



# PRUGuard Family

## ➤ Frequently Asked Questions

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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## Frequently asked questions

### Plan Features

#### 1. What is PRUGuard Family?

**PRUGuard Family** is an affordable yearly renewable non-participating group insurance plan where Prudential Assurance Malaysia Berhad (PAMB) is the Master Policyholder of the plan. This plan offers Death Benefit, Total and Permanent Disability (TPD) Benefit and Accidental Death Benefit to the Insured Member for a period of 12 months (auto-yearly renewable) from Commencement Date of the Insured Member's Insurance Certificate.

#### 2. What is the coverage term for PRUGuard Family?

**PRUGuard Family** is auto yearly renewable up to respective Insured Member's age next birthday (ANB) of 75.

#### 3. Who is eligible to purchase PRUGuard Family?

The plan is offered to individuals who are:

- a member of the Employees' Provident Fund (EPF) whose ANB is between 19 and 65 (both ages inclusive);
- a spouse of the EPF member whose age is between ANB 19 and 65 (both ages inclusive);
- children of the EPF member whose age is between 14 days and ANB 65 (both ages inclusive);
- ward of the EPF member whose age is between 14 days and ANB 65 (both ages inclusive); and
- a Malaysian citizen currently residing in Malaysia,

subject to PAMB's acceptance of cover and the terms and conditions set by EPF.

#### Notes:

- Children of the EPF member includes adopted child, illegitimate/non-marital child, stepchild and ward.
- Adopted Child** means a person who has legally become the child of someone who is not their biological parents, where the adoption has been authorized and registered in accordance with the provisions of any written law relating to the adoption of children from time to time in force in Malaysia.
- Illegitimate/Non-Marital Child** means a child who is born other than in a legal marriage.
- Stepchild** means a child of the Certificate Holder's spouse from a previous marriage.
- Ward** means a person under the care and control of a guardian appointed by their parents or a court of law.

#### 4. What benefit does PRUGuard Family provide to the Insured Member (i.e., EPF member and his/her dependents, if applicable)?

Benefits		Sum Assured
Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable.  <b>Note:</b> The certificate will terminate once Death Benefit is claimed.	RM10,000 to RM200,000  <b>Note:</b> 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.
Total and Permanent Disability (TPD) Benefit	In the event of Insured Member suffering from TPD prior to the certificate anniversary of ANB 70 or expiry of the certificate, whichever is earlier, 100% of the sum assured will be payable.  <b>Notes:</b> <ul style="list-style-type: none"> <li>Payment of this benefit will reduce the Death Benefit.</li> <li>The certificate will terminate once the Death Benefit is fully paid out.</li> </ul>	
Accidental Death Benefit	Accidental Death Benefit shall be payable if the following event happens prior to the certificate anniversary of ANB 70 or expiry of the certificate, whichever is earlier:  (i) an additional 100% of the sum assured if death is due to accident;	



	(ii) an additional 200% of the sum assured if death is due to accident from commuting in public conveyance, elevator car, burning of theatre, hotel or other public building; or (iii) an additional 300% of the sum assured if death is due to accident occurring while Insured Member is residing or travelling outside of Malaysia (except Singapore and Brunei) for not more than 90 consecutive days, or in Singapore or Brunei for any number of days.	
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**Note:** Sum Assured amount and limit for Spouse and Children (if any) is independent from the EPF member.

**5. Can the EPF member purchase the plan for his/her dependents without purchasing for him/herself?**

No, the EPF member must purchase the plan for him/herself to proceed with the insurance coverage purchase for his/her dependents.

Example on submission scenarios:

	1 <sup>st</sup> Submission	2 <sup>nd</sup> Submission	3 <sup>rd</sup> Submission	4 <sup>th</sup> Submission
EPF member (Main Life)	✓*	✓*	✓*	✓*
Spouse	-	✓	✓	-
Children	-	-	✓	✓

**Notes:**

- \*Each submission will require the EPF member to purchase for him/herself as the Main Life before they can proceed to purchase for their spouse and/or children.
- Each Insured Member is allowed to have multiple **PRUGuard** Family certificates, subject to the maximum total sum assured of RM200,000 **per life**, aggregated with the existing **PRUGuard** Family certificates (if any) of each Insured Member.

**6. How much coverage can the EPF member buy for him/herself and his/her dependents?**

EPF member and his/her dependents can each buy a coverage from RM10,000 (in multiples of RM5,000) up to a maximum of RM200,000 **per life**.

