

# PRUDENTIAL BSN

## TAKAFUL

### Memberi Sinar Harapan Dalam Mengharungi Cabaran Kehidupan



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](http://www.pidm.gov.my)).

Prudential BSN Takaful Berhad  
200601020898 (740651-H)

Member of PIDM

## A RAY OF HOPE FOR YOUR NEEDS

Life is not always full of sunshine and rainbows. When an unexpected situation comes knocking, you and your family may face financial and emotional stress. With **PruBSN Sinar**, you don't have to worry anymore.

**PruBSN Sinar** provides you with total peace of mind and financial security. You will be protected with a customised solution to cater for your protection needs as below:

- **Death and Disability**
- **Comprehensive Critical Illness Coverage/Income Replacement**
- **Medical and Hospitalisation Charges**
- **Accidental Coverage**
- **Savings/Investment**
- **And more...**



**PruBSN Sinar** is a packaged solution which provides total and comprehensive protection by using **PruBSN AnugerahMax** as the base plan and attached with various add-on benefits or riders to cater for your protection needs effectively.

**PruBSN AnugerahMax** is a regular contribution takaful plan which pays lump sum amount\* upon death and Total and Permanent Disability (TPD). On top of this, **PruBSN AnugerahMax** is flexible and customisable as it comes with various choices on coverage term and optional add-on benefits or riders in meeting your needs and affordability.

Here is the overview of the recommended packaged solution of **PruBSN Sinar**:



**PruBSN Sinar**

### **PruBSN AnugerahMax**

Basic Plan that provides lump sum benefit\* upon Total and Permanent Disability (TPD) before certificate anniversary of age 70 next birthday, or upon death during the certificate term.

Optional Add-on Benefits or Riders:



#### **CRISIS TOTALCARE**



Provides **comprehensive critical illness** coverage from **Early Stage to Late Stage** and other additional special conditions, covering a total of 166 conditions.



#### **MEDIC TOTALCARE**

Provides **comprehensive and modern** medical coverage that includes **mental health** care and **advanced medical** treatment.

#### **ACCIDENTAL PROTECTOR PLUS**



Provides lump sum benefits **up to RM4 million per life** upon death or TPD, as well as disablement due to **accident**.



#### **ACCIDENTAL MEDICAL PROTECTOR**

Provides **reimbursement** for your **medical expenses**, hospital confinement or nursing services **due to accident**.

#### **CONTRIBUTOR PROTECT**

Pays for the regular protection contribution throughout the remaining of the benefit term upon covered person suffering from TPD before certificate anniversary of age 70 next birthday or upon diagnosis of a covered critical illness.

\*Note:  
Upon death of the covered person, PruBSN AnugerahMax pays the higher of Basic Sum Covered or amount in the Individual Special Account (ISA), plus values of unit in Investment Unit Account (IUA), if any. In the event of the covered person is totally and permanently disabled before age 70 next birthday, the Sum at Risk (the difference between the Basic Sum Covered and the ISA amount) will be payable.

**CRISIS TOTALCARE** is a comprehensive critical illness add-on benefit/rider which provides coverage from early to late stage critical illnesses. On top of this, **Crisis TotalCare** covers special conditions such as mental health, diabetic related and joint related conditions. It also comes with Complementary Treatment Benefit to assist you along your recovery journey.

## A GLANCE AT THE BENEFITS



### Covers 166 Conditions

Pays lump sum upon diagnosis of the covered 101 Early Critical Illness conditions, 53 Late Critical Illness conditions and 12 Special Conditions.



### Total Critical Illness Coverage

Covers critical illness conditions from Early Stage to Intermediate Stage and Late Stage. Pays 50% of the rider sum covered upon diagnosis of Early Critical Illness which consists of Early Stage and Intermediate Stage, and pays 100% of the rider sum covered upon diagnosis of Late Stage Critical Illness.



### Mental Health Coverage

Get the help that you need to take care of your mental health with the lump sum benefit if you are suffering from the covered mental conditions, for adults and children.



