

CANCER & HEART SHIELD

UP TO RM200,000

Campaign Period:
1 November – 31 December 2024


PRUDENTIAL

100
years
in Malaysia



Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Member of PIDM

Live a life enriched by enhanced protection you can count on

Sign up for PRUWealth Enrich# now and enjoy a complimentary cancer or heart attack coverage worth **up to RM200,000** for the first 3 policy years.

Basic Sum Assured	Complimentary Coverage for Cancer or Heart Attack
RM500,000 and above	RM100,000
RM1Million and above	RM200,000

Opted for a premium payment term of 10 years or above and recurring payment by way of credit/debit card during proposal submission.

#PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA (“PIDM”) ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM’s Takaful and Insurance Benefits Protection System (“TIPS”) Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

For more information, please visit our website at www.prudential.com.my or contact your Wealth Planner now.

Terms and conditions apply.

Terms and Conditions of Cancer and Heart Shield Campaign (“Terms and Conditions”)

1. This Cancer and Heart Shield Campaign (“**Campaign**”) is organised by Prudential Assurance Malaysia Berhad (“**PAMB**”, or “**we**” or “**us**” or “**our**”). By participating in this Campaign, you agree that you have read, understood and agreed to be bound by the Terms and Conditions and any change or modification that we may make to the Terms and Conditions, with prior notice to you. By participating in this Campaign, you also agree to be bound by our Privacy Policy accessible at www.prudential.com.my/en/privacy-policy.
2. **Campaign Period**
 - a. This Campaign shall commence from 1 November 2024 to 31 December 2024, both dates inclusive (“**Campaign Period**”).
3. **Campaign Eligibility and Mechanics**
 - a. This Campaign is open to all Life Assured of a new **PRU**Wealth Enrich policy with a minimum basic sum assured of RM500,000 and premium payment term of 10 years or above, purchased during the Campaign Period (“**Eligible Customer**”, “**you**” or “**your**”).
 - b. The said proposal(s) shall be submitted through **PRU**Way Plus during the Campaign Period, whereby each policy (“**Eligible Policy**”) must have opted for recurring payment by way of credit/debit card during proposal submission.
 - c. If for any reason, the proposal for the Eligible Policy is required to be re-submitted or submitted after the Campaign Period (e.g., proposal not taken up), the Eligible Policy will be disqualified from this Campaign.
 - d. Eligible Customer who has any of the following conditions shall not be eligible to receive the Campaign Reward (as defined in Clause 4 below):
 - i. if there is an exclusion clause under the Eligible Policy that excludes coverage for Cancer or Heart Attack, or if the critical illness benefit is declined;
 - ii. owns an existing policy with PAMB with an existing exclusion on coverage for Cancer or Heart Attack, or if the critical illness benefit has been declined;
 - iii. has prior history of critical illness claim relating to Cancer or Heart Attack; or
 - iv. proposal submitted does not meet the criteria of minimum basic sum assured of RM500,000 after financial underwriting.
4. **Campaign Reward**
 - a. Subject to the Terms and Conditions, each Eligible Customer who fulfils Clause 3 above shall be rewarded with the respective additional complimentary coverage for Cancer or Heart Attack based on **PRU**Wealth Enrich basic sum assured as provided in the table below (“**Campaign Reward**”). The coverage period of Campaign Reward is 3 years from the Date of Policy (as stated in the policy contract) of the Eligible Policy.

PRUWealth Enrich Basic Sum Assured	Complimentary Coverage for Cancer or Heart Attack
RM500,000 to less than RM1,000,000	RM100,000
RM1,000,000 and above	RM200,000

Table 1

Note:

- i. Cancer is defined as:
Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukemia, lymphoma and sarcoma.
For the above definition, the following are not covered:
 - A. All cancers which are histologically classified as any of the following:
 1. pre-malignant;
 2. non-invasive;
 3. carcinoma in situ;
 4. having borderline malignancy; or
 5. having malignant potential.
 - B. All tumours of the prostate histologically classified as T1N0M0 (TNM classification)
 - C. All tumours of the thyroid histologically classified as T1N0M0 (TNM classification)
 - D. All tumours of the urinary bladder histologically classified as T1N0M0 (TNM classification)
 - E. Chronic Lymphocytic Leukemia less than RAI Stage 3
 - F. All cancers in the presence of HIV
 - G. Any skin cancer other than malignant melanoma
 - ii. Heart Attack is defined as:
Death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:
 - A. A history of typical chest pain;
 - B. New characteristic electrocardiographic changes; with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block and
 - C. Elevation of the cardiac biomarkers, inclusive of CPK-MB above the generally accepted normal laboratory levels or Troponins recorded at the following levels or higher:
 - Cardiac Troponin T or Cardiac Troponin I > / = 0.5 ng/ml

The evidence must show the occurrence of a definite acute myocardial infarction which should be confirmed by a cardiologist or physician.
For the above definition, the following are not covered:

