

# PRUKasih Aman

## ➤ 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.

**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 (603) 2778 3888 [www.prudential.com.my](http://www.prudential.com.my)  
Customer Service Tel (603) 2771 0228



## Frequently asked questions

### Plan Features

#### 1. What is PRUKasih Aman?

**PRUKasih Aman** is an affordable yearly renewable non-participating group insurance plan where Prudential Assurance Malaysia Berhad (PAMB) is the Master Policyholder of the plan. This Perlindungan Tenang product offers Death Benefit, Death due to Accident Benefit, Funeral Expenses Benefit and Daily Hospitalisation Benefit to the Insured Member for a period of 12 months from Commencement Date of the Insured Member's Insurance Certificate.

For more info on Perlindungan Tenang products, you may visit [www.mycoverage.my/perlindungan\\_tenang](http://www.mycoverage.my/perlindungan_tenang)

#### 2. What is the coverage term for PRUKasih Aman?

**PRUKasih Aman** is yearly auto-renewable up to age next birthday of 80.

#### 3. What benefit does PRUKasih Aman provide?

This policy offers the following benefits based on the selected plans (Lite Plan or Advance Plan):

Benefits		Sum Assured	
Basic Benefit:		Lite	Advance
Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable.	RM 5,000	RM 7,000
Accidental Benefit:			
Death due to Accident Benefit	In the event of the Insured Member's death due to any accident, 100% of sum assured will be payable in addition to Death Benefit.	RM 5,000	RM 7,000
Funeral Expenses Benefit:			
Funeral Expenses Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable.	RM 2,000	RM 3,000
Medical Benefit:			
Daily Hospitalisation Benefit	In the event of Insured Member's confinement to hospital to receive Medically Necessary treatment due to sickness or injury suffered in an accident for a minimum of 5 consecutive days, 100% of the sum assured will be payable per day, up to the maximum limit applicable.	RM 10/day, up to RM 300	RM 10/day, up to RM 1,000

#### 4. Who is eligible to purchase PRUKasih Aman?

You may purchase this plan if you are:

- a Malaysian citizen currently residing in Malaysia; and
- aged from 19 to 79 ANB (age next birthday).

#### 5. How do I sign up?

You may sign-up via **PRUKasih Aman** web portal at [Prudential.Malaysia](http://Prudential.Malaysia).

#### 6. How do I find out more about the features and benefits of PRUKasih Aman?

Please refer to Q3 for the benefit details, as well as Q7 and Q8 on the important terms and conditions.

#### 7. Is there a waiting period applicable for PRUKasih Aman?

Benefits	Conditions	Waiting Period
Death Benefit	All covered conditions	Not applicable
Accidental Benefit	All covered conditions	Not applicable
Funeral Expenses Benefit	All covered conditions	Not applicable
Medical Benefit	Hospitalisation due to accidents	Not applicable
	Hospitalisation due to Medically Necessary treatments	30 days



Please refer to Q18 for more details on policy servicing after the purchase of your Insurance Certificate, such as change of contact details and cancellation of coverage.

**8. What are the exclusions for PRUKasih Aman?**

**Death Benefit or Funeral Expenses Benefit:**

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

**Death due to Accident Benefit:**

Accidental benefits are not payable if it is caused directly or indirectly by:

- (a) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (b) breaking or trying to break any law or to resist arrest;
- (c) pre-existing physical or mental illness or infirmity;
- (d) 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;
- (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;
- (f) pregnancy, childbirth, miscarriage or any related complications; or
- (g) misuse or abuse of alcohol, or misuse or abuse of drugs.

**Daily Hospitalisation Benefit:**

Daily Hospitalisation Benefit is not payable if the disability is directly or indirectly caused by:

- (a) pre-existing mental illness;
- (b) pregnancy, childbirth, miscarriage or any related complications;
- (c) drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases;
- (d) breaking of law or attempt to break any law, or resisting arrest or attempt to resist arrest;
- (e) suicide or attempted suicide while sane or insane, or self-inflicted injury whether attempted / inflicted while sane or insane;
- (f) deliberate self-exposure to danger except in attempt to save human life;
- (g) participating in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (h) engaging in aerial flights such as parachuting and skydiving, other than as fare-paying passenger on a licensed commercial aircraft on scheduled flights over established routes only; or
- (i) war, invasion, foreign hostilities (with or without war declaration), civil war, rebellion, revolution or insurrection, or taking part in riot, strike or civil commotion.

