



PRUCare Family

(This is an insurance product)

This insurance plan is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia.



PRODUCT DISCLOSURE SHEET		PRUDENTIAL ASSURANCE MALAYSIA BERHAD								
(Read this Product Disclosure Sheet before you decide to take out PRUCare Family. Be sure to also read the general terms and conditions.)		PRUCare Family <i>non-participating group insurance plan</i> 01/07/2023								
1. What is this product about?										
<p>PRUCare Family is a yearly renewable non-participating group insurance plan where Prudential Assurance Malaysia Berhad (PAMB) is the Master Policyholder of the plan.</p> <p>The plan is offered to individuals who are:</p> <ul style="list-style-type: none">a) a member of the Employees' Provident Fund (EPF) whose age next birthday (ANB) is between 19 and 65 (both ages inclusive);b) a spouse of the EPF member whose age is between ANB 19 and 65 (both ages inclusive);c) children of the EPF member whose age is between 14 days and ANB 65 (both ages inclusive);d) ward of the EPF member whose age is between 14 days and ANB 65 (both ages inclusive); ande) a Malaysian citizen currently residing in Malaysia, <p>subject to PAMB's acceptance of cover and the terms and conditions set by EPF.</p> <p>This plan offers Death Benefit and Critical Illness Benefit for a period of 12 months (guaranteed yearly renewable) from the Commencement Date of the Insured Member's insurance certificate.</p>										
2. What are the covers / benefits provided?										
This certificate provides below benefits for each Insured Member:										
<table border="1"><thead><tr><th>Benefits</th><th></th></tr></thead><tbody><tr><td>Death Benefit</td><td>In the event of Insured Member's death, 100% of the sum assured will be payable provided certificate remains in force. Note: <i>The certificate will terminate once Death Benefit is claimed.</i></td></tr><tr><td>Critical Illness Benefit</td><td>In the event of Insured Member's diagnosis of a covered Critical Illness, 100% of sum assured will be payable. Notes:<ul style="list-style-type: none">• <i>10% of the sum assured subject to a maximum of RM25,000 is payable on Angioplasty and Other Invasive Treatments for Coronary Artery Disease. The sum assured will be reduced after partial claim is made.</i>• <i>Payment of this benefit will reduce the Death Benefit.</i>• <i>The certificate will terminate once the Death Benefit is fully paid out.</i></td></tr></tbody></table>		Benefits		Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable provided certificate remains in force. Note: <i>The certificate will terminate once Death Benefit is claimed.</i>	Critical Illness Benefit	In the event of Insured Member's diagnosis of a covered Critical Illness, 100% of sum assured will be payable. Notes: <ul style="list-style-type: none">• <i>10% of the sum assured subject to a maximum of RM25,000 is payable on Angioplasty and Other Invasive Treatments for Coronary Artery Disease. The sum assured will be reduced after partial claim is made.</i>• <i>Payment of this benefit will reduce the Death Benefit.</i>• <i>The certificate will terminate once the Death Benefit is fully paid out.</i>	<table border="1"><thead><tr><th>Sum Assured</th></tr></thead><tbody><tr><td>RM10,000 to RM200,000 Note: <i>Insured Members may choose a sum assured from RM10,000 (in multiples of RM5,000), e.g. RM10,000, RM15,000, RM20,000, up to a maximum of RM200,000.</i></td></tr></tbody></table>	Sum Assured	RM10,000 to RM200,000 Note: <i>Insured Members may choose a sum assured from RM10,000 (in multiples of RM5,000), e.g. RM10,000, RM15,000, RM20,000, up to a maximum of RM200,000.</i>
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Coverage Duration: up to age next birthday of 75, subject to renewal upon the certificate anniversary.

Notes:

- *Certificate anniversary means the anniversary of the Commencement Date shown in the insurance certificate issued to the Insured Member.*
- *Insured Member i.e., EPF member and his/her family members (if applicable), each has a maximum sum assured limit up to RM200,000.*

| **3. How much premium does the EPF member have to pay?** | | |



The yearly premium that the EPF member has to pay for the first 12-month coverage is based on entry age next birthday of each Insured Member, summed together (if applicable).