### Diabetic and Joint Related Conditions Coverage

This rider pays a lump sum benefit if you have severe diabetic complication or joint related conditions.



### Complementary Treatment Benefit

Reimburse the treatment and medicine charges when you seek for traditional or complementary treatments upon diagnosis of critical illness.



### Compassionate Benefit upon Death of Spouse or Child

Lump sum payment of up to RM5,000 upon unfortunate event of spouse or child's death.

## TABLE OF BENEFITS

Benefits	Description	Sum Covered Payable
<b>Total Critical Illness Benefit</b>	Early Critical Illness (consists of Early Stage Critical Illness & Intermediate Stage Critical Illness)	<ul style="list-style-type: none"> <li>• 50% of the Rider Sum Covered (RSC)</li> <li>• Claimable once</li> </ul>
	Late Stage Critical Illness	<ul style="list-style-type: none"> <li>• 100% of the RSC (the benefit payable will be deducted with previous claim under Early Critical Illness or Angioplasty)</li> <li>• Angioplasty: 10% of RSC or RM25,000, whichever is lower</li> </ul>
	<p><i>Note:</i>                      Maximum payout under Total Critical Illness Benefit is 100% of RSC, and the rider will be terminated upon 100% of RSC paid under this benefit.</p>	
<b>Special Conditions Benefit</b>	<b>Diabetic Related Conditions</b> a) Surgery for Type 2 Diabetic Retinopathy b) Limb Amputation due to Type 2 Diabetic Complications c) Severe Diabetic Nephropathy resulting in Kidney Failure	<ul style="list-style-type: none"> <li>• 10% of the RSC</li> <li>• The benefit payable will not reduce the RSC</li> <li>• Claimable once</li> </ul>
	<b>Joint Related Conditions</b> a) Total Knee Replacement b) Total Hip Replacement c) Chronic Rheumatoid Arthritis	
	<b>Mental Health Conditions*</b> a) Major Depressive Disorders b) Schizophrenia c) Bipolar Disorder d) Severe Obsessive - Compulsive Disorder e) Tourette Syndrome - only for Juvenile f) Severe Autism Spectrum Disorder – only for Juvenile	
<p><i>*Coverage for Mental Health Conditions is up to age 80 next birthday except for (e) and (f) are up to age 18 next birthday</i></p>		

Benefits	Description	Sum Covered Payable
<p><b>Complementary Treatment Benefit</b></p>	<p>Traditional and complementary medicine treatment upon diagnosis of a critical Illness (regardless of any stage):</p> <ul style="list-style-type: none"> <li>• Upon diagnosis of Early Critical Illness: Reimburse the treatment and medicine charges for the covered traditional and complementary medicine up to the limit for this benefit</li> <li>• Upon diagnosis of Late Stage Critical Illness: Pays this benefit as lump sum if the covered person does not fully utilise the limit under reimbursement</li> </ul>	<ul style="list-style-type: none"> <li>• 5% of the RSC, capped at RM1,500 whichever is lower</li> <li>• The benefit payable will not reduce the RSC</li> </ul>
<p><b>Family Care Benefit</b></p>	<p>Compassionate benefit upon death of spouse or child (before age 25) of covered person</p>	<ul style="list-style-type: none"> <li>• 1% of the RSC, capped at RM5,000 per life</li> <li>• The benefit payable will not reduce the RSC</li> <li>• Claimable once</li> </ul>