**7. Can the EPF member purchase multiple PRUGuard Family certificates for him/herself and his/her dependents?**

Yes, EPF member may buy multiple **PRUGuard** Family certificates for him/herself and his/her dependents, up to a maximum total sum assured of RM200,000 **per life**, aggregated with the existing **PRUGuard** Family certificates (if any) of each Insured Member.

**8. Are there any limits to the number of children that the EPF member can extend the coverage for?**

There are no limits, however a single submission is limited to 10 children. EPF member can perform new submissions for the additional children, if any.

**9. Is there a waiting period applicable for PRUGuard Family?**

No waiting period is applicable for the benefits offered under **PRUGuard** Family.

**10. What are the exclusions for PRUGuard Family?**

Death Benefit

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.

Total and Permanent Disability (TPD) Benefit

TPD benefit is not payable if the disability is directly or indirectly caused by:

- (a) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;



- (b) any travelling in an aircraft other than as a pilot or member of the crew or a fare-paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only;
- (c) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities;
- (d) committing or attempting to commit a criminal offence by the Insured Member;
- (e) alcohol, narcotic, drugs or stimulators abuse, or their complications;
- (f) war or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
- (g) any Pre-Existing Conditions.

#### Accidental Death Benefit

Accidental benefits are not payable if Accidental Death of the Insured Member occurs due to any condition, illness, injury or event which is directly or indirectly caused by or in connection with:

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
- (b) breaking or trying to break any law or to resist arrest;
- (c) attempted suicide or self-inflicted injuries while sane or insane;
- (d) pre-existing physical or mental defect or infirmity;
- (e) 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 hazardous activities or sports, unless agreed to by special endorsement;
- (f) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner; or
- (g) alcohol intoxication.

**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.

#### **11. How can the EPF member find out more about the features and benefits of PRUGuard Family?**

The EPF member can refer to the Product Disclosure Sheet and Master Policy/Insurance Certificate for more details.

#### **12. How can the EPF member sign up?**

Sign-in to EPF i-Akaun Portal > go to i-Lindung tab > select **PRUGuard Family** > complete the necessary information at the portal for him/herself and his/her dependent(s) (if any) > complete authorisation for deduction from EPF Account via EPF i-Akaun Transfer Gateway.

#### **13. Can the EPF member buy PRUGuard Family from a Prudential agent?**

No, this is an online self-enrolled plan offered through EPF i-Akaun Portal only.

## Premium and Charges

#### **14. Who is responsible to pay the premium for the certificate(s)?**

The EPF member has the obligation to pay the yearly premium for his/her own Insurance Certificate, including his/her dependents' certificates (if any).

In the event of EPF member's death, each dependent (if any) may take over the obligation of paying the premium for their own certificate.

#### **15. How much premium does the EPF member need to pay?**

EPF member can refer to the Product Disclosure Sheet for the premium rates. The yearly premium payable for the first 12-month coverage is based on the entry ANB and sum assured chosen for each Insured Member, summed together (if applicable).

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

#### **Note:**

\***PRUGuard Family** offers step-up premium which means that the yearly premiums will increase as the Insured Member gets older.



**16. How can the EPF member pay the premium?**

The EPF member will be required to pay the yearly premiums for the certificate(s) via withdrawal from his/her Employees Provident Fund (EPF) Account.

However, **upon certificate renewal** for EPF member aged 55 and above with insufficient balance in his/her EPF Account, the EPF member will be given the option to pay the renewal premium using credit/debit card.

**17. What happens to the certificate(s) if the EPF member did not pay the premium within the grace period of 30 days from premium due date?**

Policy renewal notice will be sent to the EPF member 30 days prior to each certificate anniversary. The certificate(s) will lapse after grace period of 30 days upon non-payment of premium and the EPF member will be notified of the certificate lapsation.

Once the certificate lapses, EPF member will not be able to revive the certificate. However, EPF member may purchase a new **PRUGuard Family** certificate.

**18. Is Sales and Services Tax (SST) chargeable for PRUGuard Family?**

SST is not chargeable for **PRUGuard Family**.

**19. Are there any additional fees and charges for PRUGuard Family?**

There are no additional fees and charges other than the premium indicated in the Product Disclosure Sheet.

**20. Can the EPF member claim for tax relief on the premiums paid for PRUGuard Family?**

Yes, 100% of the premium paid for **PRUGuard Family** may qualify the EPF member for personal income tax relief under Life Insurance category, subject to the terms and conditions of the Inland Revenue Board of Malaysia.