Thereafter, the yearly premium payable will be adjusted based on age next birthday of each Insured Member (if applicable) at certificate anniversary and shall be auto-renewed each year up to age next birthday of 75.

Age Next Birthday	Yearly Premium Rate (RM) per RM1,000 Sum Assured			
	Male (Smoker)	Male (Non-Smoker)	Female (Smoker)	Female (Non-Smoker)
1 - 25	1.98	1.98	1.63	1.63
26	2.06	2.03	1.81	1.70
27	2.17	2.10	1.86	1.76
28	2.35	2.10	1.91	1.76
29	2.47	2.10	2.19	1.76
30	2.59	2.16	2.35	1.79
31	2.61	2.31	2.36	1.91
32	2.62	2.33	2.53	2.19
33	2.79	2.45	2.61	2.35
34	2.84	2.54	2.77	2.36
35	2.91	2.62	2.94	2.53
36	3.88	3.40	3.74	3.01
37	4.20	3.46	4.15	3.17
38	4.58	3.54	4.52	3.34
39	4.88	3.88	4.93	3.74
40	5.16	4.20	5.36	4.15
41	6.43	5.64	6.59	5.29
42	6.61	5.94	7.06	5.70
43	6.87	6.02	7.52	6.13
44	7.03	6.10	7.99	6.26
45	7.18	6.27	8.47	6.56
46	10.65	9.63	9.62	8.45
47	11.33	9.79	9.84	8.92
48	12.24	9.94	10.06	9.02
49	12.94	10.11	10.30	9.13
50	13.62	10.76	10.51	9.34
51	17.39	15.34	13.65	12.05
52	18.05	16.04	13.78	12.29
53	18.81	16.72	13.93	12.50
54	19.44	17.39	14.01	13.65
55	20.07	18.05	14.06	13.78
56	25.62	22.97	17.40	17.02
57	26.92	23.60	17.63	17.10
58	27.54	24.23	17.63	17.15
59	28.72	25.62	17.67	17.40
60	29.89	26.92	18.09	17.63
61	36.77	34.03	22.50	21.61
62	37.12	35.21	23.30	21.65
63	37.69	36.38	26.00	22.07
64	38.71	36.77	26.79	22.50
65	39.52	37.12	27.59	23.30
66	50.95	45.48	35.22	32.19
67	54.61	46.50	36.66	32.98
68	57.09	47.31	38.11	33.78
69	59.82	50.95	38.83	35.22



70	63.58	54.61	40.22	36.66
71	77.51	70.44	52.95	48.03
72	78.61	73.17	56.14	48.75
73	80.10	76.93	63.03	50.14
74	81.58	77.51	67.69	52.95

The premium rates for this plan are not guaranteed and may be revised at certificate anniversary. EPF member will be notified in writing of the amended premium rates at least 90 days prior to certificate anniversary.

Note: *Certificate anniversary means the anniversary of the Commencement Date shown in the insurance certificate issued to the Insured Member.*

4. What are the fees and charges the EPF member have to pay?

- Not applicable.

5. What are some of the key terms and conditions that the EPF member should be aware of?

- **Importance of disclosure** – EPF member must disclose all relevant facts about his/her medical condition accurately, and state his/her age correctly when answering any question asked by us. If the insurance coverage is intended wholly for his/her personal purposes, the EPF member must take reasonable care to disclose any facts that he/she knows to be relevant to us and not to mislead us. The duty of disclosure continues until the insurance certificate(s) is issued. This applies to his/her family members (if applicable) if covered under this plan.
- **Avoidance of coverage** – the insurance coverage may be avoided if any of the answers or information is incorrect or incomplete.
- **Free-look period** – EPF member may cancel the insurance coverage by giving a written notice to us within 15 days after the insurance certificate(s) is delivered to the EPF member. The premiums that the EPF member has paid, excluding Taxes (if any, and less any medical expenses incurred) will be refunded to the EPF member. If the EPF member cancels his/her own insurance coverage, the insurance coverage for his/her family members (if applicable) covered under this plan will be cancelled as well.
- **Grace period** – EPF member is given a 1 month grace period after the due date for the payment of premium. The certificate(s) will remain in force during the grace period.
- **Certificate lapse** – if the EPF member does not pay the premiums within the grace period, the certificate(s) shall be lapsed.
- **Renewal** – the certificate(s) will be renewed automatically at each certificate anniversary with the same amount of benefits. The yearly premium payable shall be based on all Insured Members' (if applicable) age next birthday at certificate anniversary.
- **Claims** – please refer to the insurance certificate or Frequently Asked Questions (FAQ) to understand further on the claims requirements.
- **Waiting period** – the eligibility for the benefits under the insurance certificate will only start after the waiting periods as stated below from the Commencement Date of the Insured Member's insurance certificate.