**Note:**

- All the above benefits are payable subject to exclusions, waiting period and other terms and conditions as stated in the certificate document.
- Waiting Period will start:
  - 60 days for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Angioplasty and Other Invasive Treatments for Coronary Artery Disease and Cancer;
  - 60 days for coverage on all covered Early Critical Illnesses, all covered Diabetic Related Conditions, Joint Related Conditions and Mental Health Conditions;
  - 30 days for coverage on all other illnesses;
  - 6 months for coverage on Family Care Benefit, except due to Accident;
 after the effective date of the rider or the date it is revived.
- Survival Period condition: Total Critical Illness Benefit and Special Conditions Benefit will only be payable if the covered person survives at least 7 days after the diagnosis of the Early Critical Illness, Late-Stage Critical Illness and the conditions under Special Conditions Benefit.
- Total and Permanent Disability Benefit coverage is subject to a maximum of RM1,000,000 per life.
- The amount payable under Early Critical Illness (consist of Early Stage and Intermediate Stage) is limited to RM200,000 per lifetime.
- The amount payable under Special Conditions Benefit is limited to RM100,000 per lifetime.



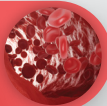
## HOW CRISIS TOTALCARE WORKS?

### Benefit Illustration:

Ali, 30 years old, non-smoker, participated in **PruBSN Sinar** with Basic Sum Covered (BSC) of RM50,000 that expires at age 70 and attached with **Crisis TotalCare** of RM50,000 Rider Sum Covered (RSC).

At age

**38**



Ali is diagnosed with Mild Coronary Artery Disease which is one of the covered conditions under the Early Critical Illness coverage.

He receives a payout of **RM25,000** (50% of RSC) under Early Critical Illness of Total Critical Illness Benefit coverage.

At age

**46**



Ali is diagnosed with Chronic Rheumatoid Arthritis which is a covered condition under Special Conditions Benefit.

He receives a payout of **RM5,000** (10% of RSC) under Joint Related Condition of Special Conditions Benefit.

At age

**57**



Unfortunately, Ali's wife passes away.

He receives **RM500** (1% of RSC) under Family Care Benefit.

At age

**60**



Ali has a Heart Attack which falls under Late Stage Critical Illness coverage.

He receives a payout of **RM25,000** (balance of Total Critical Illness Benefit), and **RM1,500** (lump sum payment under Complementary Treatment Benefit).

**Crisis TotalCare** rider will be terminated as it has been fully claimed. However, the Basic Plan and other relevant rider(s) attached are still inforce.

The total claim amount Ali received under **Crisis TotalCare** is **RM57,000** for Total Critical Illness Benefit, Special Conditions Benefit, Family Care Benefit and Complementary Treatment Benefit.

**Crisis TotalCare** rider will be terminated once 100% of rider sum covered under Total Critical Illness Benefit is payable.

Note: The above examples are for illustrative purposes only. The benefits payable are subject to waiting periods and survival period. Please refer to the Certificate Document for detailed terms and conditions.

## CUSTOMISE YOUR PROTECTION

You can also opt to customise your own protection plan with the wide range of available additional benefits to choose from:

### Critical Illness

Get total peace of mind when you have comprehensive coverage on critical illness from Early Stage to Late Stage as well as other additional special conditions with a total of 166 covered conditions:

- **Crisis TotalCare**

Ease your mind and focus on your recovery when you receive a lump sum amount upon the diagnosis of any covered 43 critical illness when you have:

- **Crisis Protector** - benefit payout does not affect the basic sum covered
- **Crisis Shield** - benefit payout reduces the basic sum covered by the same amount

You will receive a lump sum amount upon the diagnosis of early-stage Cancer and Cancer when you have:

- **Cancer Protector**

### Medical

Get complete protection from a modern medical package that includes advanced medical treatments and mental health treatments when you have:

- **Medic TotalCare**

Further enhance your medical protection by adding **Medic BoostCare** rider to enjoy wider coverage and get rewarded for staying healthy with No Claim Health Reward\*\*.

*\*\*Applicable for Plan 300 & Plan 400 only.*

Looking for a more basic medical coverage? Cover only the essentials with:

- **Medik Asas**

### Accidental

Obtain accidental death and TPD coverage:

- **Accidental Protector Plus** - provides lump sum benefits
- **Accidental Medical Protector** - provides medical reimbursement

### Income

Receive annual sum covered (income) after you have been diagnosed with critical illness or TPD within the age of 70 and below when you have:

- **Income Protector**

You will receive the payment on anniversary claim date until expiry age, or death, whichever earlier.