 1. occurrence of an acute coronary syndrome including but not limited to unstable angina
 2. a rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease
 - iii. The maximum Campaign Reward payout is up to RM200,000 per life, subject to the basic sum assured of the Eligible Policy. Any claim on the Campaign Reward will not reduce the basic sum assured of the Eligible Policy.
- b. The Campaign Reward will not be included in the sum assured for underwriting including sum assured aggregation and financial underwriting.
 - c. The eligibility for the Campaign Reward is subject to a waiting period of 60 days from the Date of Policy or reinstatement date of the Eligible Policy, whichever is later and still within coverage period of the Campaign Reward. In the event that the Eligible Policy is reinstated, the expiry date of the Campaign Reward remains unchanged.
 - d. If the Eligible Customer is diagnosed to be suffering from Cancer or Heart Attack before reaching the age five (5) next birthday, the coverage amount shall be based on the following:

Age Next Birthday of the Eligible Customer at the date of Diagnosis of Cancer or Heart Attack	Percentage (%) of Payable Campaign Reward Coverage
1	20
2	40
3	60
4	80
5	100

- e. The Campaign Reward shall terminate upon:
- expiry of the coverage period (3 years from the Date of Policy of the Eligible Policy); or
 - claim payout of the Campaign Reward (Subject to the basic sum assured of the Eligible Policy and capped at RM200,000 per life); or
 - termination of the Eligible Policy, whichever is earlier.
- f. Campaign Reward is claimable if:
- the basic sum assured of the Eligible Policy at the date of Diagnosis within the Campaign Reward eligibility stated in Table 1; and
 - the Eligible Policy remains in force at the date of Diagnosis; and
 - date of Diagnosis happened during the coverage period of Campaign Reward.
- g. Campaign Reward is not claimable if:
- the conditions or signs and symptoms associated with the Cancer or Heart Attack:
 - has existed prior to the Policy Commencement Date or the date of any reinstatement, whichever is later;
 - has existed or was diagnosed during the waiting period;
 - has existed before or during the waiting period which would prompt a reasonable person to seek medical care or attention, though the resulting diagnosis may occur before or after the expiry of the waiting period;
 - was caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or by the presence of any Human Immuno-Deficiency Virus (HIV) infection;
 - was diagnosed to be due to, directly or indirectly, a congenital defect or disease, which was manifested or was diagnosed before the Eligible Customer attains the age of 17 years next birthday;
 - which is in remission or progressive or metastatic state from the condition(s) as stated under 4. g. i. A.
 - the Eligible Customer did not survive 7 days after the date of Diagnosis of Cancer or Heart Attack.
- h. In the event of claims submission for the Campaign Reward and within the contestability period (as stated in the policy contract), claims due diligence is still applicable.
5. **General Terms and Conditions**
- a. You must ensure that your particulars and any information provided to PAMB are complete and accurate. PAMB may request for further information from you for any reason it thinks appropriate, including to determine the authenticity of such information.
- b. If any third party makes a claim against PAMB due to your breach of the Terms and Conditions, you will indemnify PAMB for any costs, expenses, fees, taxes and other liabilities incurred by PAMB arising from such claim, including reasonable costs and expenses in defending and handling that claim.
- c. By participating in this Campaign, you agree that PAMB, its respective employees, officers, directors, agents, affiliates, parent and subsidiaries shall not be liable or responsible for damages, losses, injuries, rights, claims or actions of any kind in connection with this Campaign, or resulting from acceptance, possession, redemption/use/misuse of the Campaign Reward, or participation in this Campaign, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy, unless due to PAMB's gross negligence or wilful misconduct specifically related to this Campaign. In no event shall our total liability in contract, tort (including negligence), statute or otherwise for all damages exceed the amount of Ringgit Malaysia Twenty (RM20.00) only.
- d. In the event of any inconsistency between the Terms and Conditions and any advertising, promotional, publicity and the other materials published by the Organisers relating to or in connection with the Campaign, the Terms and Conditions shall prevail.
- e. You shall not submit any Unlawful Material (defined below) in the course of participating in this Campaign, or use this Campaign to upload, post, email, transmit or otherwise make available such Unlawful Material. "Unlawful Material" shall include (but not be limited to) any sexually explicit ideas or material or any idea or material that is unlawful, harmful, threatening, abusive, harassing, tortuous, defamatory, vulgar, obscene, libellous, invasive of another's privacy, hateful, or racially, ethnically, or otherwise objectionable or infringes any patent, trademark, trade secret, copyright, or other proprietary rights of another. You will indemnify PAMB for all PAMB losses that may arise from submission of any Unlawful Material. PAMB shall have the right to delete Unlawful Material and disqualify you and to bar you from participating in any other campaigns or promotions, permanently or for such period of time as PAMB shall decide. PAMB decision in this matter shall be final and no correspondence shall be entertained.
- f. You shall be solely responsible for your redemption/usage of the Campaign Reward. PAMB shall not be liable or be required to offer replacement of the Campaign Reward or otherwise to compensate you for any:
- non-availability of, discontinued, invalid, or cancelled Campaign Reward;
 - redemption, use or misuse of the Campaign Reward;
 - alterations made to the Campaign Reward; or
 - inability to redeem or use the Campaign Reward due to technical issues or issues beyond PAMB's control.
- g. The Campaign Reward are non-transferable and not exchangeable for cash, credit or in kind. Any request for the Campaign Reward to be delivered to a third party will not be entertained.
