



# PRUGuard Life

## ➤ Product Disclosure Sheet

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

**Prudential Assurance Malaysia Berhad** 198301012262 (107655-U)  
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Part of Prudential plc (United Kingdom)



<b>PRODUCT DISCLOSURE SHEET</b>		<b>PRUDENTIAL ASSURANCE MALAYSIA BERHAD</b>	
<b>(Read this Product Disclosure Sheet before you decide to take out PRUGuard Life. Be sure to also read the general terms and conditions.)</b>		<b>PRUGuard Life</b> <i>non-participating group insurance plan</i>	
		15/11/2021	
<b>1. What is this product about?</b>			
<p><b>PRUGuard Life</b> is a non-participating group insurance plan where Prudential Assurance Malaysia Berhad (PAMB) is the Master Policyholder of the plan.</p> <p>The plan is offered to individuals who are:</p> <p>a) a member of the Employees' Provident Fund (EPF);            b) between age next birthday of 19 and 60; and            c) Malaysian citizen currently residing in Malaysia,</p> <p>subject to PAMB's acceptance of cover and terms and conditions by EPF.</p> <p>This plan offers Death Benefit and Total &amp; Permanent Disability (TPD) Benefit for a period of 12 months from the Commencement Date of the Insured Member's insurance certificate.</p>			
<b>2. What are the covers / benefits provided?</b>			
This policy provides:			
<b>Benefits</b>		<b>Sum Assured</b>	
<b>Basic Benefit:</b>		RM10,000 to RM200,000	
Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable.		
<b>Total and Permanent Disability (TPD) Benefit:</b>		<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, 100% of the sum assured will be payable.  <b>Note:</b> Payment of this benefit will reduce the Death Benefit.		
Coverage Duration: 12 months from the Commencement Date of the Insured Member's insurance certificate.			
<b>3. How much premium do I (as the Insured Member) have to pay?</b>			
The premiums payable for each plan for a 12-month coverage are based on entry age next birthday for each RM1,000 of Sum Assured.			
Age Next Birthday	Premium (RM)		
	Female	Male	
19 - 35	1.04	1.96	
36 - 40	1.54	2.51	
41 - 45	2.47	3.80	
46 - 50	3.62	7.17	
51 - 55	6.05	10.97	
56 - 60	9.82	16.05	



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

- Not applicable.

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

- **Importance of disclosure** – you must disclose all relevant facts about your medical condition accurately, and state your age correctly when answering any question asked by us. If the insurance coverage is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the insurance certificate is issued.
- **Avoidance of coverage** – your insurance coverage may be avoided if any of your answers or information is incorrect or incomplete.
- **Free-look period** – you may cancel the insurance coverage by giving a written notice to us within 15 days after the insurance certificate is delivered to you. The premiums that you have paid, excluding Taxes (if any, and less any medical expenses incurred) will be refunded to you.
- **Claims** – please refer to the insurance certificate or Frequently Asked Questions (FAQ) to understand further on the claims requirements.
- **Waiting period** – the eligibility for the benefits under the insurance certificate will only start after the waiting periods as stated below from the Commencement Date of the Insured Member's insurance certificate.

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

- **Verification of identity** – when providing an image of your National Registration Identity Card (NRIC) (front and back), you must ensure the image provided shows your details clearly. Your insurance certificate may be avoided if we are unable to satisfactorily verify your identity through the documents provided.
- **Insurance Certificate** – Each eligible Insured Member is allowed to hold more than one insurance certificate under this plan at any point in time, subject to a maximum sum assured of RM200,000.
- This product is only offered to cover individual customers for his/her personal use (non-business use).
- **PRUGuard Life** is not a Shariah-compliant product.

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

#### 6. What are the major exclusions under this policy?

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

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

#### 7. Can I cancel my insurance coverage?

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

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



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

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

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

#### 9. Where to obtain further information?

Should you require additional information about life insurance, please refer to the *insuranceinfo* booklet on 'Life Insurance', available at all our branches or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my).

If you have any enquiries, please contact us at:

**Prudential Assurance Malaysia Berhad 198301012262 (107655-U)**  
**Level 20, Menara Prudential,**  
**Persiaran TRX Barat,**  
**55188 Tun Razak Exchange,**  
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**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 information provided in this disclosure sheet is valid as at 15/11/2021.



**Appendix: Death Benefit**  
**PRUGuard Life**

**Description & Benefits**

Death Benefit:

In the event of Insured Member's death, 100% of sum assured chosen will be payable.

**Exclusions**

**Death**

If death was due to suicide, no benefit is payable.

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



## Appendix: Total and Permanent Disability (TPD) Benefit PRUGuard Life

### Description & Benefits

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

In the event of Insured Member suffering from TPD, 100% of sum assured chosen will be payable.

(Payment of TPD benefit will reduce the Death Benefit)

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:

- the Insured Member:

- (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.

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 policy.