### Legacy

Ensure your child is taken care of should the unforeseen happen to you when you have:

- **Parent Term**

### Savings & Investment

Cultivate the habit of making regular savings when you have **Takaful Saver** that can give you potential returns and increased cash value. Your contribution will be invested in Shariah approved investment-linked funds that you choose. For more details on the Fund Fact Sheet and fund's past performance, you may refer to [www.prubsn.com.my](http://www.prubsn.com.my).



### Contributor

Will assist you to pay your contributions in the event of death (if applicable), TPD or critical illness of yourself or your covered family members when you have:

- Contributor Protect
- Contributor Saver
- Contributor Parent Protect
- Contributor Parent Saver
- Contributor Spouse Protect
- Contributor Spouse Saver

If more than one Contributor benefit trigger at once, not only the *Tabarru`* Fund will assist you with the certificate contribution payment, but an amount equal to the Contributor benefits' Sum Covered participated will be allocated into the certificate's IUA account with 100% allocation, allowing for more funds for you.

### Donation through Ihsan

Allow you to help others through our PruBSN Microtakaful Jariah initiative when you add **Ihsan** in your plan. PruBSN Microtakaful Jariah is one of PruBSN initiatives that provides takaful coverage to deserving hardcore poor and poor families.

## MAIN PRODUCT FEATURES

### Death Benefit

In the event of death before expiry of the term, we will pay the higher of:

- Basic Sum Covered; or
- Total amount in the Individual Special Account (ISA); plus value of units in the Investment Unit Account (IUA) if any.

*Minimum Basic Sum Covered: RM10,000*

*Maximum Basic Sum Covered: Subject to underwriting*

### Total and Permanent Disability (TPD) Benefit

In the event of TPD, we will pay the Sum At Risk.

*Note: The Sum At Risk is the amount by which the basic sum covered exceeds your ISA balance. If there is no excess of sum covered over your ISA balance, then the Sum At Risk shall be zero. TPD coverage is up to age 70 next birthday.*

### EduAchieve Bonus

A cash bonus payable upon excellent academic achievement if the covered person's entry age is 1 to 18.

*Note: Please refer to Product Illustration for more info about this feature.*

### Entry Age

1 - 70 age next birthday.

### Coverage Term

Choose to be covered for 5, 10, 20 years or until age 70, 80, 90 or 100.

Auto extension of coverage up to age 100 is applicable only if the coverage term selected is 20 years or until age 70, 80, and 90.

Auto extension of coverage is not applicable to **Crisis TotalCare** rider.

*Note: For coverage term of 10 years or until age 70, the maximum entry age is 60 years old. For coverage term of 20 years, the maximum entry age is 50 years old.*

### Contribution

The contribution is based on your selection of basic sum covered, benefit term and contribution frequency (monthly, quarterly, semi-annually or annually). Contribution rate will vary according to entry age, gender, smoking status, occupational class, expiry age and health conditions (where applicable).

# CHARGES AND DEDUCTIONS

## Upfront Wakalah Charges

This charge allows us to pay commission and distribution related expenses as well as management expenses. The percentage shown below is based on the contribution term of 20 years or more. For term less than 20 years, you may refer to the Product Illustration.

Certificate Year	1	2	3	4	5	6	7	8	9	10	>10
PruBSN AnugerahMax & Riders*	75%	60%	40%	35%	20%	20%	10%	10%	10%	10	0%
Takaful Saver	5% every year										

\*Not applicable for Medic TotalCare, Medik Asas, Ihsan and Takaful Saver. For Upfront Wakalah Charges of Medic TotalCare and Medik Asas, please refer to PruBSN Damai brochure (for Medic TotalCare) and Medik Asas brochure respectively.

