BSN Takaful Legasi

Build a legacy for their future

Prudential BSN Takaful Berhad is a member of PIDM.
PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE IS SUBJECT TO LIMITATIONS. 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).

A meaningful legacy isn’t just what you leave behind. It's built with intention and purpose.

Building wealth takes discipline and resolve. The income you earn, the assets you grow, the life of comfort you create, each is a reflection of your determination to provide for those who matter most. But legacy planning requires more than what you’ve built, it requires structure and purpose.

Because life is uncertain, even the strongest intentions can fall short without proper planning. And if the unforeseen happens, will your family have the financial stability to move forward with confidence, and the security to sustain the life you’ve worked so hard to give them?

A meaningful legacy does not happen by chance. It is built on the strength of your resolve to protect, support, and continue providing for those you love, even when you are no longer around.

Introducing BSN Takaful Legasi

A Shariah-compliant takaful plan designed to protect what you’ve built and secure your family’s long-term financial future. With high-value coverage for Death and Total and Permanent Disability (TPD), benefits that grow over time, and additional protection during significant moments such as festive seasons or while performing *Hajj* or *Umrah,* it provides peace of mind through every stage of life with full of uncertainties.

With coverage of up to age 100, BSN Takaful Legasi helps you carry your resolve forward, so your legacy continues to support those who matter most.

Protection that carries your resolve forward

Choose a legacy that ensures continuity, with high coverage and meaningful benefits that support your loved ones through every stage of life.

1 High Protection

- Death and Total and Permanent Disability (TPD)[1] coverage starting from RM350,000.

2 Evolving Protection needs in Every Life Stage

- With **Protection Enhancer**[2], your Death and TPD coverage automatically increases by 5% every five years, up to a maximum of 20%
- **Life Celebration Benefit** for up to 3 life milestone events.

3 Accidental Protection

- Additional coverage upon accidental death[1] during Festive Season or while performing *Hajj* or *Umrah.*

4 Boost Your Legacy Values

- Receive a **Legacy Bonus** of 5% of your annualised contribution[3] every 5 years, up to a total of 30%.

5 Hassle Free Enrolment with High Non-Medical Limit

- Up to RM2 million[4] life coverage with no medical examination required, if basic health and underwriting requirements are met.

6 Flexible Coverage Options

- Customise coverage amount, coverage term, contribution payment term and select optional add-on benefits that best suit your needs.

7 Complete Your Protection with Add-on Benefits

- ***Critical Illness Protection***
- ***Protection Continuity***
  if you become seriously ill or disabled.
- ***Investment Value Booster***

8 Choice of 8 Takafulink Funds

- Match your risk appetite and help grow your cash value with potential upside returns.

[1]Prior to the certificate anniversary of Covered Person's age 70 or expiry of the coverage term, whichever is earlier
[2]Protection Enhancer (additional amount) is applicable to Death and TPD Benefits only and not applicable for Accidental Death Benefit.
[3]Excluded the contribution for Takaful Saver rider
[4]Up to entry age 50

How BSN Takaful Legasi protects you through life

Meet Ismail, aged 35, a non-smoker who is married with one children. As the breadwinner of the family, Ismail worries about the future and wants to ensure his family is financially secure if anything happens to him.

Age 35
Starts Building Legacy

Ismail decides to participate in BSN Takaful Legasi, with a **Basic Sum Covered (BSC) of RM350,000**. He pays an annual contribution of RM4,332 up to expiry age 70.

Age 38
Cash Reward upon 1st Life Milestone Event

Ismail bought a new car. He is getting a **Life Celebration Benefit of RM500.**

Age 40
Grows Legacy Value

With **Protection Enhancer**, Ismail's Death & TPD coverage increases over time to keep pace with his life stage and changing needs.

Original BSC of RM350,000 +

Age 41 to 45	Age 46 to 50	Age 51 to 55	Age 56 and above
Additional 5% of BSC, **RM17,500**	Additional 10% of BSC, **RM35,000**	Additional 15% of BSC, **RM52,500**	Additional 20% of BSC, **RM70,000**

Because Ismail pays his contributions on time, at age 40, he is rewarded with the **Legacy Bonus**, which helps him build greater legacy value as he ages.

