



PRUGuard Family

➤ Master Policy Document

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.

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential, Persiaran TRX Barat, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.
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Part of Prudential plc (United Kingdom)



MASTER POLICY SCHEDULE

Plan Information

Plan Name	PRU Guard Family
Policy Number	PGF001
Master Policyholder	PRUDENTIAL ASSURANCE MALAYSIA BERHAD Company No. 198301012262 (107655-U) Address: Level 26, Menara Prudential, Persiaran TRX Barat, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia
Eligible Members	<ul style="list-style-type: none">• Members of Employees Provident Fund ("EPF"), who are between age next birthday of 19 and 65 (both ages inclusive);• Spouse of EPF Members, who are between age next birthday of 19 and 65 (both ages inclusive);• Children of EPF Members, who are between 14 days and age next birthday of 65 (both ages inclusive);• Ward of EPF Members, who are between 14 days and age next birthday of 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.
Effective Date	1 July 2023
Benefits	<ul style="list-style-type: none">• Death Benefit• Total and Permanent Disability (TPD) Benefit• Accidental Death Benefit
Sum Assured	As shown in Insured Member's Insurance Certificate
Payment Frequency	Annual
Premium Amount	As shown in Insured Member's Insurance Certificate. The Initial Premium indicated for the Insurance Certificate is based on the Insured Member's age next birthday at the Commencement Date and the premium payable to renew the Insurance Certificate ("Renewal Premium") increases every year on the Certificate Anniversary in accordance with the Insured Member's age next birthday. Please refer to the Premium Table in the Insurance Certificate for the Renewal Premium payable at each Certificate Anniversary. (“Initial Premium” and “Renewal Premium” shall collectively be known as “Premium” in the Insurance Certificate.)
Coverage Period	As shown in Insured Member's Insurance Certificate

IMPORTANT NOTE:

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).



POLICY INFORMATION STATEMENT

Master Policyholder should read the following information in line with the conditions stated in this Policy.

1. **PROOF OF AGE**

The Insured Member's age has not been admitted. Therefore, in the event of claim under this Policy, We require satisfactory proof of age of the Insured Member.

2. **CHANGE OF CONTACT DETAILS**

In order for Us to keep Master Policyholder informed of material information, Master Policyholder must make sure We have the Master Policyholder's latest correspondence address, email address and all other contact details. Also, please provide us with the updated tax related information if there is a change to your circumstances and any of the information in our record becomes incorrect.

3. **FREE LOOK PERIOD**

The Certificate Holder may within fifteen (15) days after the delivery of the Insurance Certificate ("Free Look Period"), cancel the Insurance Certificate through the facility made available by Us through any affiliates of Prudential plc (UK) or directly from Us. We shall refund the premiums paid in respect of the Insurance Certificate less any medical expenses which We may have already paid or agreed to pay.

4. **TERMINATING THE POLICY**

Master Policyholder can terminate this Policy by giving 30 days (or any period as provided under the law) prior written notice to Us. Upon expiration of the notice period, We will stop issuing Insurance Certificate to enrol new Insured Member. As for the existing Insured Members, their insurance coverage shall continue until the insurance coverage is terminated in accordance with this Policy.

5. **PAYMENT OF PREMIUMS**

Premiums will be made via withdrawal from Certificate Holder's Employees Provident Fund ("EPF") Account. Any premiums paid to Us will be shown in the Certificate Holder's EPF statement. It is important to keep the EPF statement as proof of payment of premium for any future reference. The Insurance Certificate that We issued shall not serve as proof of payment of premium.

We may also make available other payment facilities from time to time, depending on whether the Certificate Holder has attained age 56 next birthday and with insufficient amount in his/her EPF Account, or upon the termination of the Certificate Holder's Insurance Certificate pursuant to Clause 6.1.1(e) of the Basic Provisions of this Policy.

In the event of non-receipt of the Initial Premium from the Certificate Holder's EPF Account, the Insurance Certificate shall be void by treating as if the Insurance Certificate was never issued.

6. **SURRENDERING THE INSURANCE CERTIFICATE**

The Certificate Holder may surrender the Insurance Certificate at any time through the facility made available by Us through any affiliates of Prudential plc (UK) or directly from Us. Upon surrender of the Insurance Certificate, We shall pay the Surrender Value of the Insurance Certificate.

7. **CUSTOMER SERVICE**

We are committed to provide quality service to all Our customers. Please feel free to email Us at customer.mys@prudential.com.my if you have any enquiries on your Policy.

