

PRUDENTIAL BSN

TAKAFUL

**Crafting Business Excellence
With **Employee Protection****



PUTTING YOUR EMPLOYEE WELL-BEING FIRST

Responsible and caring organisations shall aim to provide a good work environment with comprehensive employee benefits in ensuring employee well-being is taken care of. This is a vital element of workforce management which motivates the employee to perform their very best in contributing to the business growth in the long run.

We are pleased to introduce **PruBSN SME@Work**, a group packaged plan specifically designed to provide comprehensive protection and healthcare benefits for your employees as well as their family members in times of need. As a caring employer, you can show your support by getting them protected in the event of any unforeseen circumstances.



BENEFITS AT A GLANCE

Basic Benefit

Group Term Takaful (GTT) provides a lump sum benefit in the event of death or Total and Permanent Disability (TPD) during the certificate term¹ or prior to age 70 next birthday of the Covered Member, whichever is earlier. This benefit essentially provides support that their loved ones can continue their livelihood should any unforeseen circumstances befall them.

Optional Benefits



Compassionate Allowance Benefit (CA)

This optional benefit provides a lump sum amount in the event of death of the Covered Member. RM1,000 will also be payable in the event of death of spouse² and RM500 will be payable in the event of death of a child (up to 3 children).



Group Accidental Death and Disablement Benefit (GADD)

Accidents may happen anytime and anywhere. This optional benefit of GADD provides a lump sum amount in line with the Scale of Benefits³ if a Covered Member dies or sustains bodily injury (for example, loss of fingers, limbs, eyesight etc.) due to an accident.



Group Critical Illness Benefit (GCI)

This optional benefit of GCI pays a lump sum benefit to the Covered Members diagnosed with any of the covered 43 Critical Illnesses⁴. With this, it helps to reduce their financial burden so that they can be more focused in the journey towards recovery. The basic benefit payout of GTT will be reduced by the amount paid under this GCI benefit.



Group Partial and Permanent Disability Benefit (GPPD)

This optional benefit provides a lump sum amount in line with the Scale of Benefits³ should a Covered Member suffers bodily injury due to any causes.



Group Accidental Medical Reimbursement Benefit⁵ (GAMR)

If a Covered Member suffers bodily injury due to an accident, this optional benefit reimburses medical expenses incurred for treatment, hospital charges, and nursing fees up to the amount of benefit for the selected plan for each accident.



Group Employee Takaful Income Benefit (GETI)

This optional benefit provides an annual benefit up to 10 years in the event of TPD of the Covered Member.



Group Hospital and Surgical Benefit (GHS)

This optional benefit of GHS provides 6 choices of comprehensive medical benefits to take care of your employees when they are hospitalised or required to undergo a surgical procedure. The coverage of GHS can be extended to the spouse and children of your employees.

All the benefits above are applicable worldwide, subject to 90 days residence requirement. Please refer to the Product Disclosure Sheet for more details on benefit coverages and the certificate document for the terms and conditions.

¹The certificate term for this plan is one year.

²The amount payable is limited to one spouse only.

³Please refer to the Scale of Benefits as stated in Appendix 1 for the details.

⁴Please refer to the Product Disclosure Sheet for the full list of 43 Critical Illnesses.

⁵Attachable if GADD or GPPD is selected.

ALL ABOUT PRUBSN SME@WORK

1. What is the coverage provided by PruBSN SME@Work?

PruBSN SME@Work is a group yearly renewable Takaful plan which consists of a basic benefit plan i.e. GTT and a few optional benefits that are CA, GADD, GCI, GPPD, GAMR, GETI and GHS.

GTT provides the lump sum basic benefit which shall be payable in the event of death or TPD during the certificate term¹ or prior to age 70 next birthday of the Covered Members, whichever is earlier.

2. What are the optional benefits and packages offered under PruBSN SME@Work?

You have the flexibility to choose one of the plans below (*Plan 1 to Plan 6*) for each employment category. All your employees of the same employment category must enroll in the same plan.

