



PRUGuard Life

➤ 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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Part of Prudential plc (United Kingdom)



Frequently asked questions

Plan Features

1. What is PRUGuard Life?

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

2. What benefit does PRUGuard Life provide?

Benefits		Sum Assured
Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable.	RM10,000 to 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. Note: Payment of this benefit will reduce the Death Benefit.	Note: 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.

3. Who is eligible to purchase PRUGuard Life?

You may purchase this plan if you are a member of Employees Provident Fund ("EPF") and between age next birthday of 19 and 60, subject to terms and conditions by EPF.

4. How do I sign up?

Sign-in to EPF i-Akaun Portal > go to i-Lindung tab > select **PRUGuard Life** > complete details at PAMB portal > complete authorisation for deduction from EPF Account via EPF i-Akaun Transfer Gateway.

5. How do I find out more about the features and benefits of PRUGuard Life?

Please refer to the Product Disclosure Sheet and Master Policy/Insurance Certificate for more details.

6. Is there a waiting period applicable for PRUGuard Life?

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

7. What are the exclusions for PRUGuard Life?

Please refer to the Product Disclosure Sheet and Master Policy/Insurance Certificate for more details.

8. Can I buy PRUGuard Life from my Prudential agent?

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

Premium and Charges

9. How much premium do I need to pay?

Kindly refer to the Product Disclosure Sheet for the premium. The premium payable is subject to the Insured Member's entry age and Sum Assured chosen.

10. How can I pay the premium for the plan?

You may pay the premium for the plan via withdrawal from your Employees Provident Fund (EPF) Account.



11. Is Sales and Services Tax (SST) chargeable for PRUGuard Life?

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

12. Are there any additional fees and charges for this plan?

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

13. Can I claim for tax relief on the premium paid for this plan?

Yes, 100% of the premium paid for this plan may qualify you 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), obtainable from printing the acknowledgement slip after successful payment, for tax relief purposes.

Underwriting

14. Do I need to undergo any medical, health or financial assessments to buy PRUGuard Life?

You need not undergo any medical or health assessments to buy **PRUGuard Life**. However, Anti-Money Laundering (AML) assessment will apply and will be conducted by PAMB.

15. What happens if I wrongly / mistakenly declare wrong information?

When answering any question asked by us, you must disclose all relevant facts correctly. We reserve the right to verify the information and declarations provided by you and may avoid your coverage if incorrect information is provided. 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.

16. Can I purchase multiple PRUGuard Life Insurance Certificates?

Yes, you may buy multiple **PRUGuard Life Insurance Certificates**, up to a maximum Sum Assured of RM200,000 per life, aggregated with your existing **PRUGuard Life Insurance Certificates** (if any).

Policy Servicing

17. After I have purchased my Insurance Certificate, who may I contact for servicing?

You may perform self-servicing such as change of contact details and cancellation of coverage in '**PRUServices**' in the Pulse by Prudential mobile application. Please refer to Questions 19 and 20 for more details.

18. How do I receive my Insurance Certificate after purchase?

Once your sign-up has been successful, you will receive an email confirmation with your Insurance Certificate. The Insurance Certificate can also be viewed in EPF i-Akaun Portal. Alternatively, you may download the Pulse by Prudential mobile application (via App Store or Google Play) to view your Insurance Certificate in '**PRUServices**'.

19. How can I change my contact details?

You may change and update the address and contact details via 'Update Contact Details' in '**PRUServices**' in the Pulse by Prudential mobile application.

20. Can I cancel my Insurance Certificate after purchasing it?

You may choose to cancel your Insurance Certificate in '**PRUServices**' in the Pulse by Prudential mobile application during the Free Look Period for a full refund.

You may also surrender your Insurance Certificate after the Free Look Period. If you do so, your coverage will terminate upon payment of surrender value. We will pay the surrender value of the Insurance Certificate to you as a percentage of premiums paid, as shown in the Product Disclosure Sheet. If you are aged below 55 (attained age based on your EPF account), you will receive this refund via your EPF Account. If you are aged 55 and above (attained age based on your EPF account) or if your EPF Account is inactive, the refund will be credited to your bank account, according to the bank details which you provide to us.



