (h) the Covered Member engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) 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;
- (i) poison, gas or fumes voluntarily taken or atomic explosion, nuclear fission or radioactive matter, chemical or biological contamination;
- (j) alcohol, narcotic or any drug unless taken as prescribed by a Doctor;
- (k) the existence of Acquired Immune Deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection in the Covered Member; or
- (l) the Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Group Critical Illness Benefit (GCI)/Group Critical Illness Additional Benefit (GCIA)

PruBSN shall not pay the GCI/GCIA benefit if caused directly or indirectly by any one of the following:

- (a) a claim for which the Critical Illness and the symptom of such Critical Illness manifests at any time before or within the Waiting Period of GCI/GCIA;
- (b) any Pre-Existing Conditions;
- (c) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) the existence of Acquired Immune Deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection in the Covered Member. The only exception to this is when Critical Illness claimed for is itself HIV Infection Due to Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection;
- (e) alcohol, narcotic or drug unless taken as prescribed by a Physician; or
- (f) the Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Group Terminal Illness Benefit (GTI)

PruBSN shall not pay the GTI Benefit if:

- (a) the Terminal Illness and the symptom of such Terminal Illness manifests at any time before or within the Waiting Period of GTI; or
- (b) the Covered Member is diagnosed as suffering from a Terminal Illness that is caused directly or indirectly by any Pre-Existing Conditions.

Group Hospital and Surgical Benefit (GHS)

PruBSN will not pay the GHS benefit if caused directly or indirectly, wholly or partly, by any one of the following:

- (a) any Pre-Existing Conditions within 12 months from the effective date of coverage;
- (b) Specified Illnesses occurring during the first 120 days from the effective date of coverage;
- (c) any medical or physical conditions and its signs or symptoms occurring within the 30 days of the Covered Person's takaful coverage under this optional benefit, except for traumatic bodily injury caused by an Accident;
- (d) out-patient treatment is not payable if it is not related to a Confinement to a Hospital or Day Surgery that is covered under this optional benefit;

- (e) primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Doctor, and treatments specifically for weight reduction or gain or bariatric surgery;
- (f) elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof;
- (g) dental conditions including dental treatment or oral surgery except as necessitated by Accident to restore function of sound natural teeth which happened during the period when there was takaful coverage under this optional benefit;
- (h) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- (i) costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- (j) psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- (k) private nursing, rest cures or sanatoria care;
- (l) drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases which requires quarantine by law;
- (m) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- (n) pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility, Erectile dysfunction and tests or treatment related to impotence or sterilization;
- (o) participation in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (p) war or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection, revolution or any war-like operations;
- (q) with respect to any period of Confinement to a Hospital or Day Surgery, unless the entire confinement or surgery, and all the hospital services so rendered had been Medically Necessary, recommended and approved by a Doctor in accordance with the diagnosis treatment of the Disability for which the Confinement to a Hospital was required or Day Surgery was required, whichever is applicable;
- (r) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- (s) expenses incurred for donation of any body parts or organ by the Covered Person and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- (t) investigation and treatment of sleep apnoea and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment;
- (u) 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;
- (v) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- (w) expenses incurred for sex changes;
- (x) failure of the Covered Person to seek or follow reasonable medical advice; or
- (y) the Covered Person, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Please note that exclusion listing stated above is not exhaustive and you should refer to the certificate document for further information.