**Note:** Please keep a copy of the receipt or any other document as required (e.g. EPF member's EPF statement, bank statement), for tax relief purposes.

## Underwriting

**21. Does the EPF member and the dependents (if any) need to undergo any medical, health or financial assessments to buy PRUGuard Family?**

The EPF member and his/her dependents (if any) need not undergo any medical or health physical check-up to buy **PRUGuard Family** and are only required to answer the health declaration(s) asked by us upon signing up. However, Anti-Money Laundering (AML) assessment will apply and will be conducted by PAMB.

**22. What happens if the EPF member wrongly / mistakenly declare wrong information?**

We reserve the right to verify the information and declarations provided by the EPF member and may avoid the EPF member and/or his/her dependents' (if any) coverage if incorrect information is provided. Therefore, when providing declarations or answering any question asked by us, the EPF member must disclose all relevant facts correctly. Kindly refer to the Master Policy or Insurance Certificate for more details on Anti-Money Laundering (AML), Anti-Terrorism Financing and Proceeds of Unlawful Activities.

## Certificate Servicing

**23. After the EPF member have purchased the certificate(s), who can the EPF member contact for servicing?**

EPF member may perform self-servicing such as change of contact details, change of payout account details, change beneficiary and cancellation/surrender of coverage in our customer web portal, [PRUServices](#). Please refer to Questions 25, 26 and 27 for more details.

**24. How will the EPF member receive his/her and his/her dependents' (if any) Insurance Certificate(s) after purchase?**

Once the sign-up has been successful, EPF member will receive an email confirmation with the Insurance Certificate(s). The Insurance Certificate(s) can also be viewed in EPF i-Akaun Portal. Alternatively, EPF member may visit [PRUServices](#) and link the certificate(s) with Certificate Holder's NRIC number to view the respective Insurance Certificate(s) under 'View Documents', go to 'Filter E-letter: All Documents', and select 'Policy/Certificate Document'.



**25. How can the EPF member change his/her contact details?**

EPF member may change and update the address and contact details via 'Change Contact Details' in [PRUServices](#).

**26. How can the EPF member change his/her and his/her dependents' (if any) payout account details?**

EPF member may change and update the payout account details via 'Change Payout Account' in [PRUServices](#).

**27. Can the EPF member cancel/surrender his/her and/or his/her dependents' (if any) certificate(s) after purchase?**

Certificate cancellation during the 15 days Free Look Period

EPF member may choose to cancel his/her and/or his/her dependents' (if any) certificate(s) via 'Cancel policy/certificate' in [PRUServices](#) during the 15 days Free Look Period from the delivery of insurance certificate for a full refund for the respective Insured Member.

If the EPF member cancels his/her own certificate, the certificates for his/her dependents' (if any) under the **same submission** will be cancelled as well.

Example on certificate cancellation scenarios:

	Scenario 1	Scenario 2	Scenario 3
EPF member (Main Life)	Cancelled	Certificates can still <b>continue</b>	Certificate can still <b>continue</b>
Spouse	Certificates will also be <b>cancelled</b>		<b>Cancelled</b>
Children		Cancelled	Certificate can still <b>continue</b>

Certificate surrender after the 15 days Free Look Period

EPF member may also choose to surrender his/her and/or his/her dependents' (if any) certificate(s) after the Free Look Period via 'Surrender policy/certificate' in [PRUServices](#). We will pay the Surrender Value of the respective certificate as a percentage of premiums paid, as shown in the Product Disclosure Sheet and the respective certificate will be terminated.

If the EPF member surrenders his/her own certificate, the certificates for his/her dependents' (if any) under the **same submission** will be surrendered as well.

Example on certificate surrender scenarios:

	Scenario 1	Scenario 2	Scenario 3
EPF member (Main Life)	Surrendered	Certificates can still <b>continue</b>	Certificate can still <b>continue</b>
Spouse	Certificates will also be <b>surrendered</b>		<b>Surrendered</b>
Children		Surrendered	Certificate can still <b>continue</b>

**Notes:**

- If the EPF member is aged below 55 (attained age based on his/her EPF account), the EPF member will receive the refund/Surrender Value via his/her EPF Account. If the EPF member is aged 55 and above (attained age based on his/her EPF account) or if his/her EPF Account is inactive, the refund/Surrender Value will be credited to his/her bank account, according to the bank details which the EPF member provide to us.
- A copy of the Certificate Holder's NRIC will be required upon submission of the Application for Cancellation/Surrender form.

