

## **Product Features and Benefits**

1. What is BSN Takaful Sakinah Plus?
  - a. BSN Takaful Sakinah Plus is an affordable yearly renewable group takaful plan that provides protection on Non-Accidental Death and Accidental Death. If Accidental Death happens During Festive Seasons or While Performing *Hajj* or *Umrah*, it provides higher protection. It also comes with *Khairat* Benefit and Contribution Rebate of 10% from Original Annual Contribution upon renewal of certificate with the same plan at the end of the Coverage Term.
  - b. This plan is endorsed under Perlindungan Tenang, a national initiative to provide simple and affordable takaful plan. For more info on Perlindungan Tenang products, Covered Member may visit [www.mycoverage.my/perlindungan\\_tenang](http://www.mycoverage.my/perlindungan_tenang).
  
2. What is the coverage term for BSN Takaful Sakinah Plus?  
BSN Takaful Sakinah Plus is yearly auto-renewable up to Age 60 (maximum expiry Age at 61 years old).
  
3. Who is eligible to participate in BSN Takaful Sakinah Plus?
  - a. BSN customers with savings account between the Age of 19 and 60.
  - b. Covered member can only participate in one BSN Takaful Sakinah Plus certificate throughout the Coverage Term.
  
4. I have an existing BSN Takaful Sakinah certificate, can I participate in BSN Takaful Sakinah Plus?  
Yes. You can still participate in BSN Takaful Sakinah Plus while having BSN Takaful Sakinah certificate. However, you can only participate in one certificate for each product throughout the Coverage Term.
  
5. How much is the contribution for BSN Takaful Sakinah Plus?
  - a. The annual contribution for this plan is payable by the Covered Member through Master Certificate Holder according to the plan selected as follows:

Plan Choices	Plan 1	Plan 2	Plan 3	Plan 4
Original Annual Contribution	RM 65	RM 95	RM 130	RM 190

Note: PruBSN may revise the contribution amount, the rate of *Tabarru`* deduction and/or the Upfront *Wakalah* Charge by giving a thirty (30) days advance notification to Master Certificate Holder and Covered Member. The revision to the contribution amount, the rate of *Tabarru`* Deduction and/or Upfront *Wakalah* Charge shall be effective on the next Certificate Renewal Date.

6. What is the benefit for each plan?

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- a. This plan offers the following benefits based on the selected plans:

Benefits	Plan Choices			
	Plan 1	Plan 2	Plan 3	Plan 4
	Ringgit Malaysia (RM)			
Non-Accidental Death Benefit*	10,000	15,000	20,000	30,000
Accidental Death Benefit	20,000	30,000	40,000	60,000
Accidental Death Benefit (During Festive Seasons or While Performing <i>Hajj</i> or <i>Umrah</i> )	30,000	45,000	60,000	90,000
<i>Khairat</i> Benefit	1,500	1,700	2,500	3,500
Contribution Rebate	Instant discount of 10% from the Original Annual Contribution upon renewal of certificate with the same plan			

\*Subject to 4 months of Waiting Period from the Covered Member's Effective Date.

Notes:

- i. Only one of the benefits below shall be payable on the occurrence of either of the following event:
  - Non-Accidental Death Benefit; or
  - Accidental Death Benefit; or
  - Accidental Death Benefit During Festive Seasons; or
  - Accidental Death Benefit While Performing *Hajj* or *Umrah*;
 whichever is higher.
- ii. Festive Season refers to the following festivities:
  - First and Second Day of Hari Raya Aidilfitri;
  - First and Second Day of Chinese New Year;
  - First Day of Deepavali;
  - First Day of Christmas;
  - First and Second Day of Hari Gawai;
  - First and Second Day of Harvest Festival; and
  - 2 days immediately before and after the aforementioned festivities.
- iii. Accidental Death Benefit While Performing *Hajj* or *Umrah* is subject to the following conditions:
  - The coverage period will be the actual length of the trip up to a maximum of 45 days for *Hajj* and 15 days for *Umrah*.

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- It starts when the Covered Member passes immigration going to Saudi Arabia and ends when passing immigration at the destination where the Covered Member departs from Saudi Arabia.

Example:

Travel From	Travel To	Coverage
Kuala Lumpur	Saudi Arabia	Coverage starts from the point of Malaysia immigration onwards.
Saudi Arabia	Kuala Lumpur	Coverage ends after passing Malaysia immigration.