IMPORTANT NOTES

1. This brochure is for illustrative purposes only and the information might not be exhaustive. It does not form a contract between you and **Prudential BSN Takaful Berhad (PruBSN)**. You are advised to refer to the **PruBSN SME@Work** Product Disclosure Sheet before participating in a Takaful plan, and to refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. Any age reference shall be on the basis of Age Next Birthday.
3. It is important to choose a plan (including optional benefits) that you can afford and suit the needs of your employees.
4. **PruBSN SME@Work** does not provide any benefit amount from the *Tabarru`* Fund upon surrender or expiry of the certificate.
5. You need to renew the certificate annually, before expiration of the certificate. The renewal of the certificate and contribution rates are not guaranteed. PruBSN may revise the renewal contribution rates, revise the terms and conditions or decline the certificate renewal based on claims experience and other certain circumstances. For Group Hospital and Surgical Benefit, contribution rates may increase in the event of adverse claims experience or in line with medical claims inflation, where applicable. We will notify in writing about these revision to you (Master Certificate Holder).
6. **PruBSN SME@Work** is premised on a mutual assistance (*Ta`awun*) arrangement where a portion of the contribution paid 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* charge stated above.
7. ***Tabarru`* Deduction** is an arrangement where a portion of the contribution is contributed into a fund to assist Covered Members in need through the benefits entitled to them.
8. You, as the owner/participant of the plan are entitled to receive 50% of the distributable surplus (if any) from *Tabarru`* Fund and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru`* Fund. 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.
9. There is a free-look period of 15 days after the delivery of your certificate to allow you to review if it meets your needs. If the certificate is cancelled within this period, we will refund to you the contribution that have been paid, including taxes (if any) paid less any medical expenses incurred by PruBSN.
10. If you cancel the certificate before the expiry of the certificate, you are entitled to a refund provided that the certificate is in-force, contributions have been paid up to date and no claim has been made during the current certificate year. For Group Hospital and Surgical Benefit, the refund of contribution is based on the cancellation table. For benefit(s) other than Group Hospital and Surgical Benefit, pro-rated contribution will be refunded. If you switch your current medical plan with another or from one provide to another, you may be subject to new underwriting requirements and waiting periods for the new plan.
11. Grace period is only applicable on renewal. You are given 30 days' grace period after the contribution due date to make the payment of any contribution.
12. Non-payment of contribution for the additional Covered Members will lead to termination of the particular Covered Member from this plan.
13. Taxes at the prevailing rate may be charged on any of the contribution, charges or other payments due under this plan, where applicable.
14. In the event of any conflict or inconsistency between the English and Bahasa Malaysia versions of the brochure and for the purpose of interpretation and construction, the English language version of the brochure shall prevail and be given effect to.

APPENDIX 1

Scale of Benefits for GADD and GPPD

| Scale of Benefits | | | | |
|-------------------|--|-------------------------------------|--------------------------------|-----|
| Item | Loss Event(s) | % GADD ⁷ Benefit | % GPPD ⁸ Benefit | |
| 1. | Loss of life | 100 | - | |
| 2. | Total and Permanent Disability (TPD) | 100 | - | |
| 3. | Loss of two limbs | 100 | 100 | |
| 4. | Loss of both hands or of all fingers and both thumbs | 100 | 100 | |
| 5. | Loss of all sights in both eyes | 100 | 100 | |
| 6. | Loss of hand at or above wrist | 100 | 100 | |
| 7. | Loss of leg at or above ankle | 100 | 100 | |
| 8. | Loss of all sight in one eye | 100 | 100 | |
| 9. | Loss of sight in one eye except perception of light | 50 | 50 | |
| 10. | Loss of lens of one eye | 50 | 50 | |
| 11. | Loss of speech | 50 | 50 | |
| 12. | Loss of four fingers and thumb | 70 | 70 | |
| 13. | Loss of four fingers | 40 | 40 | |
| 14. | Loss of thumb | both phalanges of a thumb | 30 | 30 |
| | | one phalanx of a thumb | 15 | 15 |
| 15. | Loss of finger | three phalanges of a finger | 10 | 10 |
| | | two phalanges of a finger | 7.5 | 7.5 |
| | | one phalanx of a finger | 5 | 5 |
| 16. | Loss of metacarpals | first or second (additional) | 3 | 3 |
| | | third, fourth or fifth (additional) | 2 | 2 |
| 17. | Loss of all toes on one foot | 15 | 15 | |
| 18. | Loss of great toe | both phalanges of a great toe | 5 | 5 |
| | | one phalanx of a great toe | 2 | 2 |
| 19. | Loss of other toe, each | 2 | 2 | |
| 20. | Fractured leg or patella with established non-union | 10 | 10 | |
| 21. | Shortening of leg by at least 2.5 cm | 7.5 | 7.5 | |
| 22. | Loss of hearing | both ears | 75 | 75 |
| | | one ear | 15 | 15 |
| 23. | Loss of whole ear | both | 6 | 6 |
| | | one | 3 | 3 |

⁷Group Accidental Death and Disablement Benefit (GADD) – Accidental Causes only.