His Legacy Bonus is 5% of his annualised contribution:
5% x RM4,332 = RM216.60

Subsequently, he will continue to receive the Legacy Bonus every five years, up to a total of 30%:
30% x RM 4,332 =RM1,299.60

The cash value in his Protection Unit Account (PUA) grows over time.

Additionally, Ismail receives second **Life Celebration Benefit of RM500** after buying a new house.

Age 52
Cash Reward upon 3rd Life Milestone Event

Ismail fulfils his *Hajj* obligation and receives his **third Life Celebration Benefit of RM500**.

Age 65
The Unforeseen Happens

While on a journey back to his hometown to celebrate Hari Raya Aidilfitri with his wife and children, Ismail meets with a tragic accident and unfortunately passes away.

Upon Ismail's passing, his wife as beneficiary will receive:

1. **Death Benefit**: Basic Sum Covered (BSC) **RM 350,000** + Additional 20% of BSC (Protection Enhancer) **RM70,000** or The cash value in PUA **RM76,518**[4] — whichever is higher.
2. **Accidental Death Benefit**: Additional 100% of BSC **RM 350,000**

Total Benefit Payable: (1) **RM420,000** + (2) **RM350,000** = **RM770,000**

This helps to ensure Ismail's family is financially secure and able to continue their lives comfortably even in Ismail's absence, as he would have wanted.

[4]Figures are illustrated at gross rate of return 5.00% p.a., with selection of Takafulink Dana Sukuk. The illustration rate and the actual amount payable may vary according to the actual performance.

Note: The benefit payable is subject to the Terms and Conditions. Please refer to Certificate Document, Product Disclosure Sheet and Product Illustration for more details on the benefit payable.

BSN Takaful Legasi Benefits at a Glance

Death & Total and Permanent Disability (TPD) Benefit	In the event of Death or TPD of the Covered Person due to all causes, the higher of the following will be payable: i. Basic Sum Covered (BSC) + Protection Enhancer; or ii. Value of units in the Protection Unit Account (PUA); Plus the value of units in the Investment Unit Account (IUA), if Takaful Saver rider is attached.
Accidental Death Benefit (ADB) -During Festive Season or while performing *Hajj* or *Umrah*	An **additional 100% of BSC on top of Death Benefit** if accidental death happens during Festive Season or while performing *Hajj* or *Umrah*. This extra protection provides peace of mind for you and your family.

Protection Enhancer

Increases your Death and TPD coverage automatically by 5% of BSC for every 5 certificate years, from beginning of Certificate Year 6 up to 20% of BSC, while your certificate is in-force.

Certificate Year (upon Death / TPD)	Protection Enhancer (% of BSC)
1 – 5	0%
6 – 10	5%
11 – 15	10%
16 – 20	15%
21 and above	20%

Legacy Bonus

5% of your annualised contribution (excluding the Takaful Saver rider contribution) will be allocated in your PUA for every 5 years until the end of Certificate Year 30, while your certificate is in-force.

End of Certificate Year	% of Annualised Contribution
5	5%
10	5%
15	5%
20	5%
25	5%
30	5%

Life Celebration Benefit

RM500 will be payable for any of the following covered life milestone events, up to 3 events per certificate:

i. Postgraduate education (Master/PhD)
ii. Marriage
iii. Birth of Child
iv. Buy a New House
v. Buy a New Car
vi. Child enrolled in Higher Education (Diploma or Degree)
vii. Child achieved straight A's in SPM or GCSE (or equivalent)
viii. Performed *Hajj* Pilgrimage
ix. Performed *Umrah*
x. EPF savings achieved RM1 million

Claim	Completion of Contribution Payment Term
1st claim of covered event	After completing at least 2 full years of contribution
2nd claim of covered event	After completing at least 4 full years of contribution
3rd claim of covered event	After completing at least 6 full years of contribution (or after completion of 5 full years of contribution for Contribution Payment Term of 5 years)

Maturity	Upon maturity of the certificate, the value of all units in PUA and IUA (if any) will be payable. Units are valued at the price as at next pricing date following the maturity date of certificate.