**28. What is Free Look Period?**

It is a period of 15 days after the certificate has been delivered to the EPF member where the EPF member may choose to cancel his/her and/or his/her dependents' (if any) certificate(s) via [PRUServices](#) for a full refund on the premiums that EPF member has paid for the respective Insured Member.

**Nomination (only applicable for EPF member's own policy)**

**29. Why is it important to nominate a beneficiary?**

It is important to ensure that the EPF member's loved ones will receive the benefit as intended by the EPF member and that the monies payable under the certificate (and related campaign, if any) can be paid out by PAMB without any



delay. Without a nomination, the contract benefits will be paid out to the EPF member's lawful executor or administrator to distribute it in accordance to the applicable laws of distribution. The process will take a while.

It is important for the EPF member to inform the beneficiary about the insurance benefits and nomination.

### **30. Who can the EPF member nominate as the beneficiary for his/her own certificate?**

- (a) The nominee has to be an individual. Nomination of an organization is not allowed.
- (b) If the nominee is below the age of 18 (eighteen) at the point of claim, the benefits will be paid to the surviving parent or a proper claimant i.e. legal guardian, subject to the relevant legal evidence/supporting documents.

**Note:** For dependents' certificates, the EPF member (Certificate Holder) will be the default beneficiary. The dependents may change their beneficiary once they become the Certificate Holder for their own certificate.

### **31. How can the EPF member nominate a beneficiary for his/her own certificate?**

EPF member can nominate his/her Beneficiary via 'Change Beneficiary' in [PRUServices](#) after sign-up.

## Claims

### **32. How can claims be submitted?**

Claimant may submit the completed Claim form(s) along with the supporting documents to the nearest Customer Engagement Centre.

### **33. What are the documents required when submitting a claim?**

For a claim on Death Benefit or Accidental Death Benefit:

Claimant is required to submit the following:

- 1) Claim Form & Application for Direct Credit - signed by the claimant (person who is making the claim)
- 2) Medical Report pertaining to the cause of death - signed by the doctor who last treated the deceased
- 3) Certified true copy of Death Certificate - to be certified by Customer Engagement Centre staff / Business Development Executive
- 4) Copy of Claimant's NRIC
- 5) Proof of Relationship between claimant and deceased where there is a nomination made in the certificate:
  - if claim is made by spouse - marriage certificate is required
  - if claim is made by children - child birth certificate is required
  - if claim is made by parent - Deceased birth certificate is required
  - if claim is made by sibling - sibling and deceased's birth certificates are required
- 6) Other supporting test/Laboratory Report: Biopsy, MRI, scan and investigation results (where applicable)
- 7) Police report being lodged within 24 hours of the incident. (For accidental death only)

For a claim on Total and Permanent Disability (TPD) Benefit:

Claimant is required to submit the following:

- 1) Claim Form & Application for Direct Credit - signed by the claimant (person who is making the claim)
- 2) Total and Permanent Disability Medical Report - completed and signed by doctor who treated the customer to be assured;
- 3) Copy of Insured Member's or claimant's NRIC;
- 4) Copy of police report (where applicable);
- 5) Copy of letter medically boarded out from employer (where applicable);
- 6) Copy of confirmation letter from SOCSO (where applicable); and
- 7) Copy of test results: Histopathology, X-ray, MRI, CT scan, ultrasound, blood test, visual acuity, audiogram report and all other lab test report.

Prudential Assurance Malaysia Berhad (PAMB) reserves the right to request for other relevant supporting documents, information or to view the original of the copied documents whenever necessary.

Claimant can get the relevant claim forms from our corporate website at [Claim Forms | Prudential Malaysia](#) or any Customer Engagement Centre near them, email their request to [customer.mys@prudential.com.my](mailto:customer.mys@prudential.com.my) or contact our Contact Centre at 03 - 2771 0228 (Monday to Friday, 8.30am - 5.15pm).



### 34. How long will it take to process the claim?

Upon receiving the complete documents, the claim payment will be processed within 14 working days.

## Termination

### 35. Under what circumstances will the EPF member or his/her dependents' (if any) certificate terminate?

The EPF member or his/her dependents' (if any) certificate terminates automatically:

- (a) when the insurance coverage of the Insured Member is cancelled, lapsed, voided or terminated;
- (b) upon payment of Surrender Value under the Insured Member's certificate;
- (c) on the last day of the Coverage Period of the Insured Member's certificate;
- (d) on the Certificate Anniversary of the Insured Member's age 75 next birthday;
- (e) when the Insured Member dies;
- (f) when there is no amount payable for any benefits under the Insured Member's certificate; or
- (g) when this insurance product is discontinued pursuant to the Insurance Certificate;

whichever happens first.