Benefits	Conditions	Waiting Period
Death Benefit	All covered conditions	Not applicable
Critical Illness Benefit	Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease and Cancer	60 Days
	All other covered illnesses	30 Days

- **Verification of identity** – when providing an image of Insured Member's National Registration Identity Card (NRIC) (front and back), EPF member must ensure the image provided shows the details clearly. The insurance certificate(s) may be avoided if we are unable to satisfactorily verify the Insured Member's identity through the documents provided.



- **Insurance Certificate** – Each eligible Insured Member is allowed to hold more than one insurance certificate under this plan at any point in time, subject to a maximum sum assured of RM200,000.
- This product is only offered to cover individual customers for his/her personal use (non-business use).
- **PRUCare Family** is not a Shariah-compliant product.

Note: This list is non-exhaustive. Please refer to the relevant Appendices for each benefit for further descriptions and insurance certificate for the terms and conditions under this certificate.

6. What are the major exclusions under this certificate?

- Death Benefit is not payable if death is caused by suicide, whether while sane or insane, within one (1) year from the certificate effective date.
- Critical Illness benefit is not payable if the illness is directly or indirectly caused by:
 - (a) a claim for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Cancer or Angioplasty And Other Invasive Treatments For Coronary Artery Disease and the symptoms of any of these Critical Illness manifest at any time before or within sixty (60) days' waiting period from the Commencement Date of the Insured Member's Insurance Certificate;
 - (b) a claim for all other Critical Illnesses and the symptoms of any of these Critical Illness manifest at any time before or within thirty (30) days' waiting period from the Commencement Date of the Insured Member's Insurance Certificate;
 - (c) illness arises directly or indirectly from pre-existing illnesses; or
 - (d) illness that is caused directly or indirectly by the existence AIDS or the presence of any HIV infection. The only exception to this is when the Critical Illness claimed for is itself HIV Infection Due To Blood Transfusion, Full-Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection.

Note: This list is non-exhaustive. Please refer to the relevant Appendices for each benefit for further descriptions on any exclusions or insurance certificate for the terms and conditions under this certificate.

7. Can EPF member cancel the insurance coverage?

EPF member may choose to cancel his/her own insurance coverage and/or the insurance coverage for his/her family members (if applicable) covered under this plan by giving us a written notice. If the EPF member cancels his/her own insurance coverage, the insurance coverage for his/her family members (if applicable) covered under this plan will be cancelled as well.

If the EPF member choose to surrender his/her own certificate and/or the certificate for his/her family members (if applicable) covered under this plan after the Free-Look Period, the certificate(s) will terminate upon payment of Surrender Value. If the EPF member surrenders his/her own certificate, the certificate for his/her family members (if applicable) covered under this plan will be terminated as well.

The Surrender Value will be payable according to the following table:

Monthly Anniversary of the Insured Member's insurance certificate	% of Premiums Paid
1	82.5%
2	75.0%
3	67.5%
4	60.0%
5	52.5%
6	45.0%
7	37.5%
8	30.0%
9	22.5%
10	15.0%
11	7.5%
12	0.0%



Notes: EPF member's certificate will not be cancelled/surrendered upon cancellation/surrender of his/her family members' certificates.

8. What does the EPF member need to do if there are changes to the contact details?

It is important that the EPF member inform us of any change in his/her contact details to ensure that all correspondences reach him/her in a timely manner.

9. Where to obtain further information?

If you have any enquiries, please contact us at:

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur, Malaysia,
P.O. Box 10025, 50700 Kuala Lumpur.
Tel: 03-2778 3888
E-mail: customer.mys@prudential.com.my

10. Other similar types of plan available

Please visit www.prudential.com.my for other types of plans offered by the insurer.