Notes

1. TPD and ADB will be payable prior to the certificate anniversary of Covered Person's age 70 or expiry of the coverage term, whichever is earlier.
2. ADB, Protection Enhancer and Legacy Bonus shall not be payable if BSC is reduced to zero by accelerating benefits such as TPD Benefit and/or Crisis Shield.
3. The Protection Enhancer (additional amount) is applicable to Death and TPD Benefit only. It is not applicable to Accidental Death Benefit.
4. TPD Benefit payable is subject to a maximum of RM8 million per life of Covered Person. ADB payable is subject to a maximum of RM25 million per life of Covered Person.
5. Only one benefit is payable in the event of either Accidental Death Benefit during Festive Season or Accidental Death Benefit while performing *Hajj/ Umrah*.
6. Festive Season shall mean the following festivities:
   i. First and Second Day of Hari Raya Aidilfitri;
   ii. First and Second Day of Chinese New Year;
   iii. First Day of Deepavali;
   iv. First Day of Christmas;
   v. First and Second Day of Hari Gawai;
   vi. First and Second Day of the Harvest Festival; and
   vii. Two (2) days immediately before and after the aforementioned festivities.
7. Accidental Death Benefit while performing *Hajj* or *Umrah* is subject to the following conditions:
   i. The coverage period will be the actual length of the trip up to a maximum of forty-five (45) days for *Hajj* and fifteen (15) days for *Umrah*;
   ii. The coverage starts when the Covered Person enters the international border when travelling to Saudi Arabia until the Covered Person exits the international border at the destination where the Covered Person departs from Saudi Arabia;
      - International border represents the border limit where the Covered Person crosses the Immigration Passport check when travelling to Saudi Arabia or from Saudi Arabia for the purpose of *Hajj or Umrah*;
   iii. This benefit will be provided solely for *Hajj/Umrah* only. It does not provide coverage during *ziarah* or travelling, if the Covered Person performs *ziarah* or travels outside of Saudi Arabia during the *Hajj/Umrah* period.
8. For Life Celebration Benefit,
   i. Each event is claimable only once during the coverage term.
   ii. 1 year waiting period, where the event date must be at least 1 year from the certificate commencement date or the revival date, whichever is later.
   iii. The certificate must remain in-force upon benefit payout. The benefit is not payable if certificate is surrendered or lapsed prior to benefit payout date.
   iv. The Covered Person must provide PruBSN the certified true copy of the applicable certificates or documents that require as proof of the event happening and show the original documents (if required by PruBSN).
   v. The examinations are subject to national examinations recognised by the Malaysia Ministry of Education (MOE) and equivalent international examinations that confer internationally recognised qualifications. Only higher education institutions listed under the Malaysian Ministry of Higher Education (MOHE) are eligible.

Add-On Benefits to Strengthen Your Legacy

Every family has a unique set of needs. Customise your protection plan with a choice of riders:

Critical Illness[5]	Crisis Shield gives you a one-time benefit upon diagnosis of any of the 43 covered critical illnesses.
Contributor[5]	Your coverage will continue in the event of TPD or any of the 42 covered critical illnesses when these riders are attached to your base plan: • Contributor Protect • Contributor Saver If more than one Contributor rider is triggered in a covered event, 100% of the excess after paying for certificate contribution (if any) will be allocated into the IUA.
Takaful Saver	Attach Takaful Saver to increase your cash value with potential investment return and enhance your certificate's sustainability until end of coverage term.

[5]*For the full list of covered critical illnesses and exclusions, please refer to Product Disclosure Sheet and Product Illustration*

Product Features Overview

Entry Age	19 – 70 years old (Age next birthday)
Basic Sum Covered (BSC)	Coverage amount under the basic benefit: **Minimum**: RM 350,000 **Maximum**: No limit (Subject to underwriting)
Coverage Term	Choose to be covered up to age 60, 70, 80 and 100 (subject to minimum coverage term of 20 years)
Contribution Payment Term	5 years, 10 years or throughout the selected Coverage Term
Contribution Rates	Non-guaranteed. Varies by Sum Covered, Entry Age, Coverage Term, Contribution Payment Term, Gender, Occupation Class & Smoking Status
Contribution Frequency	Monthly, quarterly, half-yearly or yearly
Contribution Method	Direct Debit through Debit/Credit Card; or Direct Debit through bank account