8. **CONSUMER AWARENESS**

BNMLINK and BNMTELELINK provide customer service on general enquiries and public complaints in matters related to the financial sector. Besides that, it also provides information on the regulatory aspects of insurance products and services. BNMLINK and BNMTELELINK can be contacted at the following address:

BNMLINK

(Walk-in Customer Service Centre)
Ground Floor, D Block,
Jalan Dato' Onn,
50480 Kuala Lumpur
Operating hours: 9.00am-5.00pm (Monday-Friday)

BNMTELELINK

Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia
P.O. Box 10922
50929 Kuala Lumpur
Tel: 1-300-88-5465 (LINK)



Fax: 03-2174 1515
E-mail: bnmtelelink@bnm.gov.my

9. **OMBUDSMAN FOR FINANCIAL SERVICES**

The Ombudsman for Financial Services is set up to offer consumer protection to policyholders, and to resolve disputes over claims settlement between the insurance company and consumers/policyholders. Any policyholder who is not satisfied with the decision of the insurance company may write to the ombudsman at the following addresses:

Ombudsman for Financial Services
(formerly known as Financial Mediation Bureau)
Level 14, Main Block,
Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel: 03-2272 2811
Fax: 03-2272 1577
Website: www.ofs.org.my

10. **JABATAN LINK & PEJABAT WILAYAH**

Jabatan LINK & Pejabat Wilayah in Bank Negara Malaysia oversees and monitors public complaints and inquiries on insurance and insurance related matters. Jabatan LINK & Pejabat Wilayah can be contacted at the following address:

Jabatan LINK & Pejabat Wilayah
Bank Negara Malaysia
Level 13C
P.O. Box 10922
50929 Kuala Lumpur
Tel: 03-2698 8044
Fax: 03-2693 4051



GENERAL PROVISIONS

1. CURRENCY

- 1.1. All payments under this Policy will be in Ringgit Malaysia.

2. THE CONTRACT

- 2.1. The rights of the Master Policyholder or Certificate Holder or any Insured Member under this Policy shall not be affected by any provision other than those inside this Policy. The Master Policyholder shall have the right to exercise every option, benefit, right or privilege conferred by the provisions in this Policy. Every transaction between the Master Policyholder and Us relating to this Policy shall be valid and binding on the Master Policyholder, the Certificate Holder and the Insured Member. Further, the Master Policyholder shall indemnify and keep Us indemnified against any and all actions, claims, costs (including all legal costs on solicitor and client basis), damages (including any damages or compensation paid by Us on the advice of Our legal advisers to compromise or settle any such claim), demands, expenses, fines, losses, penalties, proceedings, that We may incur or suffer as a result of the Master Policyholder's failure to perform, fulfil or observe its obligations under this Policy.
- 2.2. The Master Policyholder may only assign, transfer or charge all or any of its rights or obligations under this Policy, after obtaining Our written consent.

3. ANTI-MONEY LAUNDERING, ANTI-TERRORISM FINANCING AND PROCEEDS OF UNLAWFUL ACTIVITIES

- 3.1. Regardless of anything to the contrary contained in this Policy, (i) if We learn or are notified that the Master Policyholder, the Certificate Holder, the Insured Member, or any other beneficial owner named at the application stage, nominee, beneficiary, individual or entity that is associated with this Policy, is named on any Sanctions list, or is threatened with being added to any Sanctions list, or (ii) if We or any bank or other relevant third party could be found to be in breach of Sanctions obligations as a result of taking any action under this Policy, then We may:
- (a) terminate this Policy (or terminate the insurance coverage of the Insured Member) with immediate effect with or without prior notice to the Master Policyholder or the Certificate Holder or the Insured Member, and/or
 - (b) take any other action We may deem appropriate, including but not limited to notifying any relevant government authority, withholding any payments, freezing any monies paid to Us, and transferring any such payments or monies to any relevant government authorities.
- 3.2. We shall not be liable for any losses of whatever nature that the Master Policyholder, Certificate Holder, Insured Member or anyone else may incur as a result of Us taking action under this clause. This clause, and Our ability to claim for any losses that We may incur arising out of the operation of this clause, shall survive any termination of this Policy.

For the purpose of this clause, "Sanctions" mean:

restrictive measures imposed on targeted regimes, countries, governments, entities, individuals and industries 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 Ministry of Home Affairs in Malaysia.

4. TAXES

- 4.1. Taxes may be imposed or increased, at any time on any of the premiums, charges or other payments due and payable for this Policy. If so, the Master Policyholder or the Certificate Holder or the Insured Member, whichever applies, shall pay the Taxes at the applicable prevailing rate.

5. MISREPRESENTATION / FRAUD

- 5.1. If the Master Policyholder's and/or the Certificate Holder's and/or the Insured Member's answer or statement or information provided before this Policy was entered into, varied or renewed is found to be false or misleading, or if the Master Policyholder and/or the Certificate Holder and/or the Insured Member has failed to disclose information as required, We have the right to void this Policy or exercise any of the rights available to Us in Schedule 9 of the Financial Services Act 2013 or any other law that replaces this Act. In this regard, any refund made shall be paid to the Insured Member.



- 5.2. If any information given to support any benefits or claim made is fraudulent or exaggerated, or any false declaration was made in support of such claim, We can terminate this Policy.