- This benefit will be provided solely for *Hajj* or *Umrah* only. It does not provide coverage during Ziarah or travels, if the Covered Member performs Ziarah or travels outside of Saudi Arabia during the *Hajj* or *Umrah* period.

7. How do I sign-up for this plan?

- You can sign-up at any BSN branches located nearby or through self-enroll website at [www.bsn.com.my](http://www.bsn.com.my). All you need is to have a savings account with BSN.

8. How do I pay the contribution?

- Upon subscribing, BSN will deduct the contribution from your savings account based on the plan that you have selected.
- You will receive an official receipt immediately upon successful contribution payment during enrollment to this plan (BSN branches or self-enroll website). It is important to keep proof of payment of contribution for any future reference.

9. Can I change the payment frequency for my contribution?

- No. The payment frequency for contribution for all BSN Takaful Sakinah Plus plans are to be made on a yearly basis.

10. How and when do I renew my plan?

- Your certificate is renewed automatically at each Covered Member's Certificate Yearly Renewal Date with the same amount of benefits so long the Contribution is paid.
- If you do not wish to renew the certificate, you shall notify or write to BSN or PruBSN at least thirty (30) days prior to the end of the Coverage Term.
- Any renewal made after grace period (30 days after Certificate Yearly Renewal Date) will be treated as new application, subject to the exclusions specified at paragraph 18 below and for the Non-Accidental Death Benefit, there is a 4 month Waiting Period from the Covered Member's Effective Date.

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- d. Coverage expires immediately at the Certificate Yearly Renewal Date on the Covered Member's Age 61.

11. How do I find out more about the features and benefits of BSN Takaful Sakinah Plus?

- a. You may refer to Product Disclosure Sheet (PDS) and other product materials on [www.bsn.com.my](http://www.bsn.com.my) or you may approach BSN Bank Tellers to get the PDS at your nearest BSN branches.
- b. You may contact:
- i. Customer Service Representative at 03-2775 7188 (Monday to Friday, 8.30a.m. – 5.15p.m.)  
OR
- ii. Email at: [customer@prubsn.com.my](mailto:customer@prubsn.com.my)

12. Do I entitle to receive surplus?

- a. You are entitled to receive any distributable surplus from the *Tabarru`* Fund inclusive of investment profit (if any) after the end of financial year. Together with other Covered Members, you are entitled to 50% of the distributable 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 credited directly to your bank account via e-credit. The exact amount of distributable surplus will be determined annually and is subject to approval by both PruBSN Shariah Committee and Board of Directors.
- b. Your share of the distributable surplus will be dependent on the amount of *Tabarru`* that you have contributed. However, any claims paid during that financial year would directly reduce the distributable surplus of the fund. Therefore, your share of the distributable surplus will be reduced/removed due to any claims paid in that financial year. If the sum of claims paid or payable to you does not exceed the *Tabarru`* amount paid in that financial year, you are eligible to receive the distributable surplus.
- c. If there is a deficit arising from the *Tabarru`* Fund, we will not pay any surplus for that financial year. Instead, we will provide a *Qard* (interest free loan) to cover the loss and will carry forward this loan to the following financial year. We may then use any future surplus to pay off the interest free loan. Any remaining balance of the surplus will be treated as distributable surplus.

13. Are the contributions paid for BSN Takaful Sakinah Plus eligible for Income Tax Relief?

- a. Yes, the contribution paid may qualify you for personal income tax relief, subject to the requirements of the Inland Revenue Board of Malaysia.

14. What is the charge(s) under BSN Takaful Sakinah Plus?

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- a. Upfront *Wakalah* Charge of 35% will be taken from your contribution and the remaining 65% of the contribution will be allocated into the *Tabarru`* Fund as the *Tabarru`* Deduction.
- b. Upon renewal, 10% of Original Annual Contribution will be waived by PruBSN from Upfront *Wakalah* Charge.

15. I have a medical condition. Can I still participate in BSN Takaful Sakinah Plus?

There will be no health-related questions required for you to fill up upon subscription. However, the Non-Accidental Death Benefit will not be payable for the first 4 months of coverages (death not due to accidents).

16. Can I change my plan after my subscriptions?

During the effective coverage of 12 months, you are not allowed to change the plan subscribed. You may change your plan upon renewal of your certificate.