Unit Accounts

Protection Unit Account (PUA)	**The Contribution allocated in PUA for the protection, made up of Protection Contribution and Allocator Contribution (if applicable)** PUA contribution = Protection Contribution + Allocator Contribution After deducting the Upfront *Wakalah* charges, the remaining PUA contribution is allocated to the PUA and will be invested into the selected Takafulink Funds of your choice. Each month, units equivalent to the *Tabarru`* Deduction amount is deducted and dripped into the *Tabarru`* Fund to maintain coverage for your basic plan and any attached riders. Please refer to the Product Illustration for the Protection and Allocator Contribution amount.
Investment Unit Account (IUA)	**The contribution allocated in IUA for investment purposes is named Investment Contribution.** IUA is created when you attach a Takaful Saver Rider and/or make any single contribution top-up. After deducting the Upfront *Wakalah* Charges, the remaining Investment Contribution will be allocated into the IUA and will be invested into your selected Takafulink Funds.

Choice of Takafulink Funds

Choose from 8 Takafulink Funds to place your contribution, based on your risk appetite.

Your contribution (after the deduction of Upfront *Wakalah* charges) will be invested in Shariah-approved Takafulink Funds of your choice:

- Takafulink Dana Aktif
- Takafulink Dana Dinamik
- Takafulink Dana Ekuiti Income
- Takafulink Dana Ekuiti Plus
- Takafulink Dana Ekuiti Dinasti
- Takafulink Dana Ekuiti Global
- Takafulink Dana Sukuk
- Takafulink Dana Urus

Please refer to the Product Illustration for more details on your contribution allocation rate. For details on the Fund Fact Sheet and fund past performance, you may refer to www.prubsn.com.my.

Deductions & Charges

Tabarru` Deduction

Tabarru`* Deduction is deducted monthly from the value of your units in PUA to pay for your takaful coverage. The *Tabarru` Deduction tables vary by attained age, gender, sum covered, occupational class and smoking status, where applicable. The *Tabarru`* Deduction will increase as the Covered Person ages.

Tabarru`* Deduction refers to voluntary contribution by a participant in accordance with the *Ta`awun 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 with the agreed benefits under the plan based on mutual aid and assistance. PruBSN may revise *Tabarru`* Deduction subject to notification being made to the participant.

Upfront *Wakalah* Charge

From each contribution you make, an Upfront *Wakalah* Charge is deducted to cover commissions and distribution costs.

Certificate Year	1	2	3	4-6	7-10	11 & above
Protection Contribution	40%	40%	40%	20%	5%	0%
Allocator Contribution and Investment Contribution	5%					

The remaining amount is then allocated to your PUA or IUA (if applicable), helping you grow your protection and investment.

For contribution payment term of less than 20 years, please refer to the Product Illustration.

Wakalah Service Charge

This charge is payable monthly for as long as the certificate is in-force. It will be debited from the PUA at each monthly anniversary and units are cancelled at the next pricing date to pay this charge.

Method of Contribution Payment	All Payment Frequency
Auto recurring (i.e. Direct Debit through Debit/Credit Card or through bank account)	RM 10 monthly

Asset Management *Wakalah* Charge

This is for your investment management expenses. It is charged daily from your PUA and IUA (if any).

Takafulink Funds	Asset Management *Wakalah* Charge
Takafulink Dana Sukuk	0.50% per annum
Takafulink Dana Ekuiti Dinasti	1.50% per annum
Takafulink Dana Urus	1.30% per annum
Takafulink Dana Dinamik	1.25% per annum
Takafulink Dana Ekuiti Plus	1.50% per annum
Takafulink Dana Ekuiti Global	1.50% per annum
Takafulink Dana Aktif	1.50% per annum
Takafulink Dana Ekuiti Income	1.50% per annum