Basic Benefits	Amount of Benefit (RM)					
	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Group Term Takaful (GTT)	20,000	30,000	60,000	100,000	150,000	200,000
Optional Benefits	Amount of Benefit (RM)					
	Compassionate Allowance Benefit (CA)	1,000	2,000	2,000	3,000	4,000
Group Accidental Death and Disablement Benefit (GADD)	20,000	30,000	60,000	100,000	150,000	200,000
Group Critical Illness Benefit (GCI)	10,000	15,000	30,000	50,000	75,000	100,000
Group Partial and Permanent Disability Benefit (GPPD)	20,000	30,000	60,000	100,000	150,000	200,000
Group Accidental Medical Reimbursement Benefit (GAMR)	1,000	1,500	2,000	3,000	4,000	5,000
Group Employee Takaful Income Benefit (GETI)	2,000	3,000	6,000	10,000	15,000	20,000
Group Hospital and Surgical Benefit (GHS)	As per selected GHS Plan					

¹The certificate term for this plan is one year.

You have the choice to select any one of the GHS plans below (*Plan A to Plan F*) for each employment category.

Table of Benefits for Group Hospital and Surgical Benefit (GHS)						
GHS Benefits	Benefit (RM)					
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
A. HOSPITAL EXPENSES						
Hospital Room and Board Benefit (Daily maximum up to 180 days)	80	100	150	200	250	350
Intensive Care Unit Benefit (Daily maximum up to 30 days)	500	500	500	500	500	500
Hospital Supplies and Services Benefit	As Charged ⁶					
B. EXPENSES FOR SURGICAL						
Pre-Surgical Consultation and Diagnosis Benefit (within 90 days prior to the hospital admission date)	As Charged ⁶					
Surgical Fees Benefit (including Day Surgery) (Post-Surgical care maximum up to 90 days)						
Anaesthetist Fees Benefit						
Operating Theatre Fees Benefit						
C. EXPENSES FOR NON-SURGICAL						
Pre-Hospital Diagnostic Test and Specialist Consultation Benefits (within 90 days prior to the hospital admission date)	As Charged ⁶					
In-Hospital Physician's Visits Benefit (2 visits a day; daily maximum up to 180 days)						
Post-Hospitalisation Treatment Benefit (within 90 days from discharge date)						

Table of Benefits for Group Hospital and Surgical Benefit (GHS)

GHS Benefits	Benefit (RM)					
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
D. OTHER EXPENSES						
Ambulance Fees Benefit	As Charged ⁶					
Emergency Accidental Outpatient Treatment (Follow-up treatment up to 60 days)						
Emergency Dental Treatment (Follow-up treatment up to 14 days)						
E. ADDITIONAL COVERS						
Second Surgical Opinion for Surgery Benefit	As Charged ⁶					
Out-Patient Cancer Treatment Benefit						
Out-Patient Kidney Dialysis Treatment Benefit						
Out-Patient Physiotherapy Benefit						
Reimbursement of Taxes Benefit						
Reimbursement of Medical Report Fee	80	80	80	80	80	80
Government Hospital Daily Cash Allowance (Daily maximum up to 180 days)	50	70	100	125	150	200
Overall Annual Limit	15,000	20,000	40,000	50,000	60,000	100,000
Pre-authorisation of Claims, subject to terms and conditions (Guarantee Letter)	Available at Panel Hospitals					

⁶Subject to the actual, Reasonable and Customary Charges and Overall Annual Limit.

3. Who can take up PruBSN SME@Work?

All employees, directors, partners and proprietors who are engaged in any full-time occupation or work for remuneration or profit under a contract of employment with you are eligible for this plan.

The maximum renewal age is 69 years old. Takaful coverage must be provided to all specified categories of employees on compulsory basis. Foreign workers are accepted only if they are legally employed with valid Malaysia working permit. All benefits are applicable for Occupational Class 1 to 4.