21. What is Free Look Period?

You may cancel your Insurance Certificate in 'PRUServices' in the Pulse by Prudential mobile application within 15 days after the Insurance Certificate has been delivered to you. We will refund to you the premiums that you have paid. If you are aged below 55 (attained age based on your EPF account), you will receive this refund via your EPF Account. If you are aged 55 and above (attained age based on your EPF account) or if your EPF Account is inactive, the refund will be credited to your bank account, according to the bank details which you provide to us.

Nomination

22. Why is it important to nominate a beneficiary?

It is important to ensure that your loved ones will receive the benefit as intended by you and that the monies payable under the policy (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 your 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 you to inform the beneficiary about the insurance benefits and nomination.

23. Who can I nominate as the beneficiary for my Insurance Certificate?

The person you can nominate is limited to your parent, sibling, spouse, child, grandparent, and grandchild. The beneficiary must be at least 18 years old and above.

24. How can I nominate a beneficiary for my Insurance Certificate?

You can nominate your Beneficiary via 'Update Beneficiary' in 'PRUServices' in the Pulse by Prudential mobile application after sign-up.

Claims

25. How do I submit claims?

For a claim on Death Benefit:

You may submit the completed Claim form(s) along with the supporting documents to the nearest Prudential branch.

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

You may also register a claim via the 'Register Claim' in 'PRUServices' in the Pulse by Prudential mobile application along with the supporting documents. Alternatively, you may submit the completed Claim form(s) along with the supporting documents to the nearest Prudential branch.

26. What are the documents required when submitting a claim?

For a claim on 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 Prudential branch staff / Business Development Executive
- 4) Copy of Claimant's MyKad
- 5) Copy of Deceased's MyKad
- 6) Proof of Relationship between claimant and deceased where there is a nomination made in the policy:
 - 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
- 7) Other supporting test/Laboratory Report: Biopsy, MRI, scan and investigation results (where applicable)
- 8) Police report being lodged within 24 hours of the incident. (For accidental death only)

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

For submission via Pulse by Prudential mobile application, claimant is required to submit the following:



- 1) Front and back of NRIC image
- 2) Selfie image holding IC/NRIC verification
- 3) Copy of Bank Passbook / Bank Account Statement (front page)
- 4) Total and Permanent Disability Medical Report - completed and signed by doctor who treated the customer to be assured; and
- 5) Other supporting test/Laboratory Report: Biopsy, MRI, scan and investigation results (where applicable)

For submission via Prudential branch, 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; and
- 3) Other supporting test/Laboratory Report: Biopsy, MRI, scan and investigation results (where applicable)

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.

You can get the relevant claim forms from our corporate website at <https://www.prudential.com.my/>, any Prudential branch near you, email your request to customer.mys@prudential.com.my or contact our Customer Service Hotline at 03 - 2771 0228 (Monday to Friday, 8.30am - 5.15pm)

27. 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

28. Under what circumstances will my insurance coverage terminate?

Your insurance certificate terminates automatically:

- a) when the Insured Member dies;
- b) upon payment of Surrender Value under the Insured Member's Insurance Certificate;
- c) when there is no amount payable for Death Benefit under the Insured Member's Insurance Certificate;
- d) when the insurance coverage of the Insured Member is cancelled, voided or terminated; or
- e) on the last day of the Coverage Period of the Insured Member's Insurance Certificate;

whichever happens first.

29. Will my Insurance Certificate terminate after I have submitted a claim?

Your Insurance Certificate will terminate upon a death or TPD claim under the Insurance Certificate has been made during the policy term.

Please refer to the Product Disclosure Sheet and Master Policy/Insurance Certificate for more details.

30. What should I do if I wish to continue my coverage under PRUGuard Life upon expiry of my Insurance Certificate?

You may choose to purchase another PRUGuard Life plan with the underwriting and waiting period (if any) waived, subject to the following conditions:

- 1) You are buying the same plan, with the same benefits as well as Sum Assured as existing Insurance Certificate upon repurchase;
- 2) You pay for the premium based on your age next birthday at the point of repurchase; and
- 3) No claims are paid under the existing Insurance Certificate.

If you are eligible for such waivers, we will reach out to you prior to the expiry of your existing Insurance Certificate with more details on the process. Upon successful repurchase, an endorsement slip will be issued to you as confirmation.



My Feedback

31. How can I provide my feedback on Pulse by Prudential mobile application?

Under "Account" page -> Click "My Feedback".