## Wakalah Certificate Charges

The Wakalah Certificate Charge will vary based on the contribution payment method:

Frequency	Recurring Payment	Non-Recurring Payment (i.e. Cash/Cheque)
Monthly	RM7	RM13
Quarterly	RM21	RM39
Half-Yearly	RM42	RM78
Yearly	RM84	RM156

## Tabarru` Deduction

Tabarru` deduction is deducted monthly from your Individual Special Account (ISA) into the Tabarru` Fund for your takaful coverage. The Tabarru` deduction for takaful coverage varies by age, gender, smoking status, occupation class, medical rating and the Sum At Risk. The Tabarru` deduction will generally increase as you grow older.

Tabarru` deduction refers to voluntary contribution by a participant in accordance with the Ta`awuni arrangement. It relates to the portion of the participants' contribution to the Tabarru` Fund during the coverage term. The Tabarru` deduction from the participants are placed and pooled together in a fund which is collectively owned by the participants. The fund is used to pay all the claims in accordance to the agreed benefits under the plan on the basis of mutual aid and assistance. We may revise Tabarru` deduction at any time subject to notification being made to the participant.

The following charges are applicable if you attach Takaful Saver.

### Asset Management Wakalah Charge

This is charged on a daily basis from your IUA account value. For more details, please refer to the Fund Fact Sheet.

### Fund Switching Wakalah Charge

There will be four free switches for IUA every year. For any subsequent switches within the year, the switch charge is set at 1% of the amount switched (subject to maximum of RM50).

### Single Contribution Top Up Wakalah Charge

There will be 5% charge on every single contribution top-up. On top of that, there will be an additional charge of RM25 for every top-up.

### Partial Withdrawal Wakalah Charge

RM25 will be charged for every request.

Note: The Partial Withdrawal Wakalah Charge, Fund Switching Wakalah Charge and the additional charge for Single Contribution Top-up are currently waived until electronic transactions are made available. Any subsequent manual request via the branch will be subjected to the charges mentioned.

## IMPORTANT NOTES

1. This brochure is for illustrative purposes only and the information is not exhaustive. It does not form a contract between you and Prudential BSN Takaful Berhad (PruBSN). For more details on this plan and its optional benefits, please refer to the Product Illustration, Product Disclosure Sheet and Fund Fact Sheet, before participating in the plan and to refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. **PruBSN Sinar** is a packaged solution based on **PruBSN AnugerahMax**. Please note that the package here consists of components that can be participated in separately and you are not obliged to select all components of this package.
3. You should satisfy yourself that the plan serves your needs and that you can afford the contribution.
4. The returns from your ISA and IUA (if applicable), if any, will be based on the actual performance of the funds and it is not guaranteed.
5. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.
6. **PruBSN AnugerahMax** 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.
7. 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 borne by you provided that the loss is not caused by our mismanagement or negligence.
8. You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any). 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.
9. Contributor benefits will assist in the payment of total contribution upon death, TPD or critical illness of yourself or your family members, where applicable, during the contribution payment term of the certificate and the amount of benefit is as set out in the takaful certificate document. In the event of contribution or charges revision affecting total contribution in the future, you are expected to pay additional top-up contribution(s) to ensure the ISA and IUA values are sustainable throughout the certificate term.
10. 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 amount left in your ISA, the value of your IUA units (if any) that have been allocated at unit price at the next valuation date, your Ihsan Contribution and any *Wakalah* Certificate Charge, *Tabarru`* deduction, and up front *Wakalah* Charge that have been deducted, less medical expenses that we may have already paid or agreed to pay.
11. If you cancel the certificate in the early years, you may not be able to obtain the full value from the amount you have paid to PruBSN. When you surrender the certificate, all benefits in the certificate will be terminated.
12. If you cease or miss paying contribution, your coverage might lapse prematurely. Your certificate will lapse if the amount in ISA and/or IUA is not enough to pay for the *Tabarru`* deduction and other charges.
13. **PruBSN AnugerahMax** does not provide any benefit amount from the *Tabarru`* Fund on lapsation, termination, expiry or maturity of the certificate.