Here is the summary of eligible age for each benefit offered under the **PruBSN SME@Work**:

Benefits	Eligible Members	Minimum Entry Age	Maximum Entry Age	Maximum Expiry Age
GTT GADD GCI GPPD GAMR GETI	Employee only	16	65	70
CA & GHS	Employee & Spouse	16	65	70
	Children	14 days	19 years or 23 years (if studying full-time)	20 years or 24 years (if studying full-time)

Take-over can be granted on case-to-case basis. A copy of existing covered Schedule of Benefit, Member listing, and past years claims history are required for take-over to be considered. The enrollment under **PruBSN SME@Work** shall be equal or less than the existing coverage. The period of cover must continue from the last due date of the certificate from the previous takaful operator before any take-over can be granted. We may decline any take-over application.

4. What are the charges involved in PruBSN SME@Work?

Types of Charges	Amount
<i>Wakalah Charge</i>	40% of total takaful contribution paid (total contribution minus TPA Charge and service tax). This charge allows PruBSN to pay commission and other expenses.
Third-Party Administrative (TPA) Charge	This charge is for third-party servicing expenses that is applicable for GHS benefit (if any).
Service tax	Service tax is chargeable on all contributions paid (total takaful contribution plus TPA Charge) for certificates owned by a business organisation. This tax rate may vary based on the current prevailing rate under local Malaysian taxation laws.
Stamp duty	Stamp duty charge of RM10 for each new business and renewal business.

5. How much contribution do I need to pay and how long do I need to pay the contribution?

The total annual contribution that you have to pay may depend on, but is not limited to:

- (a) plans and benefits chosen for each employment category;
- (b) number of employees;
- (c) age of your employees;
- (d) additional contribution (if any) due to nature of business or underwriting.

Contributions can be paid annually via cheque and online payment transfer upon request. You need to renew your certificate annually, 30 days before expiration of the certificate. You may refer to Appendix 2 for the amount of contribution for respective plans. Please consult your PruBSN representative for the quotation.

6. What happens when my employee resigns or when there are new employees?

When an employee resigns during the certificate term¹, the pro-rated contribution will be refunded. When a new employee joins your company after the commencement of the original cover, the takaful coverage shall commence provided that the relevant conditions have been met and we have approved the application. A pro-rated contribution will be charged for the new employee.

7. Can I upgrade my employees' benefit?

Upgrading of plan for the employment categories (*example, upgrade from Plan 5 to Plan 6 for Manager category*) is only allowed upon certificate anniversary and must be consistently applied in accordance with the employment category. For employees who are promoted to a higher employment category, the effective date of the upgraded plan shall follow the date that we are notified.

8. What is Pre-authorisation of Claim?

When GHS optional benefit is selected, the Covered Member and their dependents (*if applicable*) can enjoy Pre-authorisation of Claim, i.e. Guarantee Letter in the event of hospitalisation, for medical related expenses incurred at our panel hospitals, subject to terms and conditions.

If the Covered Member is hospitalised in the hospital that is not one of our panel hospitals, the Covered Member shall pay all costs or expenses incurred at such hospitals and submit the claim form for reimbursement, subject to terms and conditions.

For details of the panel hospital listing, please consult your PruBSN representative.

¹The certificate term for this plan is one year.

9. What are the important conditions for GADD and GPPD?

Benefit Limits

- (a) If the Covered Member suffers more than one Loss Event at any one time, PruBSN shall pay the highest amount of benefit for only 1 Loss Event in accordance with the Scale of Benefit as stated in Appendix 1.
- (b) The maximum sum payable for all claims made for the Covered Member under this benefit shall not exceed the GADD and GPPD Sum Covered in respect of:
 - (i) the same Accident/Incident; and
 - (ii) Accidents that happen in the Certificate Year.

10. What are the important conditions for GAMR?

The maximum sum payable for every claim made for the Covered Member under this benefit shall not exceed the GAMR Sum Covered.

11. What are the important conditions for GCI?

Waiting Period

- (a) the eligibility for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Cancer or Angioplasty and Other Invasive Treatments For Coronary Artery Disease under the certificate will only start after the waiting period of 60 days from the effective date of original cover or reinstatement of coverage, whichever is later.
- (b) the eligibility for all other Critical Illnesses under the certificate will only start after the waiting period of 30 days from the effective date of original coverage or reinstatement of coverage, whichever is later.

