

**BSN TAKAFUL SAKINAH**

Your First Protection Plan



Abu Hurairah narrated that the Messenger of Allah said: “Whoever relieves a Muslim of a burden from the burdens of the world, Allah will relieve him of a burden from the burdens on the Day of Judgement. And whoever helps ease a difficulty in the world, Allah will grant him ease from a difficulty in the world and in the Hereafter. And whoever covers (the faults of) a Muslim, Allah will cover (his faults) for him in the world and the Hereafter. And Allah is engaged in helping the worshipper as long as the worshipper is engaged in helping his brother.” (Sahih Muslim: No. 2699)

Prudential BSN Takaful Berhad
200601020898 (740651-H)

Member of PIDM

PERLINDUNGAN
tenang

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).



KEY BENEFITS



PROTECTION

Natural death or accidental death coverage



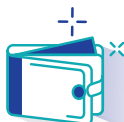
KHAIRAT

Up to RM3,500* payment



SIMPLE

Easy to understand /
Straightforward plan



AFFORDABLE*

As low as RM55 per year



HASSLE-FREE

Easy application, paperless and no medical checkup required

**Depending on plan type.*

SUM COVERED

The sum covered of this scheme is determined by types of plans as shown below:

Plan Type	Period of Coverage	Plan 1 (RM)	Plan 2 (RM)	Plan 3 (RM)	Plan 4 (RM)
Natural Death Benefit	First month - Fourth month	No benefit payable			
	Fifth month onwards	10,000	15,000	20,000	30,000
Accidental Death Benefit	First month - Twelfth month	20,000	30,000	40,000	60,000
Khairat Benefit	First month - Twelfth month	1,500	1,700	2,500	3,500
Contribution	Yearly	55	80	110	165
Entry Age		19 - 60 Age Next Birthday			





For more details, please refer to the Product Disclosure Sheet (PDS) or visit our website www.bsn.com.my


CHARGES AND DEDUCTIONS

Upfront Wakalah Charge	35% from Contribution
Wakalah Certificate Charge	Not Applicable
Tabarru` Deduction	The balance of the contribution after deducting the Upfront <i>Wakalah</i> Charge will be placed into the <i>Tabarru`</i> Fund
Surrender Charges	Not Applicable
Other Charges	Not Applicable

HOW DO I SIGN UP?

OVER THE COUNTER

-  **1 Provide your NRIC to the Bank Teller for eligibility check:**
 - Entry Age
 - BSN Savings account holders
 - BSN Takaful Sakinah certificate holders
-  **2 Choose your plan type:**
 - Plan 1 • Plan 2 • Plan 3 • Plan 4
-  **3 Select auto-renewal and stay protected**
-  **4 Contribution deduction from your savings account***

**Customers will receive a copy of the receipt as proof of coverage*
-  **5 Update your Nominees****

***Customers will receive a nomination slip upon successful update*

SELF ENROLMENT

-  **1 Visit BSN Takaful Sakinah page on the BSN website**
-  **2 Click the “Sign Up Now” button**
-  **3 Key in your NRIC number**
-  **4 Request TAC for verification**



5

Choose your plan type:

- Plan 1 • Plan 2 • Plan 3 • Plan 4



6

Select auto-renewal and stay protected



7

Contribution deduction from your savings account



8

Update your Nominees?

- If No : proceed by clicking “enroll” button
- If Yes: proceed with step 9 and 10



9

Update your witness and request TAC



10

Get TAC from witness, enter & click “Submit” button

HOW DO I MAKE A CLAIM?



1

Claimants go to the **nearest PruBSN/BSN branches**



2

Documents required:

- Covered Person Death Certificates*
- Claimants NRIC copy*
- Police Report**

**Certified True Copy*

***Only applicable for accidental death*



3

Provide **claimant's detail** and **bank account number**



4

Claims shall be processed within **5 working days upon receiving complete documents**

IMPORTANT NOTES

1. This document does not form part of the certificate between you and Prudential BSN Takaful Berhad (PruBSN). For more details of this plan, please refer to the Product Disclosure Sheet (PDS), 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. This document is published for information only and does not have regard to the specific financial objectives, situation and needs of any specific person.
3. Any age reference shall be on the basis of Age Next Birthday, unless otherwise stated.
4. BSN Takaful Sakinah 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.

5. 50% of the Distributable Surplus arising from the *Tabarru`* Fund (if any) will be shared among Covered Members. PruBSN will calculate the Distributable Surplus for each of the Covered Member and credit it into the Covered Member's bank account. 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.
6. The contribution and *Tabarru`* rates and other charges are not guaranteed. PruBSN may revise the contribution, *Tabarru`* rates and/or other charges, by giving written notice of 30 days. If there is increment to the *Tabarru`* rates, you may need to pay an additional contribution for the following year upon renewal.
7. For BSN Takaful Sakinah, you may claim relevant insurance tax relief subject to the terms and conditions of the Inland Revenue Board of Malaysia.
8. You may cancel this plan by submitting a written request to us within fifteen (15) days from the delivery date of the certificate documents, PruBSN will then refund the contributions paid for the takaful coverage.
9. BSN Takaful Sakinah does not provide any benefit amount from the *Tabarru`* Fund on lapsation, termination, expiry or maturity of the certificate.
10. BSN Takaful Sakinah can be subscribed by BSN Customers with Savings Account for contribution payment purposes.

EXCLUSION

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

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 the Accidental Death Benefit if the Covered Member's death is directly or indirectly caused by:

- i. 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
- ii. breaking or trying to break any law or to resist arrest; or
- iii. attempted suicide or self-inflicted injuries while sane or insane; or
- iv. 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; or
- v. alcohol and drugs intoxication; or
- vi. engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and skydiving) 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 PruBSN agree in a special endorsement; or
- vii. taking drugs or narcotic unless taken as prescribed by a qualified Doctor or Physician; or
- viii. any form of illness or disease due to non-accidental causes.

BSN Takaful Sakinah is a Shariah-compliant product.

This plan is underwritten by:



For more information/enquiries, please contact:

Prudential BSN Takaful Berhad

200601020898 (740651-H)

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

Tel: 03 2775 7188 Email: customer@prubsn.com.my
www.prubsn.com.my



www.facebook.com/prubsn



www.instagram.com/prubsn_official



www.linkedin.com/company/prudential-bsn-takaful-berhad

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

This plan is distributed by:



Bank Simpanan Nasional

Wisma BSN, 117, Jalan Ampang, 50450 Kuala Lumpur. Tel: 1300 88 1900
www.bsn.com.my

Please scan the QR code for more information



Important: You must ensure that you are satisfied that this product 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 March 2024.