- h. PAMB shall have the discretion to decide in respect of all matters and disputes concerning this Campaign in accordance with treating you and PAMB customers fairly, including substituting the Campaign Reward with other form of gifts/rewards of equivalent value, with prior notice.
- i. PAMB shall have the right to disqualify you and forfeit the Campaign Reward if PAMB determines you to be tampering with the entry process or the operation of this Campaign, or any of the Terms and Conditions are not fulfilled. In such event, PAMB will not be liable for any costs, refund or losses incurred by you.
- j. PAMB shall have the right to amend the Terms and Conditions, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay, or variation shall be at PAMB discretion, including but not limited to displaying the same in any of PAMB website at <https://www.prudential.com.my/en/> or social media sites. For the avoidance of doubt, any variation, cancellation, termination, or suspension by PAMB of this Campaign shall not entitle you to any claim against PAMB for any and all losses or damages suffered or incurred as a direct or indirect result from the cancellation, termination, or suspension.
- k. PAMB's decision on all matters concerning this Campaign, including the Terms and Conditions, shall be final, binding, and conclusive. No correspondence and/or appeal shall be entertained.
- l. The laws of Malaysia shall govern this Campaign and you agree to submit to the exclusive jurisdiction of the courts of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.
- m. The Terms and Conditions as well as the Campaign Reward are separate from your insurance proposal(s) and/or insurance policy(ies) and shall not in any event be construed as a variation to the terms and conditions of your insurance proposal(s) and/or insurance policy(ies). All insurance proposals are subject to PAMB standard processing and/or underwriting rules. Further, the Campaign Reward shall not form part of the rights, benefits and monies payable under your insurance policy(ies). The Campaign Reward will be delivered to you in accordance with the Terms and Conditions even after you have assigned the rights, benefits and monies payable under your insurance policy(ies) absolutely to another person.
- n. In performing your duties under this Campaign, you must comply with all applicable anti-bribery and anti-corruption laws (and related regulations and guidance). In particular, you hereby acknowledge and agree:
- to comply with the Malaysian Anti-Corruption Commission Act 2009, the US Foreign Corrupt Practices Act, the UK Bribery Act, and the Hong Kong Prevention of Bribery Ordinance, together with any related regulation and guidance and that you shall not act in such a way that is or could be constructed as a violation of these laws and requirements, including but not limited to offering a bribe or making a facilitation payment to a public official or to any other party;
 - that you will ensure that your activities in connection with or relating to your obligations under the Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulations and guidance);
 - if you, in connection with or relating to your obligations under the Terms and Conditions, are asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or become aware of any such conduct by your workforce or within your control and concerning or relating to the Terms and Conditions, you agree to immediately report the details of this to PAMB; and
 - PAMB shall have the right to disqualify your entry/entries on no notice, without liability for any actual breach of this paragraph.
- o. Regardless of anything to the contrary contained in this Campaign,
- if PAMB learns or is notified that the Eligible Customer is named on any Sanctions list, or is threatened with being added to any Sanctions list; or
 - if PAMB could be found to be in breach of Sanctions obligations as a result of this Campaign, then PAMB shall disqualify the Eligible Customer with immediate effect and take any other action we may deem appropriate, including but not limited to notifying any relevant government authority without notice and liability.
- "Sanctions" refers to any restrictive measures imposed on targeted regimes, countries, governments, entities, individuals and industries imposed by international bodies or governments in Malaysia or outside of Malaysia, including but not limited to the Office of Financial Sanctions Implementation HM Treasury, the United Nations, the European Union, the US Treasury Department's Office of Foreign Assets Control and the Hong Kong Monetary Authority.
- This paragraph, and our ability to claim for any losses that we may incur arising out of the operation of this paragraph, shall survive any termination or expiry.
- p. The Terms and Conditions may be provided in English and Chinese. In case of any inconsistencies between these two versions, the English version shall prevail.

Important Notes and Disclaimers

PRUWealth Enrich is a regular premium investment-linked insurance plan underwritten by Prudential Assurance Malaysia Berhad ("PAMB") 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. This material is not intended as an offer or solicitation for the purpose or sale of any financial instrument/product. You should satisfy yourself that this policy will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to your Prudential Wealth Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information. You are advised to refer to the PRUWealth Enrich Product Disclosure Sheet, Product Illustration and Fund Fact Sheet(s) before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, exclusions and waiting period under the policy. You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this policy will be terminated. There is a free-look period of 15 days after the date of delivery of the policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund you the value of units (at the next pricing date) plus the premiums that are not invested, charges (such as insurance charges, service charges, processing charges, and any other charges, where applicable), and taxes (if any) that we have deducted less medical expenses (if any) that we may have already paid or agreed to pay.

PRUWEALTH ENRICH AND ITS ATTACHABLE RIDERS (IF ANY) ARE NOT SHARIAH-COMPLIANT PRODUCTS. PRUWEALTH ENRICH IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.