### 36. Will the EPF member or his/her dependents' (if any) certificate terminate after a claim has been submitted?

The EPF member or his/her dependents' (if any) certificate will terminate upon death or TPD claim (whichever is earlier) that has been made during the certificate term.

**Note:** Please refer to the Master Policy/Insurance Certificate for more details.

## Alteration & Endorsement

### 37. What are the changes/alteration that is available?

EPF member may still change his/her personal details including his/her dependents' details (if any). For example:

- (a) Smoker status
- (b) Gender
- (c) Date of birth
- (d) Change in address

### 38. Can the EPF member increase or decrease the sum assured of his/her own certificate and/or his/her dependents' certificate (if any) after certificate inception?

Not allowed. However, the EPF member can increase the sum assured for him/herself and his/her dependents (if any) by buying another certificate subject to the maximum total sum assured of RM200,000 **per life**, aggregated with the existing PRUGuard Family certificates (if any) of each Insured Member.

### 39. Can the EPF member make a change to their premium payment term or coverage term of his/her own certificate and/or his/her dependents' certificate (if any) after certificate inception?

Not allowed.

### 40. Can the EPF member make a change to the premium payment frequency of his/her own certificate and/or his/her dependents' certificate (if any) after certificate inception?

Changing of premium payment frequency is not allowed as only annual mode is available.

### 41. Can the EPF member make a change to the premium payment method of his/her own certificate and/or his/her dependents' certificate (if any) after certificate inception?

Changing of premium payment method is not allowed as the EPF member will be required to pay the yearly premiums for the certificate(s) via withdrawal from his/her EPF Account.

However, **upon certificate renewal** for EPF member aged 55 and above with insufficient balance in his/her EPF Account, the EPF member will be given the option to pay the renewal premium using credit/debit card.





## Change of 'Certificate Holder' for the EPF member's dependents' certificates upon death of EPF member (if applicable)

### **42. What is a 'Certificate Holder' and what rights, benefits and obligations does the Certificate Holder have?**

A 'Certificate Holder' in the Insurance Certificate is a person who has all the rights, benefits and obligations in the Insurance Certificate, for example:

- (i) The right to cancel the Insurance Certificate within the free look period;
- (ii) The right to surrender the Insurance Certificate;
- (iii) The right to be paid claims; and
- (iv) The obligation to pay for the premiums.

The Certificate Holder will be named in the Insurance Certificate and is usually the EPF member himself/herself.

### **43. Will the EPF member's dependents' certificates be terminated when the EPF member passes away?**

No, the EPF member's dependents' certificates will remain in-force until the next Certificate Anniversary and will be renewed yearly up to the respective Insured Member's ANB 75, subject to premiums being paid within the 30 days grace period. The certificates will lapse after the grace period of 30 days upon non-payment of premium and the Insured Member (new Certificate Holder) will be notified of the certificate lapsation.

Once the certificate lapses, the Insured Member (new Certificate Holder) will not be able to revive the certificate.

### **44. Who will be the new Certificate Holder of the EPF member's dependents' certificates after the EPF member passes away?**

If the Insured Member is ANB 19 and above on the date of death of EPF member, the Insured Member will assume the role of the Certificate Holder in place of the deceased EPF member where all rights, benefits and obligations of the Certificate Holder under the Insurance Certificate will be transferred to the Insured Member.

If the Insured Member is below ANB 19 on the date of death of EPF member, the role of the Certificate Holder and all rights, benefits and obligations of the Certificate Holder under the Insurance Certificate shall remain with the deceased EPF member. However, once the Insured Member reaches ANB 19, the Insured Member can request for a policy ownership transfer to become the new Certificate Holder.

**Note:** Please refer to the Master Policy/Insurance Certificate for more details.

### **45. Can the EPF member's dependents, as the new Certificate Holder nominate a beneficiary for their own certificate after the EPF member passed away?**

Yes. Once they become the Certificate Holder of their own certificate, they can nominate a beneficiary.

### **46. How can the EPF member's dependents, as the new Certificate Holder perform certificate servicing after the EPF member passed away?**

The new Certificate Holder can create his/her own [PRUServices](#) account and link his/her certificate using his/her own NRIC number (as the Certificate Holder) to perform self-servicing such as change of contact details, change of payout account details, appointment of beneficiary and cancellation/surrender of coverage.