6. INTERPRETATION

- 6.1. This Policy shall be interpreted and governed by the laws of Malaysia.
- 6.2. In this Policy, unless We say something else or unless it should in the circumstances be understood differently:
- (a) the headings are inserted for convenience only and shall not affect the interpretation of this Policy;
 - (b) the words including the singular shall include the plural and vice-versa; and
 - (c) a masculine personal pronoun as used herein includes the feminine, whenever the context requires.
- 6.3. If any provision or part of a provision of this Policy is invalid or unenforceable under the law, the validity and enforceability of the remaining provisions are not affected. The affected provision or part of the provision is deemed to be severed.

7. CHANGES AND NOTIFICATIONS

7.1. Notifications

- 7.1.1. All notices must be in writing and shall be treated as served on the Master Policyholder if delivered or sent to or left at the Master Policyholder's business address or any other address the Master Policyholder gives Us in writing. Any notice sent by post shall be treated as received 3 days after it is posted.
- 7.1.2. We may give the Master Policyholder or the Certificate Holder notice by fax, e-mail, text message, or electronic means. We may also give the Master Policyholder or the Certificate Holder notice by any other method if We feel the circumstances are appropriate after considering the market development on such method. Any notice sent by fax shall be treated as written notice and served when We get confirmation of the transmission. If notice is sent by e-mail or text message or electronic means or any other method, it shall be treated as written notice and served on the next business day after sending.
- 7.1.3. All requests and/or notices and/or claims must be served on Us in writing through the facility made available by Us through any affiliates of Prudential plc (UK) or directly from Us. They shall only be treated as served when We actually received them.

7.2. Changes To The Policy

- 7.2.1. We can change any provisions in this Policy by giving the Master Policyholder notice for any of the following reasons:
- (a) if in view of any laws, regulations, rules, orders, directives, requirements, standards, guidelines and code of practice by any governmental statutory or regulatory body or association, We think it is necessary to make such changes;
 - (b) to respond to changes in the way this Policy is managed or administered, with proper regard to the need to treat the Master Policyholder (or the Certificate Holder or the Insured Member when required under the law) fairly;
 - (c) to respond to changes in technology or general practice in the insurance industry; or
 - (d) to correct errors, if it is reasonable to do so.

8. VARIATIONS OR AMENDMENTS

- 8.1. For clarity, except when the amendment is signed by Us, no person is authorized to revise this Policy. For example, no person is authorised to accept premiums in arrears, to waive any notice or proof of claim required by this Policy, or to extend the date before which any such notice or proof must be submitted.

9. LEGAL PROCEEDINGS

- 9.1. No action in law or in equity shall be brought to recover on this Policy before the expiration of sixty (60) days after the written proof of claim has been submitted to Us in line with the requirements set out in this Policy.



10. ARBITRATION

10.1. If there is any disagreement about this Policy, the matter shall be referred to an Arbitrator to be appointed in writing by the Master Policyholder and Us. If both parties cannot agree on one Arbitrator, We shall each appoint an Arbitrator, within 1 calendar month from being required to do so in writing by the other party. If the two Arbitrators cannot agree on a decision, an Umpire, who shall have been appointed in writing by the Arbitrators before the Arbitration, shall make the final decision. An award by Arbitration shall be a condition precedent to any right of action against Us. If We decide We are not liable for a claim and it is not taken to Arbitration within 12 months of Our decision, We shall assume the claim has been abandoned.

11. NON-PARTICIPATING POLICY

11.1. This Policy shall not participate in any surplus distribution by Us.

****END OF GENERAL PROVISION****



BASIC PROVISIONS

1. DEFINITIONS

In this Policy, the following words and phrases are defined as below:

- 1.1. **Accident** means a sudden, unintentional, unexpected, unusual and specific event caused or resulted independently of any other cause and directly by violent, external and visible means that happens at an identifiable time and place.
- 1.2. **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.
- 1.3. **Biological Child** means the natural child of the Certificate Holder, other than a Non-Biological Child.
- 1.4. **Certificate Anniversary** means the anniversary of the Commencement Date shown in the Insurance Certificate Schedule of the Insurance Certificate.
- 1.5. **Certificate Holder** means the EPF Member referred to as the Certificate Holder in the Insurance Certificate Schedule of the Insurance Certificate.
- 1.6. **Certificate Holder's Insurance Certificate** means the Insurance Certificate which provides insurance coverage to the Certificate Holder, as mentioned in the Insurance Certificate Schedule of the Insurance Certificate.
- 1.7. **Certificate Year** means:
 - (a) the twelve (12) months period from the Commencement Date shown in the Insurance Certificate Schedule of the Insurance Certificate (including that Commencement Date); or
 - (b) the twelve (12) months period immediately after any preceding Certificate Year, whichever is applicable.
- 1.8. **Child or Children** means a person:
 - (a) who has attained the age of 14 days old; and
 - (b) who is either a Biological Child or Non-Biological Child of the Certificate Holder.
- 1.9. **Commencement Date** means the start date of the Insurance Certificate and is the date from which the insurance coverage is effective on the Insured Member. The Commencement Date is shown in the Insurance Certificate Schedule of the Insurance Certificate.
- 1.10. **Coverage Period** means the period of coverage of the Insurance Certificate. The Coverage Period is shown in the Insurance Certificate Schedule of the Insurance Certificate.
- 1.11. **Diagnosed or Diagnosis** means a definite diagnosis made by a Doctor based on specific evidence of a Critical Illness, whichever is applicable. It shall be based on radiological, clinical, histological or laboratory evidence that We accept. If there is any doubt about the diagnosis, We can arrange a physical examination of the Insured Member or analysis of the evidence used in arriving at the diagnosis. This is carried out by an independent expert in the field of medicine concerned. His/her opinion shall be binding on the Certificate Holder, Insured Member and Us.
- 1.12. **Doctor or Surgeon or Physician** means a registered medical practitioner qualified and licensed in Malaysia to practice western medicine. In providing treatment, this person must be practicing within the scope of his licensing and training in the geographical area of practice. This person cannot be the Master Policyholder, the Certificate Holder, the Insured Member, the Certificate Holder's, Insured Member's or Master Policyholder's husband or wife or a close relative.
- 1.13. **Effective Date** means the date from which this Policy is operative between the Master Policyholder and Us.
- 1.14. **Eligible Members** mean the persons as shown in the Master Policy Schedule of this Policy, who are entitled to participate in the insurance plan under this Policy subject to the terms of this Policy.
- 1.15. **EPF Member** means a member of the Employees' Provident Fund (EPF).
- 1.16. **Expiry Date** means the date of the Certificate Anniversary after the Insured Member's attains the age of seventy-five (75) next birthday.



- 1.17. **Hospital** means an establishment set up and registered as a hospital for the care and treatment of sick and injured people as paying bed patients, and which:
- (a) has facilities for diagnosis and major surgery;
 - (b) provides 24-hours nursing services by registered and graduate nurses;
 - (c) is under the supervision of a Doctor; and
 - (d) is not mainly a clinic, a place for alcoholics or drug addicts, a nursing, rest or convalescent home or a home for the elderly, or a similar establishment.
- 1.18. **Illegitimate/Non-Marital Child** means a Child who is born other than in a legal marriage.
- 1.19. **Insurance Certificate** means the Insurance Certificate that We issue, and shall also include the Summary of Application, Insurance Certificate Summary Information, Insurance Certificate Schedule, Annexures (if any) and any endorsement or addendum issued by Us.
- 1.20. **Insured Members** mean the persons who in line with Part 2 of the Basic Provisions of this Policy, are participating in the insurance plan under this Policy.
- 1.21. **Master Policyholder** means the party named in the Master Policy Schedule of this Policy as the Master Policyholder.
- 1.22. **Non-Biological Child** means an Adopted Child, Illegitimate/Non-Marital Child, Stepchild or Ward of the Certificate Holder.
- 1.23. **Pre-Existing Conditions** mean disability, illness and/or condition that the Certificate Holder and/or Insured Member has reasonable knowledge of before the Commencement Date of the Insurance Certificate. The Certificate Holder and/or Insured Member may be considered to have reasonable knowledge of a pre-existing condition where the disability, illness and/or condition is one for which:
- (a) the Insured Member had received or is receiving treatment;
 - (b) medical advice, diagnosis, care or treatment has been recommended;
 - (c) clear and distinct symptoms are or were evident; or
 - (d) its existence would have been apparent to a reasonable person in the circumstances.
- 1.24. **Policy** means the General Provisions, Basic Provisions, any supplementary policies, schedules, annexures, appendices, endorsements, Insurance Certificate, Master Policy Schedule, Insurance Certificate Schedule, and any amendments We have signed. This Policy shall be the contract between the Master Policyholder and Us.
- 1.25. **Spouse** means the legally married husband or wife of the Certificate Holder.
- 1.26. **Stepchild** means a Child of the Certificate Holder's Spouse from a previous marriage.
- 1.27. **Surrender Value** means the surrender value of the Insurance Certificate We shall set in line with the Financial Services Act 2013 or any such relevant Act that may replace it in future.
- 1.28. **Taxes** mean:
- (a) goods and services tax;
 - (b) value added tax;
 - (c) consumption tax; or
 - (d) any other tax, duty, charge or imposition of a similar nature by whatever name called;
- which may be imposed or charged under the laws and regulations, or rules, rulings or guides from the relevant authority.
- 1.29. **Ward** means a person under the care and control of a guardian appointed by their parents or a court of law.
- 1.30. **We/Us/Our** means Prudential Assurance Malaysia Berhad, the insurer.

2. PARTICIPATION

- 2.1. In the event that We agree to provide insurance coverage to the said Eligible Member, We shall issue an Insurance Certificate to signify Our acceptance. The insurance coverage of the newly enrolled Insured Member shall commence from the Commencement Date of the Insurance Certificate.