17. How can I update my contact details?

- a. You may visit to the nearest BSN branches or PruBSN/Prudential branches; or
- b. You may update your details by contacting us at; or
  - i. Customer Service Representative at 03-2775 7188 (Monday to Friday, 8.30a.m. – 5.15p.m.)  
OR
  - ii. Email us at: [customer@prubsn.com.my](mailto:customer@prubsn.com.my)  
OR
  - iii. Write to us at:  
Customer Service  
Prudential BSN Takaful Berhad 200601020898 (740651-H)  
Level 13, Menara Prudential,  
Persiaran TRX Barat,  
55188 Tun Razak Exchange,  
Kuala Lumpur.
- c. If you are an existing PruBSN Customer, you may update your details via PruBSN customer web portal PruBSN Touch at [app.prubsn.com.my](http://app.prubsn.com.my).

18. What are the major exclusions under this plan?

Non-Accidental Death Benefit

PruBSN will not pay Non-Accidental Death Benefit if:

- a) the Covered Member's death is caused by suicide while sane or insane within 12 months from Covered Member's Effective Date or endorsement date, whichever is later, or

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- b) the Covered Member passed away due to non-accidental causes within 4 months from the Covered Member's Effective Date.

Accidental Death Benefit, Accidental Death Benefit During Festive Seasons and Accidental Death Benefit While performing Hajj or Umrah

PruBSN will not pay the Accidental Death Benefit, Accidental Death Benefit During Festive Seasons and Accidental Death Benefit While performing Hajj or Umrah if at the time of death, any of the following events involving Covered Member 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, Accidental Death Benefit During Festive Seasons and Accidental Death Benefit While performing Hajj or Umrah if Covered Member's death is directly or indirectly caused by any one (1) of the following:

- a) war or any act of war or invasion or act of foreign enemy hostilities (whether war be declared or not) or civil war or rebellions or revolutions, insurrection or 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; or
- g) any form of illness or disease due to non-accidental causes.

**Nomination**

BSN Takaful Sakinah Plus – Frequently Asked Question

1. Why is it important to make a nomination?
  - a. Nomination is important to ensure that your loved ones will receive the protection as intended by you and that certificate benefits can be paid out by PruBSN without any delay. Without a nomination, the certificate benefits will be paid out to your lawful executor or administrator to distribute it in accordance with the applicable laws of distribution. The process may take a longer period of time.

It is important for you to inform your nominee about the certificate benefits and nomination.

2. Who can I nominate for my certificate?
  - a. The nominee must be an individual or individuals. Nomination for an organisation is not allowed.
3. Can I nominate my children?
  - a. Yes, you can. But it is advisable for you to nominate adults (18 and above) for your certificate. If nominee(s) is/are under 18 years old during claim submission, the certificate benefits will be paid to the surviving parent of the incompetent nominee. Where there is no surviving parent, the certificate benefits will be payable to a proper claimant who will apply the certificate benefits for the maintenance and benefit of the nominated children, or to the Public Trustee or trust company nominated by the Covered Member (if any).
4. How do I make a nomination?
  - a. You may visit to the nearest BSN branches or PruBSN/Prudential branches; or
  - b. You may submit the nomination form, Signature Declaration Form and nominee's copy of IC via email and follow the steps below:
    - i. Download the nomination form and Signature Declaration Form from PruBSN corporate website [www.prubsn.com.my](http://www.prubsn.com.my).
    - ii. Fill in the nomination form and Signature Declaration Form. Please ensure that you understand the difference between nominating an individual to receive the takaful benefit as *Wasi* (Executor) or as *Hibah* (Gift). Tick the box accordingly.
    - iii. Email the completed document to [customer@prubsn.com.my](mailto:customer@prubsn.com.my) together with nominee's copy of IC.
    - iv. You will be notified once we have updated your nomination.
5. What will the nominee(s) receive after death claims submission?
  - a. Your nominee(s) will receive the following:
    - i. *Khairat* Benefit (this benefit is to cover the Covered Member's funeral expenses);AND

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- ii. Non-Accidental Death Benefit, Accidental Death Benefit, Accidental Death Benefit During Festive Seasons or Accidental Death Benefit While Performing *Hajj* or *Umrah*.
6. What should I do if my nominees pass away?
    - a. You need to update PruBSN with new nominee(s) by following the steps in item number four (4).
  7. Can I have more than one nominee?
    - a. Yes. You may have more than one nominee to be appointed as your beneficiary or *Wasi* (executor).

