



PRUCare Life

➤ Product Disclosure Sheet

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.

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Part of Prudential plc (United Kingdom)



PRODUCT DISCLOSURE SHEET	PRUDENTIAL ASSURANCE MALAYSIA BERHAD						
(Read this Product Disclosure Sheet before you decide to take out PRUCare Life. Be sure to also read the general terms and conditions.)	PRUCare Life <i>non-participating group insurance plan</i> 15/11/2021						
1. What is this product about?							
<p>PRUCare Life is a 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);b) between age next birthday of 19 and 60; andc) Malaysian citizen currently residing in Malaysia, <p>subject to PAMB's acceptance of cover and terms and conditions by EPF.</p> <p>This plan offers Critical Illness Benefit and Dengue Fever Benefit for a period of 12 months from the Commencement Date of the Insured Member's insurance certificate.</p>							
2. What are the covers / benefits provided?							
This policy provides:							
<table border="1"><thead><tr><th>Benefits</th><th>Sum Assured</th></tr></thead><tbody><tr><td>Critical Illness Benefit</td><td>RM10,000 to RM200,000</td></tr><tr><td>Dengue Fever Benefit</td><td>RM500</td></tr></tbody></table>		Benefits	Sum Assured	Critical Illness Benefit	RM10,000 to RM200,000	Dengue Fever Benefit	RM500
Benefits	Sum Assured						
Critical Illness Benefit	RM10,000 to RM200,000						
Dengue Fever Benefit	RM500						
Coverage Duration: 12 months from the Commencement Date of the Insured Member's insurance certificate.							
3. How much premium do I (as the Insured Member) have to pay?							



The premiums payable for each plan for a 12-month coverage are based on entry age next birthday.

Premium for Critical Illness Benefit (including Dengue Fever Benefit with Sum Assured of RM500):

Age Next Birthday	Premium (RM) for every RM1,000 Sum Assured			
	Male (Smoker)	Male (Non-Smoker)	Female (Smoker)	Female (Non-Smoker)
19 - 25	0.84	0.84	0.98	0.98
26	0.93	0.88	1.12	1.04
27	1.01	0.92	1.29	1.10
28	1.10	0.97	1.35	1.17
29	1.19	1.01	1.54	1.23
30	1.29	1.05	1.72	1.29
31	1.41	1.10	1.91	1.35
32	1.54	1.19	2.11	1.54
33	1.67	1.29	2.21	1.72
34	1.81	1.41	2.41	1.91
35	1.98	1.54	2.62	2.11
36	2.28	1.67	3.12	2.21
37	2.60	1.81	3.62	2.41
38	2.88	1.98	4.07	2.62
39	3.23	2.28	4.58	3.12
40	3.57	2.60	5.10	3.62
41	3.95	2.88	5.68	4.07
42	4.35	3.23	6.26	4.58
43	4.70	3.57	6.83	5.10
44	5.11	3.95	7.41	5.68
45	5.53	4.35	7.99	6.26
46	6.25	4.70	8.27	6.83
47	6.98	5.11	8.54	7.41
48	7.70	5.53	8.82	7.99
49	8.46	6.25	9.10	8.27
50	9.23	6.98	9.37	8.54
51	10.05	7.70	9.82	8.82
52	10.89	8.46	10.27	9.10
53	11.85	9.23	10.92	9.37
54	12.77	10.05	11.40	9.82
55	13.71	10.89	11.87	10.27
56	15.04	11.80	12.00	10.87
57	16.47	12.72	12.17	11.35
58	18.23	13.66	13.75	11.82
59	19.77	15.04	14.16	12.00
60	21.45	16.47	14.64	12.17

4. What are the fees and charges I (as the Insured Member) have to pay?

- Not applicable.

5. What are some of the key terms and conditions that I (as the Insured Member) should be aware of?

- **Importance of disclosure** – you must disclose all relevant facts about your medical condition accurately, and state your age correctly when answering any question asked by us. If the insurance coverage is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the insurance certificate is issued.



- **Avoidance of coverage** – your insurance coverage may be avoided if any of your answers or information is incorrect or incomplete.
- **Free-look period** – you may cancel the insurance coverage by giving a written notice to us within 15 days after the insurance certificate is delivered to you. The premiums that you have paid, excluding Taxes (if any, and less any medical expenses incurred) will be refunded to you.
- **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
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
Dengue Fever Benefit	Dengue	15 Days

- **Verification of identity** – when providing an image of your National Registration Identity Card (NRIC) (front and back), you must ensure the image provided shows your details clearly. Your insurance certificate may be avoided if we are unable to satisfactorily verify your 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 for Critical Illness Benefit; and RM500 for Dengue Fever Benefit will only be payable once per Insured Member.
- This product is only offered to cover individual customers for his/her personal use (non-business use).
- **PRUCare Life** 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 policy.

6. What are the major exclusions under this policy?

Death Benefit is not payable if the death of Insured Member is due to suicide.

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 policy.

7. Can I cancel my insurance coverage?

You may choose to cancel your insurance certificate by giving us a written notice. If you choose to surrender the insurance certificate after the Free-Look Period, your coverage will terminate upon payment of Surrender Value.

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%

8. What do I (as the Insured Member) need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where to obtain further information?

Should you require additional information about medical & health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance', available at all our branches or visit www.insuranceinfo.com.my.

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 information provided in this disclosure sheet is valid as at 15/11/2021.



Appendix: Critical Illness Benefit
PRUCare Life

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.

Note: 10% of the sum assured subject to a maximum of RM 25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease. The sum assured will be reduced after partial claim is made.

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 By-Pass 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

Critical illness benefits are not paid for:

- (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;
- (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; or
- (e) any claim for Critical Illness Benefit if the Insured Member dies within thirty (30) days after being diagnosed with the illness or condition giving rise to the claim.

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

Other Policy Conditions

Waiting Period:

Critical illness benefits under the policy 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.



Appendix: Dengue Fever Benefit **PRUCare Life**

Description & Benefits

Dengue Fever Benefit:

In the event of Insured Member's Diagnosis of Dengue Fever, 100% of sum assured will be payable.

Note: *Diagnosis needs to be done by a qualified doctor, accompanied by a confirmatory test result. Dengue Fever Benefit is payable once.*

Exclusions

Dengue Fever Benefit is not paid for if:

- (a) the diagnosis of Dengue Fever is prior to Commencement Date, or within 15 days from the Commencement Date of the Insured Member's policy.

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