3. PREMIUM

- 3.1. The amount of the Initial Premium and the Renewal Premium ("Initial Premium" and "Renewal Premium" shall collectively be known as "Premium" in the Insurance Certificate) and the frequency of Premium payment are shown in the Insurance Certificate. The Certificate Holder shall pay the Initial Premium on the Commencement Date shown in the Insurance Certificate and the subsequent Renewal Premium at each Certificate Anniversary.



- 3.2. The Certificate Holder has one (1) month grace period from each Certificate Anniversary to pay the Premium for the Insurance Certificate ("Grace Period"). If the Certificate Holder does not pay the Premium within the Grace Period, all Benefits shown in the Insurance Certificate shall lapse on the date on which the unpaid Premium becomes due.
- 3.3. We can revise the Premium at any time by giving the Certificate Holder three (3) months' (or any period as provided under the law) written notice. The change to the Premium shall apply from the next Certificate Anniversary.

4. RENEWAL

- 4.1. The Insurance Certificate shall be renewed automatically for another Certificate Year ("Renewed Period") on each Certificate Anniversary, when the provisions of the Insured Member's Insurance Certificate and conditions below are met:
 - (a) the insurance coverage in the Insurance Certificate remains in force until the day immediately before the Certificate Anniversary of the Renewed Period up to the Expiry Date;
 - (b) the Certificate Holder pays the Premium pursuant to the Insurance Certificate; and
 - (c) this insurance product has not been discontinued pursuant to Clause 8 of the Basic Provisions of this Policy.

5. CANCELLATION

- 5.1. The Certificate Holder may cancel the Insurance Certificate by sending Us a written notice within 15 days after the Insurance Certificate has been delivered to the Certificate Holder ("Free Look Period").
- 5.2. If the Certificate Holder cancels the Insurance Certificate within the Free Look Period, the premium paid in respect of the Insurance Certificate less any medical expenses which We may have already paid or agreed to pay will be refunded. Upon refund of premium, the Insurance Certificate shall be deemed cancelled and Our liability shall cease.
- 5.3. If the Certificate Holder chooses to cancel the Certificate Holder's Insurance Certificate (if applicable) within the Free Look Period, the Insurance Certificate linked to the Certificate Holder Insurance Certificate (if applicable, shall be mentioned in the Insurance Certificate Schedule) shall also be cancelled, and Clause 5.2 above would be applied to the Insurance Certificate.

6. TERMINATION

6.1. Termination of an Insured Member's insurance coverage

6.1.1. Subject to Clause 8 of this Policy, the insurance coverage in this Policy for any of the Insured Members, shall automatically terminate on the earliest of the following:

- (a) the date the insurance coverage of the Insured Member is cancelled, lapsed, voided or terminated;
- (b) upon payment of Surrender Value under the Insurance Certificate;
- (c) on the last day of the Coverage Period of the Insurance Certificate;
- (d) on the Expiry Date;
- (e) the date on which the Insured Member dies; or
- (f) when there is no amount payable for any benefits under the Insurance Certificate.

6.1.2. Upon the termination of the Certificate Holder's Insurance Certificate pursuant to Clause 6.1.1(e) above and if the Insured Member is age 19 next birthday and above on such date of death, the following shall automatically occur:

- (a) all rights, benefits and obligations of the Certificate Holder under the Insurance Certificate shall cease with immediate effect; and
- (b) save for the Insurance Certificate Schedule of the Insurance Certificate and Clause 1 of the Basic Provisions above, all references to "Certificate Holder" in the Insurance Certificate shall be deleted and replaced with "Insured Member".

6.1.3. Upon the termination of the Certificate Holder's Insurance Certificate pursuant to Clause 6.1.1(e) above and if the Insured Member is below the age of 19 next birthday on such date of death, all rights, benefits and obligations of the Certificate Holder under the Insurance Certificate shall continue and all references to "Certificate Holder" in the Insurance Certificate shall remain.

6.2. Termination of this Policy



Either party to this Policy may terminate this Policy by providing 30 days (or any period as provided under the law) prior written notice of termination to the other party. Upon expiration of the notice period, We will stop issuing Insurance Certificate to enrol new Insured Member. As for the existing Insured Members, their insurance coverage shall continue until the insurance coverage is terminated in accordance with this Policy.

Termination of this Policy shall not affect any claim that has arisen before this Policy terminates.

7. NOTIFICATIONS

- 7.1. All notices must be in writing and shall be treated as served on the Certificate Holder if delivered or sent to or left at the Certificate Holder's latest correspondence address or any other address the Master Policyholder or the Certificate Holder gives Us in writing. Any notice sent by post shall be treated as received 3 days after it is posted.
- 7.2. We may give the Certificate Holder notice by fax, e-mail, text message, or electronic means. We may also give the Certificate Holder notice by any other method if We feel the circumstances are appropriate after considering the market development on such method. Any notice sent by fax shall be treated as written notice and served when We get confirmation of the transmission. If notice is sent by e-mail or text message or electronic means or any other method, it shall be treated as written notice and served on the next business day after sending.
- 7.3. All requests and/or notices and/or claims must be served on Us in writing through the facility made available by Us through any affiliates of Prudential plc (UK) or directly from Us. They shall only be treated as served when We actually received them.