**Claims**

1. To whom will my BSN Takaful Sakinah Plus benefit be payable in the event of claim?
  - a. Upon approval of death claim, the certificate benefit will be paid to your nominee(s) or proper claimant or your lawful executor or administrator (if no nomination is made).

It is important for you to inform your nominee about the certificate benefits and nomination.

2. How do my nominee(s) or proper claimant make a claim?
  - a. Your nominee(s) or proper claimant may refer to the nearest BSN branches or PruBSN/Prudential branches.
  - b. Or you may refer to PruBSN claims guide on Death Claim from PruBSN corporate website [www.prubsn.com.my](http://www.prubsn.com.my). Alternatively, you may email your request to [customer@prubsn.com.my](mailto:customer@prubsn.com.my) or contact PruBSN Customer Service Representative at 03 – 2775 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.)
3. How could my nominee(s) or proper claimant check claim status or clarify any doubts regarding claim decision?
  - a. Your nominee(s) or proper claimant may check claim status via the following channels:
    - i. Contact PruBSN Customer Service Representative at 03 – 2775 7188 (Monday to Friday, 8.30a.m. - 5.15p.m.); or
    - ii. Email at [customer@prubsn.com.my](mailto:customer@prubsn.com.my) ; or
    - iii. Visit the nearest PruBSN/Prudential branches.
4. How long will it take for the claim to be processed?
  - a. It takes five (5) working days for claim payout upon receipt of complete documents as requested by PruBSN.



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5. What are the documents required to be submitted upon claims?  
 a. Document(s) to be submitted are depending on the type of claims as listed below.

Type of Document	Type of Claims		
	Khairat Benefit	Non-Accidental Death	Accidental Death
Certified True Copy - Death Certificate	√	√	√
Claimant's copy of IC	√	√	√
Police Report	X	X	√
Claims Form with e-credit details	√	√	√
Medical Attendant's Certificate	X	√	√
Doctor's Statement	X	X	X
Laboratory Report/ Confirmatory Test Result/ Post Mortem/ Toxicology Report	X	X	√
Confirmation Letter from National Registration Department	X	X	√*
Certified True Copy - Full Passport	X	X	√*
Other Proof of Document for <i>Hajj</i>	X	X	√*
Embarkment Certificate	X	X	√*

*\*Only applicable for Accidental Death Benefit While Performing Hajj or Umrah.*

Please ensure that all information is accurate, and documents are complete for smooth claims process. PruBSN may request for other relevant supporting documents, information or to view the original documents whenever necessary.

- b. For certificate without nomination, additional document(s) will be required:  
 i. Certified true copy of proof of relationship (Marriage Certificate or Birth Certificate) for all claimant(s).

## **Cancellation and Termination**

1. Can I cancel my certificate?
  - a. You may cancel your certificate at any time by giving a written notification to us. If you cancel your certificate within the first 15 days after the certificate has commenced, PruBSN will refund the contribution paid. However, if you cancel at any time after the 15 days, contribution paid will not be refunded. Instead, PruBSN will continue to provide you with coverage until the certificate anniversary after your cancellation notification.
  
2. Under what circumstances will my BSN Takaful Sakinah Plus certificate be terminated?
  - a. Your certificate terminates automatically (whichever happens first):
    - i. upon death of the Covered Member; or
    - ii. upon non-payment of contribution before the expiration of the grace period; or
    - iii. at the Certificate Yearly Renewal Date on the Covered Member's Age 61.
  - b. Your certificate will be terminated at the end of your annual tenure (whichever happens first):
    - i. upon receipt of a written instruction from the Master Certificate Holder to terminate the takaful coverage for the Covered Member; or
    - ii. upon receipt of a written instruction from the Covered Member to terminate/surrender his/her takaful coverage; or
    - iii. upon termination of the Master Certificate.
  
3. If my BSN Takaful Sakinah Plus certificate is terminated 30 days after non-payment of contribution (lapsed), can I revive my certificate?
  - a. No, you will not be able to revive the certificate. Therefore, it is important that you pay your contribution on time. Alternatively, you may participate in another BSN Takaful Sakinah Plus certificate through new application, subject to the exclusions specified at paragraph 18 of Product Features and Benefits section and for the Non-Accidental Death Benefit, there is a 4 month Waiting Period from the Covered Member's Effective Date.