Benefit Limits

For Angioplasty and Other Invasive Treatments for Coronary Artery Disease, only 10% of the benefit is payable up to a maximum of RM25,000.

12. What are the important conditions for GETI?

The annual benefit is payable on the first anniversary of the TPD date and on each subsequent anniversary of TPD date until the 10th anniversary of TPD date or until the death of Covered Member, whichever is earlier.

13. What are the important conditions for GHS?

The total eligible GHS benefits payable for each Covered Member during the certificate term¹ are subject to the actual, Reasonable and Customary Charges and Overall Annual Limit.

Waiting Period

The coverage begins immediately on acceptance for hospitalisation due to Accident but:

¹The certificate term for this plan is one year.

- (i) for Specified Illnesses⁷, the coverage begins after 120 days;
- (ii) for other illnesses, the coverage begins after 30 days; and
- (iii) for Pre-Existing Conditions, the coverage begins 12 months after the effective date of original coverage or reinstatement of coverage, whichever is later.

Co-payment

If the Covered Member is hospitalised and is charged a published Room and Board rate which is higher than his/her eligible benefit, he/she shall bear 20% of the other eligible benefits described in the GHS Schedule of Benefits.

Overseas Treatment

If the Covered Member (including spouse or children, if any) travels outside of Malaysia, the benefits shall be payable only for medical emergency, provided that the amount of reimbursement shall not exceed the Reasonable and Customary Charges for the equivalent treatment in Malaysia.

Overseas treatment of an illness or injury which was diagnosed in Malaysia; and non-emergency or chronic conditions where treatment can reasonably be postponed until the Covered Member returns to Malaysia is excluded.

Upgraded GHS Benefit

If the GHS Benefit for a Covered Member is upgraded, and if such Covered Member suffers illnesses and/or injuries prior to the time of GHS upgrade, the GHS benefit payable shall follow the plan prior to the date of upgrade.

⁷*Specified Illnesses means the following illnesses or diseases and its related conditions and complications:*

- (a) *Hypertension, diabetes mellitus and cardiovascular disease;*
- (b) *All tumors, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;*
- (c) *All ear, nose (including sinuses) and throat conditions;*
- (d) *Hernias, hemorrhoids, fistulae, hydrocele, varicocele;*
- (e) *Endometriosis including disease of the reproduction system; or*
- (f) *Vertebra-spinal disorders (including disc) and knee conditions.*



EXCLUSIONS

Death and Compassionate Allowance Benefit (CA)

PruBSN shall not pay the death benefit and CA if the death is directly or indirectly caused or accelerated by any of the following:

- (a) suicide within 12 months from the transaction effective date;
- (b) Pre-Existing Conditions within 12 months from the transaction effective date; or
- (c) the Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Total and Permanent Disability (TPD) and Group Employee Takaful Income Benefit (GETI)

PruBSN shall not pay a claim for TPD and GETI if the TPD is directly or indirectly caused or accelerated by any of the following:

- (a) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (b) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (c) breaking or trying to break any law, or resisting or trying to resist arrest;
- (d) 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) or any dangerous activities or sports;
- (e) travelling in an aircraft other than as a pilot, crew member or a fare-paying passenger in a licensed passenger-carrying commercial aircraft operating on a scheduled flight over established routes only;
- (f) any Pre-Existing Conditions; or
- (g) The Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Group Accidental Death and Disablement Benefit (GADD) and Group Accidental Medical Reimbursement Benefit (GAMR)

PruBSN shall not pay the GADD and GAMR Benefit if the death, injury, loss or disability is directly or indirectly caused by:

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or resisting or trying to resist arrest;
- (c) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) deliberate self-exposure to unnecessary danger except in the attempt to save human life;
- (f) the use of any kind of power-driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- (g) the Covered Member 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 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;
- (h) poison, gas or fumes voluntarily taken or atomic explosion, nuclear fission or radioactive matter, chemical or biological contamination;
- (i) alcohol, narcotic or any drug unless taken as prescribed by a Doctor; or
- (j) the Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Group Partial and Permanent Disability Benefit (GPPD)