8. DISCONTINUANCE OF INSURANCE PRODUCT

- 8.1. We can discontinue this insurance product by giving the Certificate Holder not less than thirty (30) days' (or any period as provided under the law) prior written notice. In doing so:
 - (a) the Insurance Certificate becomes not renewable; and
 - (b) We will cancel the Insurance Certificate and offer to issue the Certificate Holder/Insured Member with a new Insurance Certificate under another insurance product. In this regard, the new Insurance Certificate that We offer to issue to the Certificate Holder/Insured Member will be on terms different from the Insurance Certificate, which may include but not limited to the terms relating to benefits and amount of premium. The Certificate Holder can choose to accept or reject the offer,

When We do the above, the Insurance Certificate shall be terminated from the Certificate Anniversary immediately following the expiry of the notice period.

9. SURRENDERING THE INSURANCE CERTIFICATE

- 9.1. The Certificate Holder can surrender the Insurance Certificate at any time through the facility made available by Us through any affiliates of Prudential plc (UK) or directly from Us.
- 9.2. Upon surrender of the Insurance Certificate, We shall pay the Surrender Value of the Insurance Certificate.
- 9.3. If the Certificate Holder chooses to surrender the Certificate Holder's Insurance Certificate (if applicable), the Insurance Certificate linked to the Certificate Holder's Insurance Certificate (if applicable, shall be mentioned in the Insurance Certificate Schedule) shall also be surrendered, and Clause 9.2 above would be applied to the Insurance Certificate.

10. CORRESPONDENCES

- 10.1. In all correspondences that We issue, the following words and phrases mentioned in the correspondences are to be read as follows:
 - (a) **Policy** means the Insurance Certificate that We issue;
 - (b) **Policy Number** means the Insurance Certificate Number stated in the Insurance Certificate Schedule;
 - (c) **Life Assured** means the Insured Member named in the Insurance Certificate Schedule; and
 - (d) **Assured** means the Certificate Holder named in the Insurance Certificate Schedule,



unless We intend the above words and phrases to mean something else other than the above. In such case, we will mention such intention in the correspondences.

For the avoidance of doubt, this insurance product is a group insurance plan and is not an individual life insurance policy.

11. BENEFITS

11.1. Death Benefit

11.1.1. If the Insured Member dies while the Insured Member is covered under the Insurance Certificate, We will pay the Sum Assured for Death Benefit as shown in the Insurance Certificate Schedule of the Insurance Certificate, less any amount to be reduced as a result of an earlier admission of claim for accelerated benefits, to the Certificate Holder or person entitled through the Certificate Holder.

11.1.2. Exclusion of Death Benefit

- (a) We shall not pay the Death Benefit under this Policy if the death of the Insured Member is directly or indirectly caused by or in connection with the Insured Member's suicide, whether while sane or insane, within one (1) year from the Commencement Date of the Insurance Certificate.

11.1.3. Conditions for Paying Death Benefit

- (a) Written notice of death of the Insured Member, together with the proof of claim, the relevant claim documents and information that We request to evaluate the claim as well as to establish the cause and circumstances of death of the Insured Member (collectively referred to as "Death Claim Notice") must be served on Us through the facility made available by Us through any affiliates of Prudential plc (UK) or directly from Us, or given to our Head Office as soon as possible within 6 months of the date of death. They shall only be treated as served when We actually received them.
- (b) If the Death Claim Notice fails to reach Us within the prescribed period, it shall not mean the claim is invalid if it can be shown that it was not reasonably possible to give the Death Claim Notice within the prescribed period and that the Death Claim notice was given as soon as was reasonably possible.
- (c) We are not liable for any expenses incurred to obtain the Death Claim Notice.
- (d) We can refuse to pay the Death Benefit under this Policy if the above conditions are not met.

11.2. If the Insured Member is a juvenile

11.2.1. Regardless of anything We may say in Clause 11.1.1 above, if the Insured Member dies before reaching the age of five (5), the Sum Assured for Death Benefit shall be based on the following Scale of Benefit:

Age Next Birthday of the Insured Member at the date of death	Percentage (%) of the Sum Assured for Death Benefit
1	20
2	40
3	60
4	80
5	100

****END OF BASIC PROVISIONS****



ANNEXURE

Total and Permanent Disability (TPD) Benefit

1. Benefits

- 1.1. This Annexure applies to the Insured Member as shown in the Insurance Certificate Schedule of the Insurance Certificate. Subject to the provisions set out in this Policy, We shall pay the Total and Permanent Disability (TPD) Benefit ("TPD Benefit") set out below from the Commencement Date of the Insurance Certificate.
- 1.2. Subject to the provisions set out in this Policy and while this Annexure is in force to cover the Insured Member, if the Insured Member suffers from Total and Permanent Disability ("TPD") while the Insured Member is covered under the Insurance Certificate and the TPD has been diagnosed by a Doctor while the Insured Member is covered under the Insurance Certificate, We will pay the TPD Benefit, of which the TPD Benefit will be the Sum Assured for TPD Benefit as shown in the Insurance Certificate Schedule of the Insurance Certificate.
- 1.3. Regardless of anything We may say in Clause 1.2 of this Annexure, if the Insured Member suffers from TPD before reaching the age five (5) next birthday, the Sum Assured for TPD Benefit shall be based on the following Scale of Benefit:

Age Next Birthday of the Insured Member at the date of Diagnosis of TPD	Percentage (%) of the Sum Assured for TPD Benefit
1	20
2	40
3	60
4	80
5	100

- 1.4. TPD Benefit is a benefit that provides coverage for TPD of the Insured Member, of which its Sum Assured as shown in the Insurance Certificate Schedule of the Insurance Certificate will reduce the amount payable for death.

2. Exclusions

- 2.1. We shall not pay any TPD Benefit pursuant to this Annexure if the TPD of the Insured Member occurs due to any condition, illness, injury or event which is directly or indirectly caused by, or accelerated by, or in connection with:
 - (a) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
 - (b) any traveling 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.

3. Conditions

- 3.1. The following conditions shall apply before We pay any claims under this Annexure:
 - (a) Written notice of any claim for this TPD Benefit, together with the proof of claim, the relevant claim documents and information that We request to evaluate the claim as well as to establish the cause and circumstances of the Insured Member's TPD condition (collectively referred to as "TPD Claim Notice") must be given to Our Head Office as soon as possible within 6 months of the date of event giving rise to the claim while the Insured Member is alive. They shall only be treated as served when We actually received them.
 - (b) If the TPD Claim Notice fails to reach Us within the prescribed period, it shall not mean the claim is invalid if it can be shown that it was not reasonably possible to give the TPD Claim Notice within the prescribed period and that the TPD Claim notice was given as soon as was reasonably possible.



- (c) After submitting the TPD Claim Notice, the Insured Member must agree to a medical examination carried out by a Doctor We have appointed as may be required. In order to assess the claim, the Insured Member may be subject to more than one medical examination.
- (d) If the Insured Member suffers from TPD, We shall be entitled to request for information to evaluate the claim and as well as to establish the cause and circumstances of the Insured Member. Unless We notify the Insured Member otherwise, We are not liable for any costs involved in this.

3.2. We can refuse to pay the TPD Benefit if the above conditions are not met.

4. Termination

4.1. This Annexure and the insurance cover that We describe here shall terminate automatically when:

- (a) the Insured Member attains the age of 70 next birthday;
 - (b) the Insurance Certificate terminates pursuant to the provisions set out in the other parts of the Insurance Certificate;
 - (c) the Insured Member's insurance coverage terminates pursuant to the provisions set out in the Insurance Certificate; or
 - (d) We approve a claim pursuant to this Annexure,
- whichever happens first.

4.2. The termination of this Annexure shall not affect any claim that has arisen before the Annexure terminates.

5. Definitions

In this Annexure, certain words have specific and defined meanings.

Please refer to the following, as well as the Definitions provisions set out in the Basic Provisions of this Policy and the Insured Member's Insurance Certificate, for definitions of words that have specific and defined meanings:

5.1. **Limb** – shall mean one of the paired jointed extremities of the body, from scapula down for an arm and from hip down for a leg.

5.2. **Totally and Permanently Disabled / Total and Permanent Disability / TPD** – shall mean the following:

- (a) while below the age of 16 years, the insured life suffers an accident, or illness or sickness and as a direct result of such accident or illness or sickness, he/she:
 - (i) requires constant care and attention; and
 - (ii) is confined to his/her home under medical supervision or in a hospital or similar institution.
- (b) while aged above and including 16 years but below the age of 61 years, the insured life:
 - (i) becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit;
 - (ii) totally and irrecoverably loses sight in both eyes;
 - (iii) totally and irrecoverably loses by severance one limb each at or above his/her wrist and ankle, or two limbs at or above his/her wrist or ankle; or
 - (iv) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above his/her wrist or ankle.
- (c) while aged above and including 61 years but below the Policy Anniversary of insured life's ANB 70 or expiry of the policy, whichever is earlier, the insured life shall receive confirmation by a Consultant Physician of the loss of independent existence lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least 3 of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

Activities of Daily Living are:

- (i) Transfer
Getting in and out of a chair without requiring physical assistance.
- (ii) Dressing



Putting on and taking off all necessary items of clothing without requiring assistance of another person.

- (iii) Mobility
The ability to move from room to room without requiring any physical assistance.
- (iv) Bathing/Washing
The ability to wash in the bath or shower (including getting in or out of the bath or shower) or wash by any other means.
- (v) Eating
All tasks of getting food into the body once it has been prepared.
- (vi) Continence
The ability to voluntarily control bowel and bladder functions such as to maintain personal hygiene.

In all cases above, such disability must be permanent and must last for a minimum period of six (6) consecutive months.

For the purpose of this Annexure, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology.

