

**PRODUCT DISCLOSURE SHEET**

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

BSN Takaful Sakinah Plus is an affordable yearly renewable group takaful plan where Bank Simpanan Nasional (BSN) is the Master Certificate Holder of the plan. The Covered Members of the plan will be the BSN Customers between age next birthday of 19 and 60.

This plan 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. This plan offers coverage for a period of 12 months from Covered Member's Effective Date.

BSN Takaful Sakinah Plus is a Shariah-compliant product.

**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 nominee(s) 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 the takaful certificate. PruBSN will take a portion of the contribution in return of these services, which include commission and distribution related charge. In addition to the Upfront *Wakalah* Charges, PruBSN is also entitled to performance fee on the distributable surplus from the *Tabarru`* fund.

**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 non-accidental or accidental causes during Coverage Term. Coverage under the plan will be terminated upon payment of any one of the benefits under the takaful certificate.

• **Khairat Benefit**

A lump sum amount up to RM 3,500 based on plan choices will be paid in the event of death of the Covered Member due to non-accidental or accidental causes during Coverage Term. This benefit is to cover the Covered Member's funeral expenses.

• **Contribution Rebate**

In the event of the Covered Member renews the certificate with the same plan at the end of the Coverage Term, the Covered Member will be entitled to receive an instant discount of 10% of Original Annual Contribution.

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*.
  - 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.

This plan is a yearly auto-renewable up to Age 60 (maximum expiry Age 61).

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

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.

#### 5. What are the fees and charges?

The fees and charges for this plan will be payable by the Covered Members.

- Upfront *Wakalah* Charge – 35% from each of the contribution paid which include 10% commission payable to the bank.

Plan Choices	Plan 1	Plan 2	Plan 3	Plan 4
Original Annual Contribution	RM 65.00	RM 95.00	RM 130.00	RM 190.00
Commission	RM 6.50	RM 9.50	RM 13.00	RM 19.00

- Upon renewal, 10% of Original Annual Contribution will be waived by PruBSN from Upfront *Wakalah* Charge.

#### 6. What are some of the key terms and conditions that should be aware of?

- **Importance of disclosure** – The Covered Member must disclose all material facts and state the age correctly.
- **Free-look period** – The Covered Members may cancel the takaful coverage by informing directly to PruBSN and provides personal identification details within 15 days from Covered Member Effective Date. PruBSN will then refund the contributions paid for the takaful coverage relating to such Covered Members.
- **Nomination** – Covered Members are advised to name a nominee(s) for the takaful certificate to ensure a smooth settlement of claims. The Covered Member should also ensure that the nominee(s) is aware of the certificate that offered to the Covered Member.
- **Waiting period** – The eligibility for the Non-Accidental Death Benefit will only start four (4) months from the Covered Member Effective Date.
- **Grace period** – Covered Member are given 30 days grace period after the due date for the payment of contribution. The takaful certificate will remain in force during the grace period. If the Covered Member do not pay the contribution within the grace period, the takaful certificate shall be terminated.
- **Renewal** – Takaful certificate of the Covered Member will be renewed automatically on each Covered Member's Certificate Yearly Renewal Date with the same plan.
- **Claims** – Please refer to the Master Certificate Summary or Frequently Asked Questions (FAQ) to understand further on 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 plan.

**7. What are the major exclusions under the 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
- (b) the Covered Member passed away due to non-accidental causes within 4 months of Waiting Period 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.

**8. Can the coverage under this plan be cancelled?**

The Master Certificate Holder and Covered Member may cancel the coverage under this plan by giving a written instruction to PruBSN. PruBSN may terminate the plan by giving a thirty (30) days prior notification before the certificate expiry date.

However, any application to cancel within the Coverage Term shall be treated as confirmation for non-renewal on the expiry of the coverage. PruBSN will provide the coverage until certificate expiry.

**9. What are the actions needed if there are changes to the contact details?**

It is important that the Covered Member to inform PruBSN of any changes of the Covered Member's contact details to ensure all correspondences will be delivered or reach Covered Members timely.

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

For inquiry or additional information about family takaful or Perlindungan Tenang initiative, please visit [www.mycoverage.my](http://www.mycoverage.my) or 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: [customer@prubsn.com.my](mailto:customer@prubsn.com.my)

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

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

**11. Other types of family takaful coverage available:**

Please contact PruBSN to know about other types of coverage 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 YOUR BANK REPRESENTATIVE 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 of February 2025.

Presented by: Prudential BSN Takaful Berhad

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