⁸Group Partial and Permanent Disability Benefit (GPPD) – All Causes.

APPENDIX 2

Annual Contribution Rates

Plan 1

| Age Band | CA | GTT | GCI | GCIA | GADD | GPPD | GAMR | GETI | GTI |
|----------|------------------------|--------|--------|--------|--------|--------|-------|--------|--------|
| | Amount of Benefit (RM) | | | | | | | | |
| | 1,000 | 20,000 | 10,000 | 10,000 | 20,000 | 20,000 | 1,000 | 2,000 | 20,000 |
| 16 - 35 | 4.16 | 15.40 | 13.20 | 16.80 | 19.80 | 14.80 | 17.46 | 1.70 | 0.20 |
| 36 - 40 | 4.76 | 28.60 | 23.10 | 29.80 | 19.80 | 14.80 | 17.46 | 3.30 | 0.60 |
| 41 - 45 | 5.66 | 48.40 | 40.70 | 51.40 | 19.80 | 14.80 | 17.46 | 5.70 | 0.80 |
| 46 - 50 | 7.06 | 79.20 | 62.70 | 81.40 | 19.80 | 14.80 | 17.46 | 9.40 | 1.40 |
| 51 - 55 | 9.86 | 140.80 | 94.60 | 126.00 | 19.80 | 14.80 | 17.46 | 18.90 | 2.60 |
| 56 - 60 | 14.46 | 242.00 | 157.30 | 215.40 | 19.80 | 14.80 | 17.46 | 32.80 | 4.40 |
| 61 - 65 | 21.66 | 400.40 | 222.20 | 309.10 | 19.80 | 14.80 | 17.46 | 63.20 | 7.20 |
| 66 - 69* | 31.56 | 618.20 | 277.20 | 387.40 | 19.80 | 14.80 | 17.46 | 116.90 | 11.20 |

Plan 2

| Age Band | CA | GTT | GCI | GCIA | GADD | GPPD | GAMR | GETI | GTI |
|----------|------------------------|--------|--------|--------|--------|--------|-------|--------|--------|
| | Amount of Benefit (RM) | | | | | | | | |
| | 2,000 | 30,000 | 15,000 | 15,000 | 30,000 | 30,000 | 1,500 | 3,000 | 30,000 |
| 16 - 35 | 4.86 | 23.10 | 19.80 | 25.20 | 29.70 | 22.20 | 26.19 | 2.60 | 0.30 |
| 36 - 40 | 6.06 | 42.90 | 34.65 | 44.70 | 29.70 | 22.20 | 26.19 | 5.00 | 0.90 |
| 41 - 45 | 7.86 | 72.60 | 61.05 | 77.10 | 29.70 | 22.20 | 26.19 | 8.50 | 1.20 |
| 46 - 50 | 10.66 | 118.80 | 94.05 | 122.10 | 29.70 | 22.20 | 26.19 | 14.00 | 2.10 |
| 51 - 55 | 16.26 | 211.20 | 141.90 | 189.00 | 29.70 | 22.20 | 26.19 | 28.40 | 3.90 |
| 56 - 60 | 25.46 | 363.00 | 235.95 | 323.10 | 29.70 | 22.20 | 26.19 | 49.20 | 6.60 |
| 61 - 65 | 39.86 | 600.60 | 333.30 | 463.65 | 29.70 | 22.20 | 26.19 | 94.70 | 10.80 |
| 66 - 69* | 59.66 | 927.30 | 415.80 | 581.10 | 29.70 | 22.20 | 26.19 | 175.30 | 16.80 |

