

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with **PRU**With You Plus Basic Sum Assured RM 100,000, Acci Guard Plus RM 100,000, credit card, 100% equity fund, target sustainability option age 80.



## **PRU**With You Plus

**Specially prepared for:**

**SAMPLE**

### **Prepared by: PRODUCT DEVELOPMENT & MANAGEMENT**

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.

PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. 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)).

## PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal accident insurance. Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 19/11/2025

### 1 What is Acci Guard Plus?

Acci Guard Plus is a unit deducting rider that pays the sum assured on death or TPD due to accident or a percentage of the sum assured on disablement due to accident prior to the Policy Anniversary of Life Assured's ANB 71 or expiry of the policy, whichever is earlier.

### 2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Acci Guard Plus.

This rider **covers**:

Acci Guard Plus	RM 100,000 prior to the Policy Anniversary of Life Assured's ANB 71 or expiry of the policy, whichever is earlier.
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**(a) Compassionate Benefit**

(i) Non-accidental causes	RM 2,000
(ii) Accidental death	RM 4,000
(iii) Accidental death in overseas	RM 6,000

**(b) Accidental Death, TPD or Disablement Benefit\***

\*Please refer to the Appendix: Accidental Benefit for the Accidental Death & Disablement Benefit Table. Up to 100%

**(c) Double Indemnity**

2 times the amount under (b) will be payable for accidents occurring: (i) while the Life Assured was traveling in any mechanically propelled public conveyance; (ii) while the Life Assured was in an elevator car (excluding elevator in mines and construction sites); or (iii) in consequence of the burning of the theatre, hotel or other public building in which the Life Assured shall be at the commencement of the fire.	Up to 200%
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**Note:** The benefit payable for accidental death on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Other Policy Information for more information.

This rider **excludes**:

- (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) pregnancy, childbirth, miscarriage or any related complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) 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;
- (g) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner; or
- (h) alcohol intoxication.

**Note:** This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

The duration of coverage is **41** years.

**If you require assistance or need further information on your personal accident insurance, you can:**

Call us at:  
03-2778 3888

Contact us at:  
<https://bit.ly/contact-ourteam>

Visit:  
<https://bit.ly/AcciGuardPlus>



Scan the  
QR code

### 3 Know Your Obligations

**For your personal accident insurance, you must pay a premium of:**

Premium	<b>RM 1,500.00</b> (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
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Duration: **50** years

**You also have to pay the following fees and charges:**

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	<ul style="list-style-type: none"> <li>• Insurance Charges for unit-deducting riders.</li> </ul> Please refer to Table 1 under Product Illustration for more details.

## Other Key Terms

- **Waiting period** - Not applicable. The eligibility for the benefits under this rider will start immediately from the effective date of the rider or the date of policy revival, whichever is earlier.

**Note:** This list is **non-exhaustive**. You should refer to the policy contract for the full list of terms.

### ? Can I cancel my policy?

Yes, you may cancel your policy by giving a written notice to us.

- **Free-look period:** you may cancel your policy by returning the policy within 15 days after the policy has been delivered to you. The insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

The information provided in this disclosure sheet is valid as at or until 19/12/2025.