PruBSN shall not pay the GPPD Benefit if the injury, loss or disability is directly or indirectly caused by:

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or resisting or trying to resist arrest;
- (c) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) any Pre-Existing Conditions;
- (f) deliberate self-exposure to unnecessary danger except in the attempt to save human life;
- (g) the use of any kind of power-driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- (h) the Covered Member 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 dangerous activities or sports;
- (i) poison, gas or fumes voluntarily taken or atomic explosion, nuclear fission or radioactive matter, chemical or biological contamination;
- (j) alcohol, narcotic or any drug unless taken as prescribed by a Doctor;
- (k) the existence of Acquired Immune Deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection in the Covered Member; or
- (l) the Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Group Critical Illness Benefit (GCI)

PruBSN shall not pay the GCI Benefit if caused directly or indirectly by any one of the following:

- (a) a claim for which the Critical Illness and the symptom of such Critical Illness manifests at any time before or within the Waiting Period of GCI;
- (b) any Pre-Existing Conditions;
- (c) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) the existence of Acquired Immune Deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection in the Covered Member. The only exception to this is when Critical Illness claimed for is itself HIV Infection Due to Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection;
- (e) alcohol, narcotic or drug unless taken as prescribed by a Physician; or
- (f) the Covered Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Group Hospital and Surgical Benefit (GHS)

PruBSN will not pay the GHS benefit if caused directly or indirectly, wholly or partly, by any one of the following:

- (a) any Pre-Existing Conditions within 12 months from the effective date of original cover;
- (b) Specified Illnesses occurring during the first 120 days from the effective date of original cover or reinstatement of the takaful coverage under this optional benefit for a Covered Person, whichever is later;
- (c) any medical or physical conditions and its signs or symptoms occurring within the 30 days of the Covered Person's takaful coverage under this optional benefit or date of reinstatement, whichever is later, except for traumatic bodily injury caused by an Accident;
- (d) out-patient treatment is not payable if it is not related to a Confinement to a Hospital or Day Surgery that is covered under this optional benefit;
- (e) primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Doctor, and treatments specifically for weight reduction or gain or bariatric surgery;

- (f) elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof;
- (g) dental conditions including dental treatment or oral surgery except as necessitated by Accident to restore function of sound natural teeth which happened during the period when there was takaful coverage under this optional benefit;
- (h) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- (i) costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- (j) psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- (k) private nursing, rest cures or sanitaria care;
- (l) drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases which requires quarantine by law;
- (m) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- (n) pregnancy, childbirth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility. Erectile dysfunction and tests or treatment related to impotence or sterilization;
- (o) participation in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (p) war or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection, revolution or any war-like operations;
- (q) with respect to any period of Confinement to a Hospital or Day Surgery, unless the entire confinement or surgery, and all the hospital services so rendered had been Medically Necessary, recommended and approved by a Doctor in accordance with the diagnosis treatment of the Disability for which the Confinement to a Hospital was required or Day Surgery was required, whichever is applicable;
- (r) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- (s) expenses incurred for donation of any body parts or organ by the Covered Person and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- (t) investigation and treatment of sleep apnoe and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment;
- (u) care or treatment for which payment is not required or to the extent which is payable by any other takaful or indemnity covering the Covered Person, and disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Takaful Contract;
- (v) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- (w) expenses incurred for sex changes;
- (x) failure of the Covered Person to seek or follow reasonable medical advice; or
- (y) the Covered Person, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Please note that exclusion listing stated above is not exhaustive and you should refer to the certificate document for further information.