14. The contribution, *Tabarru`* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* rates and/or other charges, by giving a written notice of 90 days (or 30 days for medical and critical illness benefits) to the certificate owner. If there is incremental to the *Tabarru`* rates, you may need to pay an additional contribution or top-up. Contributions for this plan are payable throughout the entire term of this certificate.
15. If you switch your current medical plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.
16. Any age reference shall be on the basis of Age Next Birthday.
17. For **PruBSN AnugerahMax**, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
18. 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.

*Note: More details of the coverage and benefits of the optional benefits can be found in the Product Disclosure Sheet and Product Illustration which should be read carefully before you decide to take up the plan.*

## EXCLUSIONS

**PruBSN AnugerahMax** does not cover any of the following situations:

1. Death caused by suicide within first year from the effective date of the certificate or date of certificate revival.
2. TPD which is directly or indirectly caused by:
  - i. Attempting suicide or self-inflicted bodily injuries while sane or insane.
  - ii. Committing or attempting to commit a criminal offence by the covered person.
  - iii. Drugs or stimulators abuse, or their complications.
  - iv. War or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation.
  - v. Engaging 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 PruBSN agree in a special endorsement.
  - vi. Any pre-existing conditions that were not disclosed to PruBSN in relation to the covered person's health status.
  - vii. Any congenital disorder, birth trauma and its residual complications, for a certificate or annex approved while the covered person is still in the womb.

**Crisis TotalCare** does not cover any of the following situations:

1. Illness or condition that is caused directly or indirectly by or in any connection with any of the following:
  - i. if the condition or illness first happens or manifests symptoms, or the events which leads to diagnosis become clear within the Waiting Period of:
    - (a) the first 60 days for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty and Other Invasive Treatments for Coronary Artery Disease, any Early Critical Illness, any Diabetic Related Condition, or any Joint Related Condition or Mental Health Condition;
    - (b) the first 30 days for all other covered condition or illness;
    - (c) the first 6 months for coverage on Family Care Benefit, except due to Accident; from the Date of Certificate or the date it is revived, whichever is later.

- ii. any Pre-Existing Conditions that were not disclosed to Us in relation to the covered person's health status.
- iii. the existence of Acquired Immuno-deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection. The exception is for "HIV Infection Due to Blood Transfusion", "Full-Blown AIDS", "Occupationally Acquired Human Immuno-deficiency Virus (HIV) Infection" and any other conditions covered under this Critical Illness Category.
- iv. a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the covered person starts to get symptoms of, within the first 2 years from the date of birth of the covered person.
- v. any self-inflicted injuries whether inflicted while sane or insane.
- vi. any injury or illness caused by war (inclusive of civil war), invasion, act of foreign enemy hostilities whether it is declared or not, rebellion or riot or revolution or any similar event, military or usurped power, or the covered person takes part in any riot, strike or civil commotion.
- vii. alcohol or substance abuse or addiction.
- viii. any violation or attempted violation of the law, or resistance to arrest.
- ix. injuries or sickness arising from professional sports, racing of any kind, scuba-diving, aerial sport activities such as hang-gliding, ballooning, and any other dangerous activities or sports, unless we agree differently in a special endorsement.
- x. is due to any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only.
- xi. charges which are not Reasonable and Customary Charges, or any surgery or treatment which is not Medically Necessary (whether cosmetic, plastic or otherwise), or charges in excess of Reasonable and Customary Charges, unless We cover it under this rider.

The exclusion and limitations stated above are not exhaustive and you should refer to the certificate document for further information.

## 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 mutual assistance 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 AnugerahMax** is a Shariah-compliant product.  
PruBSN Sinar is a packaged solution based on PruBSN AnugerahMax.

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 you are satisfied that this product will best serve your needs and that the contribution payable under this product is an amount that you can afford.

*All information is correct at the time of publication. Published September 2024.*