IMPORTANT NOTE:

THIS IS A PURE PROTECTION PRODUCT AND DOES NOT INCLUDE ANY SAVINGS OR INVESTMENT ELEMENTS. YOU SHOULD SATISFY YOURSELF THAT THIS COVERAGE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible certificate/policy is(are) 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 Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 01/07/2023.



Appendix: Death Benefit
PRUCare Family

Description & Benefits

Death Benefit

In the event of the Insured Member's death, 100% of the sum assured will be payable provided certificate remains in force.

Note: *The certificate will terminate once Death Benefit is claimed.*

Exclusions

Death Benefit is not payable if death is caused by suicide, whether while sane or insane, within one (1) year from the certificate effective date.

Note: *This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this certificate.*

Other Certificate Conditions

Non-guaranteed Premium Rates:

The premium rates for this plan are not guaranteed and may be revised at certificate anniversary. EPF member will be notified in writing of the amended premium rates at least 90 days prior to certificate anniversary.



Appendix: Critical Illness Benefit PRUCare Family

Description & Benefits

Critical Illness Benefit

In the event of the Insured Member's diagnosis of a covered Critical Illness, 100% of sum assured will be payable.

Notes:

- 10% of the sum assured subject to a maximum of RM25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease. The sum assured will be reduced after partial claim is made.
- Payment of this benefit will reduce the Death Benefit.
- The certificate will terminate once the Death Benefit is fully accelerated.

Conditions:			
Critical Illnesses			
The 43 illnesses listed below are covered under the Critical Illness Benefit.			
1) Stroke	11) Benign Brain Tumor	25) Motor Neuron Disease	35) Poliomyelitis
2) Heart Attack	12) Paralysis Of Limbs	26) Parkinson's Disease	36) Chronic Relapsing Pancreatitis
3) Cancer	13) Blindness	27) Alzheimer's Disease / Severe Dementia	37) Progressive Scleroderma
4) Kidney Failure	14) Deafness	28) Surgery To Aorta	38) HIV Infection Due To Blood Transfusion
5) Serious Coronary Artery Disease	15) Third Degree Burns	29) Multiple Sclerosis	39) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
6) Coronary Artery Bypass Surgery	16) End-Stage Lung Disease	30) Primary Pulmonary Arterial Hypertension	40) Full-Blown AIDS
7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease	17) Encephalitis	31) Medullary Cystic Disease	41) Apallic Syndrome
8) End-Stage Liver Failure	18) Major Organ / Bone Marrow Transplant	32) Cardiomyopathy	42) Loss Of Independent Existence
9) Fulminant Viral Hepatitis	19) Loss Of Speech	33) Systemic Lupus Erythematosus With Severe Kidney Complications	43) Terminal Illness
10) Coma	20) Brain Surgery	34) Muscular Dystrophy	
	21) Heart Valve Surgery		
	22) Bacterial Meningitis		
	23) Major Head Trauma		
	24) Chronic Aplastic Anemia		

Exclusions

Critical Illness benefit is not payable if the illness is directly or indirectly caused by:

- a claim for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Cancer or Angioplasty And Other Invasive Treatments For Coronary Artery Disease and the symptoms of any of these Critical Illness manifest at any time before or within sixty (60) days' waiting period from the Commencement Date of the Insured Member's Insurance Certificate;
- a claim for all other Critical Illnesses and the symptoms of any of these Critical Illness manifest at any time before or within thirty (30) days' waiting period from the Commencement Date of the Insured Member's Insurance Certificate;
- illness arises directly or indirectly from pre-existing illnesses; or
- illness that is caused directly or indirectly by the existence AIDS or the presence of any HIV infection. The only exception to this is when the Critical Illness claimed for is itself HIV Infection Due To Blood Transfusion, Full-Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this certificate.

Other Certificate Conditions

Non-guaranteed Premium Rates:

The premium rates for this plan are not guaranteed and may be revised at certificate anniversary. EPF member will be notified in writing of the amended premium rates at least 90 days prior to certificate anniversary.

Waiting Period:



Critical illness benefits under the certificate will only start 60 days after the Commencement Date of this insurance certificate for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments For Coronary Artery Disease.

Coverage on all other illnesses will start 30 days after the Commencement Date of this insurance certificate.