IMPORTANT NOTES

1. This brochure is for illustrative purposes only and the information might not be exhaustive. It does not form a contract between you and **Prudential BSN Takaful Berhad (PruBSN)**. You are advised to refer to the **PruBSN SME@Work** Product Disclosure Sheet before participating in a Takaful plan, and to refer to the terms and conditions in the certificate document for details of the important features of the plan.
2. Any age reference shall be on the basis of Age Next Birthday.
3. It is important to choose a plan (including optional benefits) that you can afford and suit the needs of your employees. We recommend that you speak to your PruBSN representative who will perform a needs analysis and assist you in making an informed decision.
4. You need to renew the certificate annually, before expiration of the certificate. PruBSN may revise the renewal contribution rates, revise the terms and conditions or decline the certificate renewal based on claims experience and other certain circumstances. We will give a 30-day (or any period as required under the law) advance notification in writing about these revisions to you (Master Certificate Holder).
5. **PruBSN SME@Work** is premised on a mutual assistance (*Ta'awun*) arrangement where a portion of the contribution paid 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* charge stated above.
6. ***Tabarru'* Deduction** is an arrangement where a portion of the contribution is contributed into a fund to assist Covered Members in need through the benefits entitled to them.
7. You, as the owner/participant of the plan are entitled to receive 50% of the distributable surplus (if any) from *Tabarru'* Fund and PruBSN will receive the balance of 50% as performance fee for managing the *Tabarru'* Fund. The exact amount of distributable surplus will be determined annually and is subject to approval by both the Shariah Committee and the Board of Directors of PruBSN.
8. There is a free-look period of 15 days after the delivery of your certificate to allow you to review if it meets your needs. If the certificate is cancelled within this period, we will refund to you the contribution that have been paid, including taxes (if any) paid less any medical expenses incurred by PruBSN.
9. **PruBSN SME@Work** does not provide any benefit amount from the *Tabarru'* Fund upon surrender or expiry of the certificate.
10. If you cancel the certificate, you are entitled to a refund provided that the certificate is in-force, contributions have been paid up to date and no claim has been made during the current certificate year. For Group Hospital and Surgical Benefit, the refund of contribution is based on the cancellation table. For benefit(s) other than Group Hospital and Surgical Benefit, pro-rated contribution will be refunded. If you switch your current medical plan with another or from one provide to another, you may be subject to new underwriting requirements and waiting periods for the new plan.
11. Grace period is only applicable on renewal. You are given 30 days' grace period after the contribution due date to make the payment of any contribution.
12. Non-payment of contribution for the additional Covered Members will lead to termination of the particular Covered Member from this plan.
13. Taxes at the prevailing rate may be charged on any of the contribution, charges or other payments due are payable under this certificate, where applicable.
14. In the event of any conflict or inconsistency between the English and Bahasa Malaysia versions of the brochure and for the purpose of interpretation and construction, the English language version of the brochure shall prevail and be given effect to.

APPENDIX 1

Scale of Benefits for GADD and GPPD

Scale of Benefits				
Item	Loss Event(s)	% GADD ⁸ Benefit	% GPPD ⁹ Benefit	
1.	Loss of life	100	-	
2.	Total and Permanent Disability (TPD)	100	-	
3.	Loss of two limbs	100	100	
4.	Loss of both hands or of all fingers and both thumbs	100	100	
5.	Loss of all sights in both eyes	100	100	
6.	Loss of hand at or above wrist	100	100	
7.	Loss of leg at or above ankle	100	100	
8.	Loss of all sight in one eye	100	100	
9.	Loss of sight in one eye except perception of light	50	50	
10.	Loss of lens of one eye	50	50	
11.	Loss of speech	50	50	
12.	Loss of four fingers and thumb	70	70	
13.	Loss of four fingers	40	40	
14.	Loss of thumb	both phalanges of a thumb	30	30
		one phalanx of a thumb	15	15
15.	Loss of finger	three phalanges of a finger	10	10
		two phalanges of a finger	7.5	7.5
		one phalanx of a finger	5	5
16.	Loss of metacarpals	first or second (additional)	3	3
		third, fourth or fifth (additional)	2	2
17.	Loss of all toes on one foot	15	15	
18.	Loss of great toe	both phalanges of a great toe	5	5
		one phalanx of a great toe	2	2
19.	Loss of other toe, each	2	2	
20.	Fractured leg or patella with established non-union	10	10	
21.	Shortening of leg by at least 2.5 cm	7.5	7.5	
22.	Loss of hearing	both ears	75	75
		one ear	15	15
23.	Loss of whole ear	both	6	6
		one	3	3

⁸Group Accidental Death and Disablement Benefit (GADD) – Accidental Causes only.