Plan 3

| Age Band | CA | GTT | GCI | GCIA | GADD | GPPD | GAMR | GETI | GTI |
|----------|------------------------|----------|--------|----------|--------|--------|-------|--------|--------|
| | Amount of Benefit (RM) | | | | | | | | |
| | 2,000 | 60,000 | 30,000 | 30,000 | 60,000 | 60,000 | 2,000 | 6,000 | 60,000 |
| 16 - 35 | 4.86 | 46.20 | 39.60 | 50.40 | 59.40 | 44.40 | 34.92 | 5.20 | 0.60 |
| 36 - 40 | 6.06 | 85.80 | 69.30 | 89.40 | 59.40 | 44.40 | 34.92 | 9.90 | 1.80 |
| 41 - 45 | 7.86 | 145.20 | 122.10 | 154.20 | 59.40 | 44.40 | 34.92 | 17.00 | 2.40 |
| 46 - 50 | 10.66 | 237.60 | 188.10 | 244.20 | 59.40 | 44.40 | 34.92 | 28.10 | 4.20 |
| 51 - 55 | 16.26 | 422.40 | 283.80 | 378.00 | 59.40 | 44.40 | 34.92 | 56.80 | 7.80 |
| 56 - 60 | 25.46 | 726.00 | 471.90 | 646.20 | 59.40 | 44.40 | 34.92 | 98.30 | 13.20 |
| 61 - 65 | 39.86 | 1,201.20 | 666.60 | 927.30 | 59.40 | 44.40 | 34.92 | 189.50 | 21.60 |
| 66 - 69* | 59.66 | 1,854.60 | 831.60 | 1,162.20 | 59.40 | 44.40 | 34.92 | 350.60 | 33.60 |

Plan 4

| Age Band | CA | GTT | GCI | GCIA | GADD | GPPD | GAMR | GETI | GTI |
|----------|------------------------|----------|----------|----------|---------|---------|-------|--------|---------|
| | Amount of Benefit (RM) | | | | | | | | |
| | 3,000 | 100,000 | 50,000 | 50,000 | 100,000 | 100,000 | 3,000 | 10,000 | 100,000 |
| 16 - 35 | 5.56 | 77.00 | 66.00 | 84.00 | 99.00 | 74.00 | 52.38 | 8.60 | 1.00 |
| 36 - 40 | 7.36 | 143.00 | 115.50 | 149.00 | 99.00 | 74.00 | 52.38 | 16.50 | 3.00 |
| 41 - 45 | 10.06 | 242.00 | 203.50 | 257.00 | 99.00 | 74.00 | 52.38 | 28.30 | 4.00 |
| 46 - 50 | 14.26 | 396.00 | 313.50 | 407.00 | 99.00 | 74.00 | 52.38 | 46.80 | 7.00 |
| 51 - 55 | 22.66 | 704.00 | 473.00 | 630.00 | 99.00 | 74.00 | 52.38 | 94.60 | 13.00 |
| 56 - 60 | 36.46 | 1,210.00 | 786.50 | 1,077.00 | 99.00 | 74.00 | 52.38 | 163.90 | 22.00 |
| 61 - 65 | 58.06 | 2,002.00 | 1,111.00 | 1,545.50 | 99.00 | 74.00 | 52.38 | 315.80 | 36.00 |
| 66 - 69* | 87.76 | 3,091.00 | 1,386.00 | 1,937.00 | 99.00 | 74.00 | 52.38 | 584.40 | 56.00 |