****END OF ANNEXURE****



ANNEXURE

Accidental Death Benefit

1. Benefits

- 1.1. This Annexure applies to the Insured Member as shown in the Insurance Certificate Schedule of the Insurance Certificate. Subject to the provisions set out in this Policy, We shall pay the Accidental Death Benefit set out below from the Commencement Date of the Insurance Certificate.
- 1.2. Subject to the provisions set out in this Policy and while this Annexure is in force to cover the Insured Member, if the Insured Member dies while the Insured Member is covered under the Insurance Certificate and the death of the Insured Member is caused by an Accident ("Accidental Death"), in addition to the Death Benefit under the Insurance Certificate, We will pay the Accidental Death Benefit, of which the Accidental Death Benefit will be one (1) time of the Sum Assured for Accidental Death Benefit as shown in the Insurance Certificate Schedule of the Insurance Certificate;

except where:

- (a) the Accidental Death occurred:
- (i) while the Insured Member was travelling in any mechanically propelled Public Conveyance;
 - (ii) while the Insured Member was in an Elevator Car (but not in mines and/or on construction sites); or
 - (iii) while the Insured Member was in a Theatre, Hotel or other Public Building when the fire started in that Theatre, Hotel or other Public Building,

the Accidental Death Benefit payable will be two (2) times of the Sum Assured for Accidental Death Benefit as shown in the Insurance Certificate Schedule of the Insurance Certificate;

or

- (b) the Accidental Death occurred while the Insured Member was residing or travelling:
- (i) in Republic of Singapore;
 - (ii) in Brunei Darussalam; or
 - (iii) outside of Malaysia (excluding Republic of Singapore and Brunei Darussalam) for not more than ninety (90) consecutive days in each trip,

the Accidental Death Benefit payable will be three (3) times of the Sum Assured for Accidental Death Benefit as shown in the Insurance Certificate Schedule of the Insurance Certificate.

- 1.3. Regardless of anything We may say in Clause 1.2 of this Annexure, if the Insured Member dies due to accident before reaching the age five (5) next birthday, the Sum Assured for Accidental Death Benefit shall be based on the following Scale of Benefit:

Age Next Birthday of the Insured Member at the date of death due to accident	Percentage (%) of the Sum Assured for Accidental Death Benefit
1	20
2	40
3	60
4	80
5	100

2. Exclusions

- 2.1. We shall not pay any Accidental Death Benefit pursuant to this Annexure if the 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 hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or taking part in a 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 illness 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 dangerous activities or sports, unless We agree in a special endorsement;
- (f) narcotics or drugs unless taken as prescribed by a Doctor; or
- (g) alcoholic intoxication.

3. Conditions

- 3.1. If the Insured Member dies, We shall be entitled to request for information to evaluate the claim and as well as to establish the cause and circumstances of the death of the Insured Member. We are not liable for any costs involved in this.
- 3.2. We shall not pay the Accidental Death Benefit when the conditions under Clause 3.1 of this Annexure are not met or when the Death Benefit under the Insurance Certificate is not paid.

4. Termination

- 4.1. This Annexure and the insurance cover that We describe here shall terminate automatically when:
 - (a) the Insured Member attains the age of 70 next birthday;
 - (b) the Insurance Certificate terminates pursuant to the provisions set out in the other parts of the Insurance Certificate;
 - (c) the Insured Member's insurance coverage terminates pursuant to the provisions set out in the Insurance Certificate; or
 - (d) We approve a claim pursuant to this Annexure,whichever happens first.
- 4.2. The termination of this Annexure shall not affect any claim that has arisen before the Annexure terminates.

5. Definition

In this Annexure, certain words have specific and defined meanings.

Please refer to the following, as well as the Definitions provisions set out in the Basic Provisions of this Policy and the Insurance Certificate, for definitions of words that have specific and defined meanings:

Elevator Car	A vertical transport vehicle powered by electric motor that moves people or goods between floors of a building.
Hotel	An establishment that provides lodging and usually meals, entertainment and various personal services for the public.
Public Building	A building, or a defined or enclosed place used or constructed or adapted to be used either ordinarily or occasionally as a church, chapel, mosque, temple or other place where public worship is or religious ceremonies are performed, not being merely a dwelling-house so used, or as a cinema, public hall, public concert room, public ballroom, public lecture room, or public exhibition room, terminus, or shopping arcade, or as a public place of assembly for persons admitted by ticket or otherwise, or used or constructed or adapted to be used either ordinarily or occasionally for any other public purpose.
Public Conveyance	A mode of licensed transport available to the general public that serves to carry its fare paying passengers from one place to another on scheduled trips over established routes as its primary purpose. Public conveyance shall include any public bus, taxi, airport limousine, train, monorail, commercial aircraft and ferry. With the exception of cruise liners, this definition does not include private flights and other transportations used for leisure and entertainment.



Theatre

A building, part of a building, or outdoor area for housing dramatic presentations, stage entertainments, or motion-picture shows.

****END OF ANNEXURE****