Single Contribution Top-Up *Wakalah* Charge	RM25 will be charged per request. This fee is currently waived until the e-transaction is available. Once e-transaction is implemented, any manual request for single contribution top-ups will be subject to the RM25 charge. Note: A portion (5%) of single contribution top-up shall be payable as Upfront *Wakalah* Charge. Please refer above Upfront *Wakalah* Charge on Investment Contribution for more details.
Fund Switching *Wakalah* Charge	Four (4) free switches are allowed for every certificate year, and any unused free switch cannot be carried forward to the following year. Subsequent switches within the year will incur a switching charge of 1% of the amount switched, subject to a maximum of RM50 per switching application. The charge is waived until e-transaction is available.
Partial Withdrawal *Wakalah* Charge	RM25 will be charged for every request. This fee is currently waived until the e-transaction is available. Once e-transaction is implemented, any manual request for partial withdrawal will be subject to the RM25 charge.

Important Notes

1. This brochure is for illustrative purposes only. You are advised to refer to the Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) for further information before participating in a certificate, and to refer to the terms and conditions in the certificate document for details of the features and benefits under the certificate.

2. You should satisfy yourself that this product will best serve your needs and that the contribution payable under the certificate is an amount that you can afford. To achieve this, we recommend that you contact PruBSN directly for more information.

3. The returns from your PUA and IUA, if any, will be based on the actual performance of the funds and are not guaranteed.

4. The risk of investment is borne solely by you and the benefits may be less than your total contributions paid.

5. The contribution, *Tabarru`* deduction, and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* deduction, and/or other charges by giving 90 days' written notice (except for critical illness benefits, if any, where 30 days' notice will be provided). Should there be an increase in *Tabarru`* deduction and other charges, you may be required to pay additional contributions.

6. The certificate is guaranteed to be in force in the first 36 months (for contribution payment term of 5 years) or 72 months (for contribution payment term above 5 years) of the certificate if all contributions are paid up to date and no withdrawal from PUA is performed during this period.

7. Among other factors, non-payment of contribution may cause this certificate to lapse. The coverage term shall depend on the target coverage term option selected and is subject to the certificate having sufficient value of units to cover all the certificate charges. To ensure that the certificate has sufficient value of units, additional top-up contribution is likely required during the coverage term.

8. You can surrender the certificate at any time. However, if you terminate the certificate in the early years, you may get back less than the amount you have paid. Upon surrender, a surrender value will be payable and all the benefits under this plan will be terminated.

9. PruBSN may revise the contribution amount, the rate of *Tabarru`* Deduction and/or the *Wakalah* Charges by giving 90 days' advance notification to you. However, for revision on the contribution amount, the rate of *Tabarru`* Deduction and/or *Wakalah* Charges for Critical Illness benefit, PruBSN will give 30 days' advance notification to you. The revision to the contribution amount, the rate of *Tabarru`* Deduction and/or *Wakalah* Charges shall be effective at the next Certificate anniversary date.

   Should there be an increase to the *Tabarru`* rates and other charges after the contribution payment term, you may be required to pay additional contributions after the contribution payment term.

10. Contributor riders will assist in the payment of total contribution upon covered events 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 PUA values are sustainable throughout the coverage term.

11. There is a free-look period of 15 days after the certificate has been delivered to you to allow you to review it if it meets your needs. If the certificate is cancelled within this period, PruBSN will refund:
    i. the value of units in the Protection Unit Account (PUA) (if any); and
    ii. the value of units in the Investment Unit Account (IUA) (if any); and
    iii. any Upfront *Wakalah* Charge and *Wakalah* Service Charge that have been deducted; and
    iv. any *Tabarru`* deduction that have been deducted; and
    v. any tax that has been deducted.

    minus any medical expenses that PruBSN has paid.

12. BSN Takaful Legasi and its attachable riders (if any) are Shariah-compliant products.

13. For more information on the funds, please refer to their respective Fund Fact Sheets available on PruBSN corporate website at www.prubsn.com.my. You may also track the performance of your fund(s) by checking the unit prices published daily on the website.

14. BSN Takaful Legasi 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 Covered Person 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.

15. 50% of the Distributable Surplus arising from the *Tabarru`* Fund (if any) will be shared among Covered Person. PruBSN will calculate the Distributable Surplus for each of the Covered Person and credit it into the PUA. The balance of 50% will be given to PruBSN as a performance fee for managing the *Tabarru`* Fund. The exact amount of the Distributable Surplus will be determined annually and is subject to approval by both PruBSN's Shariah Committee and Board of Directors.

