

**1. What is this scheme about?**

Skim Insurans Kesejahteraan Rakyat is a Shariah-compliant group term takaful scheme which provides a lump sum benefit in the event of death due to natural or accidental causes, as well as a lump sum benefit in the event you suffer from Total and Permanent Disability (TPD) due to any causes.

This scheme is complimentary and offered to the selected eligible head of households from poor and hardcore poor families registered under eKasih database operated by Unit Penyelarasan Pelaksanaan, Jabatan Perdana Menteri (ICU JPM).

Skim Insurans Kesejahteraan Rakyat offers coverage for a period of twelve (12) months from Covered Member's Effective Date. This scheme is exclusively managed by Prudential BSN Takaful Berhad (PruBSN).

**2. What are the Shariah concepts applicable?**

- *Ta'awun*:  
An arrangement to help one another on the basis of mutual assistance. Takaful is premised on the concept of *Ta'awun* as defined under the Islamic Financial Services Act 2013 which states that takaful is 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. In light of the foregoing, the contributions that are placed and pooled together into a common fund i.e. *Tabarru`* fund (a fund that is collectively owned by the participants) is *Tabarru`at* (charitable) in nature.
- *Wakalah bi al-ujrah*:  
An arrangement appointing PruBSN to manage the overall services provided under your Certificate. We will take a portion of your contribution in return of these services, which include distribution related charge.

**3. What is the cover/benefit provided?**

- **Death Benefit**  
A lump sum amount is payable in the event of death of the Covered Member due to natural or accidental causes during the coverage period. Coverage under the scheme will be terminated once any of the benefits under the scheme has been paid.
- **Total and Permanent Disability (TPD) Benefit**  
A lump sum amount is payable in the event the Covered Member suffers from Total and Permanent Disability (TPD) due to any causes, during the coverage period. Coverage under the scheme will be terminated once any of the benefits under the scheme has been paid.

Below are the details of the benefit amount:

<b>Benefits</b>	<b>Sum Covered (RM)</b>
Natural Death Benefit	10,500
Accidental Death Benefit	25,500
Total and Permanent Disability Benefit	10,500

This scheme offers coverage for a period of twelve (12) months.

**4. How much is the contribution?**

Skim Insurans Kesejahteraan Rakyat is a complimentary scheme with contributions sponsored by the Government of Malaysia to the selected eligible head of households from poor and hardcore poor families registered under eKasih. No payment of contribution would need to be made if you are selected to participate in this scheme.

**5. What are some of the key terms and conditions that should be aware of?**

- **Nomination** – You are advised to name a nominee for the takaful certificate to ensure a smooth settlement of claims. You should also ensure that the nominee is aware of the certificate that you have taken.
- **Claims** – Please refer to the Master Certificate Summary to understand the claims procedure.

**Note:** This list is non-exhaustive. Please refer to the Master Certificate Summary for the complete list of terms and conditions under this scheme.

**6. What are the major exclusions under the scheme?**

**Natural Death Benefit**

PruBSN will not pay Natural Death Benefit if the Covered Member's death is directly or indirectly due to suicide, while sane or insane.

**Accidental Death Benefit**

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

- (a) attempted suicide or self-inflicted injuries while sane or insane; or
- (b) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion; or
- (c) 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 hazardous activities or sports, unless We agree in a special endorsement; or
- (d) alcohol and drugs intoxication; or
- (e) breaking or trying to break any law or to resist arrest; or
- (f) taking narcotics or drugs unless taken as prescribed by a qualified registered medical practitioner, or
- (g) pregnancy, current and previous pregnancies (and related complications), childbirth (including surgical delivery and any surgical or non-surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion 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 sterilization.

**Total and Permanent Disability (TPD) Benefit**

PruBSN will not pay the TPD Benefit if the Covered Member's TPD is directly or indirectly caused by:

- (a) attempted suicide or self-inflicted injuries while sane or insane; or
- (b) wars or aggressive acts such as invasions, acts of foreign countries, enemy's acts (whether with or without a war declaration), civil wars, insurrections, revolutions, riots, interferences by military authorities and usurpations; or
- (c) any engagements 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 in any dangerous activities or sports (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving); or
- (d) any alcohol, narcotic, drugs or stimulators abuse and any resulting complications from the abuse; or
- (e) any act of criminal offence or any attempt to commit a criminal offence; or
- (f) any Pre-Existing Conditions

**7. What are the actions needed if there are changes to the correspondence address?**

It is important that the Covered Member to inform PruBSN of any changes in the correspondence address to ensure that all correspondences reach in a timely manner.

**8. Where to obtain further information?**

For any enquiries or additional information about family takaful, please contact PruBSN at:

**Prudential BSN Takaful Berhad 200601020898 (740651-H)**

Level 13, Menara Prudential,  
Persiaran TRX Barat,  
55188 Tun Razak Exchange,  
Kuala Lumpur.

Tel: **03 2775 7188**

E-mail: [SIKR@prubsn.com.my](mailto:SIKR@prubsn.com.my)

You may visit our website at [www.prubsn.com.my](http://www.prubsn.com.my)

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

**9. Other types of family takaful cover available:**

Please contact PruBSN to know about other types of covers available.

**IMPORTANT NOTE:**

**YOU SHOULD READ AND UNDERSTAND FULLY ALL THE INFORMATION REGARDING THE BENEFITS AND TERMS CONTAINED IN THIS PRODUCT DISCLOSURE SHEET. YOU CAN CONTACT PRUBSN DIRECTLY IF YOU NEED FURTHER INFORMATION.**

The benefit(s) payable under eligible certificate is protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential BSN Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)).

The information provided in this disclosure sheet is valid as at 1 June 2024.

Presented by: Prudential BSN Takaful Berhad  
Date: 1 June 2024  
Version: Skim Insurans Kesejahteraan Rakyat