⁹Group Partial and Permanent Disability Benefit (GPPD) – All Causes.

APPENDIX 2

Annual Contribution Rates

Plan 1

Age Band	GTT	GCI	GPPD	GADD	GAMR	GETI	CA
	Amount of Benefit (RM)						
	20,000	10,000	20,000	20,000	1,000	2,000	1,000
16 - 35	15.40	13.20	14.80	19.80	17.46	1.70	4.16
36 - 40	28.60	23.10	14.80	19.80	17.46	3.30	4.76
41 - 45	48.40	40.70	14.80	19.80	17.46	5.70	5.66
46 - 50	79.20	62.70	14.80	19.80	17.46	9.40	7.06
51 - 55	140.80	94.60	14.80	19.80	17.46	18.90	9.86
56 - 60	242.00	157.30	14.80	19.80	17.46	32.80	14.46
61 - 65	400.40	222.20	14.80	19.80	17.46	63.20	21.66
66 - 69*	618.20	277.20	14.80	19.80	17.46	116.90	31.56

Plan 2

Age Band	GTT	GCI	GPPD	GADD	GAMR	GETI	CA
	Amount of Benefit (RM)						
	30,000	15,000	30,000	30,000	1,500	3,000	2,000
16 - 35	23.10	19.80	22.20	29.70	26.19	2.60	4.86
36 - 40	42.90	34.65	22.20	29.70	26.19	5.00	6.06
41 - 45	72.60	61.05	22.20	29.70	26.19	8.50	7.86
46 - 50	118.80	94.05	22.20	29.70	26.19	14.00	10.66
51 - 55	211.20	141.90	22.20	29.70	26.19	28.40	16.26
56 - 60	363.00	235.95	22.20	29.70	26.19	49.20	25.46
61 - 65	600.60	333.30	22.20	29.70	26.19	94.70	39.86
66 - 69*	927.30	415.80	22.20	29.70	26.19	175.30	59.66

Plan 3

Age Band	GTT	GCI	GPPD	GADD	GAMR	GETI	CA
	Amount of Benefit (RM)						
	60,000	30,000	60,000	60,000	2,000	6,000	2,000
16 - 35	46.20	39.60	44.40	59.40	34.92	5.20	4.86
36 - 40	85.80	69.30	44.40	59.40	34.92	9.90	6.06
41 - 45	145.20	122.10	44.40	59.40	34.92	17.00	7.86
46 - 50	237.60	188.10	44.40	59.40	34.92	28.10	10.66
51 - 55	422.40	283.80	44.40	59.40	34.92	56.80	16.26
56 - 60	726.00	471.90	44.40	59.40	34.92	98.30	25.46
61 - 65	1,201.20	666.60	44.40	59.40	34.92	189.50	39.86
66 - 69*	1,854.60	831.60	44.40	59.40	34.92	350.60	59.66

Plan 4

Age Band	GTT	GCI	GPPD	GADD	GAMR	GETI	CA
	Amount of Benefit (RM)						
	100,000	50,000	100,000	100,000	3,000	10,000	3,000
16 - 35	77.00	66.00	74.00	99.00	52.38	8.60	5.56
36 - 40	143.00	115.50	74.00	99.00	52.38	16.50	7.36
41 - 45	242.00	203.50	74.00	99.00	52.38	28.30	10.06
46 - 50	396.00	313.50	74.00	99.00	52.38	46.80	14.26
51 - 55	704.00	473.00	74.00	99.00	52.38	94.60	22.66
56 - 60	1,210.00	786.50	74.00	99.00	52.38	163.90	36.46
61 - 65	2,002.00	1,111.00	74.00	99.00	52.38	315.80	58.06
66 - 69*	3,091.00	1,386.00	74.00	99.00	52.38	584.40	87.76