16. *Hibah* is an act of giving and refers to the transfer of ownership of something specific from a donor (*Wahib*) to the recipient (*Mawhub lahu*) without any conditions.

According to Schedule 10 of the Islamic Financial Services Act 2013, as a takaful participant, you can nominate an individual to receive your takaful benefits as an executor or as a beneficiary via conditional *Hibah* upon your passing. Beneficiary under conditional *Hibah* will receive your takaful death benefits directly without going through your estate distribution and not subject to the *Faraid* process (the division of assets and property according to the Islamic law of inheritance). This helps avoid potential delays or complexities often associated with managing an estate. Alternatively, you may appoint an executor to receive the payout and distribute it according to *Faraid* process where this can be a complex process that often takes time. With conditional *Hibah*, you can ensure your loved ones receive the benefits of your takaful certificate without needing to go through lengthy inheritance procedures.

17. Any age reference shall be based on Age Next Birthday.

18. If your total contribution is paid in a timely manner and within the grace period for each contribution due date without any missed payment, your Legacy Bonus and Protection Enhancer will be payable to you.

19. You must inform PruBSN of any change in the participant's or covered person's smoking status, occupation, avocation or sports activities because it may affect the contribution, terms, conditions, and benefits of the certificate.

20. If there is any conflict or inconsistency between the English language and Malay language versions of this brochure, the English language version of this brochure shall prevail and be given effect to.

21. PruBSN is a registered Takaful Operator licensed under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

THIS IS A TAKAFUL PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.

Exclusions

BSN Takaful Legasi does not cover any of the following situations:

1. Death caused by suicide within one year from the effective date of certificate or the date of certificate revival, whichever is later. Instead, PruBSN will only pay the value of Units in Your PUA (if any) and IUA (if any).

2. TPD which is directly or indirectly caused by:
   a. attempted suicide or self-inflicted injuries while sane or insane; or
   b. any act of criminal offence or any attempt to commit a criminal offense; or
   c. any drugs or stimulators abuse and any resulting complications from the abuse; or
   d. 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
   e. 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) unless We agree beforehand in a special endorsement; or
   f. any Pre-Existing Conditions that were not disclosed to PruBSN in relation to the Covered Person's health status. This is applicable within twelve (12) months from the effective date of the certificate. Any Pre-Existing Conditions that were not disclosed to PruBSN after the twelve (12) months will be handled in accordance with Schedule 9 of the Islamic Financial Services Act 2013; or

3. PruBSN will not pay the Accidental Death Benefit During Festive Season or While Performing *Hajj* or *Umrah* if at the time of death, any of the following events involving Covered Person occur:
   a. taking drug or narcotic unless as prescribed for medication by a qualified Doctor or Physician;
   b. drug or narcotic or alcohol influence or abuse or stimulator abuse;
   c. drug or narcotic or alcohol intoxication; or
   d. driving vehicle or riding motorcycle below the permitted minimum age under the applicable laws or driving or riding without a valid driving license which is non-compliance with the applicable laws and regulations.

   PruBSN will not pay the Accidental Death Benefit During Festive Season or While Performing *Hajj* or *Umrah* if Covered Person's death is directly or indirectly caused by any one (1) of the following:
   a. 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;
   b. any violation or attempted violation of the law or resistance to arrest;
   c. attempted to commit criminal offence or terrorist activity or committed any criminal offence or terrorist activity;
   d. suicide, attempted suicide or self-inflicted injuries while sane or insane;
   e. 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 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;
   f. engaging in or taking part 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 We agree in a special endorsement;
   g. any form of illness or disease due to non-accidental causes;
   h. any accidental cause other than accidents occurring during the Festive Season or while performing *Hajj* or *Umrah*;
   i. any insect bite including mosquito bites and worm infestation.

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

BSN Takaful Legasi is a Shariah-compliant product.

This plan is underwritten by:

PRUDENTIAL BSN TAKAFUL

For more information/enquiries, please contact:

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

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BSN is the third party distributor and accept no liability for the products and services offered by PruBSN.

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

All information is correct at the time of print. Published Date May 2026.