



# **PRU**Guard 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.



<b>PRODUCT DISCLOSURE SHEET</b>		<b>PRUDENTIAL ASSURANCE MALAYSIA BERHAD</b>	
<b>(Read this Product Disclosure Sheet before you decide to take out PRUGuard Family. Be sure to also read the general terms and conditions.)</b>		<b>PRUGuard Family</b> <i>non-participating group insurance plan</i>  01/07/2023	
<b>1. What is this product about?</b>			
<p><b>PRUGuard Family</b> 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> <p>a) a member of the Employees' Provident Fund (EPF) whose age next birthday is between 19 and 65 (both ages inclusive);</p> <p>b) a spouse of the EPF member whose age is between ANB 19 and 65 (both ages inclusive);</p> <p>c) children of the EPF member whose age is between 14 days and ANB 65 (both ages inclusive);</p> <p>d) ward of the EPF member whose age is between 14 days and ANB 65 (both ages inclusive); and</p> <p>e) a Malaysian citizen currently residing in Malaysia,</p> <p>subject to PAMB's acceptance of cover and the terms and conditions set by EPF.</p> <p>This plan offers Death Benefit, Total &amp; Permanent Disability (TPD) Benefit and Accidental Death Benefit for a period of 12 months (guaranteed yearly renewable) from the Commencement Date of the Insured Member's insurance certificate.</p>			
<b>2. What are the covers / benefits provided?</b>			
This certificate provides below benefits for each Insured Member:			
<b>Benefits</b>		<b>Sum Assured</b>	
<b>Basic Benefit:</b>			
Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable provided certificate remains in force.  <i><b>Note:</b> The certificate will terminate once Death Benefit is claimed.</i>	RM10,000 to RM200,000  <i><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.</i>	
<b>Total and Permanent Disability (TPD) Benefit:</b>			
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.  <i><b>Notes:</b></i> <ul style="list-style-type: none"> <li>• <i>Payment of this benefit will reduce the Death Benefit.</i></li> <li>• <i>The certificate will terminate once the Death Benefit is fully paid out.</i></li> </ul>		
<b>Accidental Benefit:</b>			
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: <ul style="list-style-type: none"> <li>(i) an additional 100% of the sum assured if death is due to any accident;</li> <li>(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</li> </ul>		



(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.

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	Female
1 - 35	2.12	1.38
36 - 40	2.56	1.78
41 - 45	3.59	2.53
46 - 50	6.29	3.45
51 - 55	9.33	5.39
56 - 60	13.39	8.41
61 - 65	19.73	12.29
66 - 70	27.35	18.35
71 - 74	40.41	28.06

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	Waiting Period
Death Benefit	Not applicable
Total and Permanent Disability (TPD) Benefit	Not applicable
Accidental Benefit	Not applicable

- **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).
- **PRUGuard 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.
- 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 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.

#### 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 chooses 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%

**Note:** 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](mailto:customer.mys@prudential.com.my)**

#### 10. Other similar types of plan available

*Please visit [www.prudential.com.my](http://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](http://www.pidm.gov.my)).

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



**Appendix: Death Benefit**  
**PRUGuard Family**

**Description & Benefits**

Death Benefit:

In the event of Insured Member's death, 100% of sum assured chosen 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: Total and Permanent Disability (TPD) Benefit PRUGuard Family

### Description & Benefits

#### Total and Permanent Disability (TPD) Benefit:

In the event of Insured Member suffering from TPD prior to the certificate anniversary of age next birthday (ANB) 70 or expiry of the certificate, whichever is earlier, 100% of sum assured chosen will be payable.

#### **Notes:**

- *Payment of this benefit will reduce the Death Benefit.*
- *The certificate will terminate once the Death Benefit is fully accelerated.*

Please refer to **Conditions** and **Exclusions** for Death and TPD terms and exclusions.

#### **Conditions:**

##### **Total and Permanent Disability (TPD)**

Total and Permanent Disability (TPD) shall mean:

- 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:
  - (a) requires constant care and attention; and
  - (b) is confined to his/her home under medical supervision or in a hospital or similar institution.
- while aged above and including 16 years but below the age of 61 years, the insured life:
  - (a) becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit;
  - (b) totally and irrecoverably loses sight in both eyes;
  - (c) 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
  - (d) 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.
- 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:

- (a) Transfer
- (b) Dressing
- (c) Mobility
- (d) Bathing/Washing
- (e) Eating
- (f) Continence

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 benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

#### **Exclusions**

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.

**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: Accidental Benefit PRUGuard Family

### Description & Benefits

#### Accidental Death (AD) Benefit:

In the event of Insured Member's death due to any accident prior to the certificate anniversary of age next birthday (ANB) 70 or expiry of the certificate, whichever is earlier, AD benefit pays (whichever is higher):

- (a) an additional 100% of the sum assured if death is due to any accident (other than caused in (b) and (c));
- (b) an additional 200% of the sum assured if death is due to accident while commuting in public conveyance, elevator car, burning of theatre, hotel or other public building; or
- (c) 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.

### Exclusions

Accidental Death benefit is 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 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.