*For renewal only

APPENDIX 2

Annual Contribution Rates

Plan 5

Age Band	GTT	GCI	GPPD	GADD	GAMR	GETI	CA
	Amount of Benefit (RM)						
	150,000	75,000	150,000	150,000	4,000	15,000	4,000
16 - 35	115.50	99.00	111.00	148.50	69.84	12.90	6.26
36 - 40	214.50	173.25	111.00	148.50	69.84	24.80	8.66
41 - 45	363.00	305.25	111.00	148.50	69.84	42.50	12.26
46 - 50	594.00	470.25	111.00	148.50	69.84	70.20	17.86
51 - 55	1,056.00	709.50	111.00	148.50	69.84	141.90	29.06
56 - 60	1,815.00	1,179.75	111.00	148.50	69.84	245.90	47.46
61 - 65	3,003.00	1,666.50	111.00	148.50	69.84	473.70	76.26
66 - 69*	4,636.50	2,079.00	111.00	148.50	69.84	876.60	115.86

Plan 6

Age Band	GTT	GCI	GPPD	GADD	GAMR	GETI	CA
	Amount of Benefit (RM)						
	200,000	100,000	200,000	200,000	5,000	20,000	5,000
16 - 35	154.00	132.00	148.00	198.00	87.30	17.20	6.96
36 - 40	286.00	231.00	148.00	198.00	87.30	33.00	9.96
41 - 45	484.00	407.00	148.00	198.00	87.30	56.60	14.46
46 - 50	792.00	627.00	148.00	198.00	87.30	93.60	21.46
51 - 55	1,408.00	946.00	148.00	198.00	87.30	189.20	35.46
56 - 60	2,420.00	1,573.00	148.00	198.00	87.30	327.80	58.46
61 - 65	4,004.00	2,222.00	148.00	198.00	87.30	631.60	94.46
66 - 69*	6,182.00	2,772.00	148.00	198.00	87.30	1,168.80	143.96

*For renewal only

Group Hospital and Surgical Benefit (GHS)**

Plan	A	B	C	D	E	F
	Hospital Room and Board (RM)					
	80	100	150	200	250	350
Employee only	364.00	475.00	598.00	784.00	944.00	1,130.00
Employee & Spouse	816.00	1,064.00	1,343.00	1,760.00	2,121.00	2,537.00
Employee & Children	925.00	1,200.00	1,509.00	1,973.00	2,374.00	2,838.00
Employee & Family	1,378.00	1,789.00	2,254.00	2,948.00	3,550.00	4,245.00

**GHS contribution rates are inclusive of TPA Charge.

The contribution rates above are:

- Not inclusive of taxes.
- Based on standard life and additional contribution may be required, subject to underwriting.

WHAT IS TAKAFUL?

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.

Section 2(1) of the Islamic Financial Services Act 2013

Takaful is derived from Arabic word '*kafala*' which means **"Joint guarantee" or guaranteeing each other.**

Takaful literally means responsibility, guarantee, collective assurance and mutual undertaking. Broadly speaking, takaful is founded on the cooperative arrangement (*Ta`awun*) based on principles of mutuality and solidarity, encompassing the elements of joint indemnity and common interest.

There are three (3) aspects of mutuality embodied in takaful, namely mutual help/assistance, mutual responsibility and mutual protection.

When a person participates in a takaful scheme, he seeks protection not only for himself but he jointly cooperates with other participants to mutually contribute to one another in case of need.

/// **MUTUAL ASSISTANCE** ///

/// **MUTUAL PROTECTION FROM LOSSES** ///

/// **MUTUAL RESPONSIBILITY** ///

In essence, takaful is based on the principle of **"*Ta`awun*" (mutual cooperation / assistance)** as such the act of participation is ***Tabarru`at* (charitable) in nature.**

This plan is underwritten by:

PRUDENTIAL BSN

TAKAFUL

PruBSN SME@Work is a Shariah-compliant product.

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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Prudential BSN Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Prudential BSN Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Prudential BSN Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

Important: You must ensure that this product will best serve the needs of your employees and that the contribution payable under this product is an amount that you can afford.

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