*For renewal only

APPENDIX 2

Annual Contribution Rates

Plan 5

| Age Band | CA | GTT | GCI | GCIA | GADD | GPPD | GAMR | GETI | GTI |
|----------|------------------------|----------|----------|----------|---------|---------|-------|--------|---------|
| | Amount of Benefit (RM) | | | | | | | | |
| | 4,000 | 150,000 | 75,000 | 75,000 | 150,000 | 150,000 | 4,000 | 15,000 | 150,000 |
| 16 - 35 | 6.26 | 115.50 | 99.00 | 126.00 | 148.50 | 111.00 | 69.84 | 12.90 | 1.50 |
| 36 - 40 | 8.66 | 214.50 | 173.25 | 223.50 | 148.50 | 111.00 | 69.84 | 24.80 | 4.50 |
| 41 - 45 | 12.26 | 363.00 | 305.25 | 385.50 | 148.50 | 111.00 | 69.84 | 42.50 | 6.00 |
| 46 - 50 | 17.86 | 594.00 | 470.25 | 610.50 | 148.50 | 111.00 | 69.84 | 70.20 | 10.50 |
| 51 - 55 | 29.06 | 1,056.00 | 709.50 | 945.00 | 148.50 | 111.00 | 69.84 | 141.90 | 19.50 |
| 56 - 60 | 47.46 | 1,815.00 | 1,179.75 | 1,615.50 | 148.50 | 111.00 | 69.84 | 245.90 | 33.00 |
| 61 - 65 | 76.26 | 3,003.00 | 1,666.50 | 2,318.25 | 148.50 | 111.00 | 69.84 | 473.70 | 54.00 |
| 66 - 69* | 115.86 | 4,636.50 | 2,079.00 | 2,905.50 | 148.50 | 111.00 | 69.84 | 876.60 | 84.00 |

Plan 6

| Age Band | CA | GTT | GCI | GCIA | GADD | GPPD | GAMR | GETI | GTI |
|----------|------------------------|----------|----------|----------|---------|---------|-------|----------|---------|
| | Amount of Benefit (RM) | | | | | | | | |
| | 5,000 | 200,000 | 100,000 | 100,000 | 200,000 | 200,000 | 5,000 | 20,000 | 150,000 |
| 16 - 35 | 6.96 | 154.00 | 132.00 | 168.00 | 198.00 | 148.00 | 87.30 | 17.20 | 1.50 |
| 36 - 40 | 9.96 | 286.00 | 231.00 | 298.00 | 198.00 | 148.00 | 87.30 | 33.00 | 4.50 |
| 41 - 45 | 14.46 | 484.00 | 407.00 | 514.00 | 198.00 | 148.00 | 87.30 | 56.60 | 6.00 |
| 46 - 50 | 21.46 | 792.00 | 627.00 | 814.00 | 198.00 | 148.00 | 87.30 | 93.60 | 10.50 |
| 51 - 55 | 35.46 | 1,408.00 | 946.00 | 1,260.00 | 198.00 | 148.00 | 87.30 | 189.20 | 19.50 |
| 56 - 60 | 58.46 | 2,420.00 | 1,573.00 | 2,154.00 | 198.00 | 148.00 | 87.30 | 327.80 | 33.00 |
| 61 - 65 | 94.46 | 4,004.00 | 2,222.00 | 3,091.00 | 198.00 | 148.00 | 87.30 | 631.60 | 54.00 |
| 66 - 69* | 143.96 | 6,182.00 | 2,772.00 | 3,874.00 | 198.00 | 148.00 | 87.30 | 1,168.80 | 84.00 |

*For renewal only

Group Hospital and Surgical Benefit (GHS)**

| Plan | A | B | C | D | E | F |
|---------------------|------------------------------|----------|----------|----------|----------|----------|
| | Hospital Room and Board (RM) | | | | | |
| | 80 | 100 | 150 | 200 | 250 | 350 |
| Employee only | 378.00 | 494.00 | 622.00 | 816.00 | 983.00 | 1,176.00 |
| Employee & Spouse | 849.00 | 1,107.00 | 1,397.00 | 1,832.00 | 2,208.00 | 2,641.00 |
| Employee & Children | 961.00 | 1,248.00 | 1,569.00 | 2,053.00 | 2,470.00 | 2,953.00 |
| Employee & Family | 1,432.00 | 1,860.00 | 2,345.00 | 3,067.00 | 3,694.00 | 4,418.00 |

**GHS contribution rates are inclusive of TPA Charge.

The contribution rates above are:

- Not inclusive of taxes.
- Based on standard lives and additional contribution may be required, subject to underwriting.

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 seeks protection not only for himself but he jointly cooperates 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.

This plan is underwritten by:

PRUDENTIAL BSN

TAKAFUL

PruBSN SME@Work 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:

PRUDENTIAL BSN TAKAFUL BERHAD

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Important: You must ensure that this plan will best serve the needs of your employees and that the contribution payable under this plan is an amount that you can afford.

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