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

**9. Can I buy PRUKasih Aman from my Prudential agent?**

No, this product is an online-self-purchase product sold by Prudential Assurance Malaysia Berhad (PAMB) via PRUKasih Aman web portal, available at [Prudential Malaysia](http://Prudential Malaysia).

**Premium and Charges**

**10. How much premium do I need to pay?**

The annual premiums payable for a 12-month coverage are based on the plan selected.

Annual Premium (RM)	
Lite Plan	Advance Plan
50.00	75.00

The premiums for these plans are not guaranteed and may be revised at certificate anniversary. You will be notified in writing of the amended premiums 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.

**11. How can I pay the premium for the plan?**

You may pay the premium for the plan via credit/debit card or e-wallet or promo/voucher code.

Note:

- Cash payment is not allowed, and no one is authorized to collect payment on behalf of PAMB.

**12. Is Sales and Services Tax (SST) chargeable for PRUKasih Aman?**

SST is not chargeable for **PRUKasih Aman**.

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

There are no commission, additional fees and charges other than the premium indicated in Q10 above.

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

The premium substance for **PRUKasih Aman** is 100% Medical-Life Insurance.

Whether the premium paid is eligible for tax relief is subject to Malaysian's tax authority/law. Please refer to the relevant guideline issued by the Inland Revenue Board of Malaysia or consult your tax advisor to determine your eligibility for any tax relief.

## Underwriting

**15. Do I need to undergo any medical, health or financial assessments to buy PRUKasih Aman?**

You need not undergo any medical or health physical check-up to buy **PRUKasih Aman** and are only required to answer the health declaration(s) asked by us upon signing up. However, Anti-Money Laundering (AML) assessment will apply and will be conducted by PAMB.

**16. 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.

**17. Can I purchase multiple PRUKasih Aman Insurance Certificates?**

No. Only one **PRUKasih Aman** Insurance Certificate is allowed per customer.

## Policy Servicing

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

For any assistance and enquiries, you may contact our Customer Service Hotline at 03 - 2771 0228 (Monday to Friday, 8:30am - 5:15pm), or visit the nearest Prudential branch.

You may also perform self-servicing such as change of contact details in **PRUServices**.

**19. How do I receive my Insurance Certificate after purchase?**

Once your sign-up has been successful, you will receive an email confirmation. You may visit **PRUServices** and link the certificate with your NRIC to view the Insurance Certificate under 'View Documents', go to 'Policy/Certificate Document and Statements'.

**20. How can I change my contact details?**

You may change and update the address and contact details via 'Change Contact Details' in **PRUServices**.



## 21. Can I cancel my Insurance Certificate after purchasing it?

You may choose to cancel your Insurance Certificate by submitting a written request along with supporting documents and send via submission to the nearest Prudential branch during the Free Look Period for a full refund.

Supporting documents required:

- 1) a copy of your MyKad
- 2) completed Direct Credit form, available at [Policy Servicing | Prudential Malaysia](#)

## 22. What is Free Look Period?

You may cancel your Insurance Certificate within 15 days after the Insurance Certificate has been delivered to you. We will refund to you the premiums that you have paid in the payment method that you have selected during sign-up.

## Nomination

### 23. 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 Insurance Certificate (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.

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

The nominee has to be an individual. Nomination of an organization is not allowed.

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

You can nominate your Beneficiary during your certificate sign-up journey via 'Add Beneficiary' at 'Step 1: Personal Details' page.

Should you need to change or nominate your beneficiary after the sign-up, you may do so by completing the Nomination of Beneficiary (Selected Group Policy) form, available at [Policy Servicing Forms | Prudential Malaysia](#) and submit via submission to the nearest Prudential branch.

## Claims

### 26. How do I submit claims?

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

### 27. What are the documents required when submitting a claim?

For a claim on Death Benefit, Death due to Accident Benefit or Funeral Expenses 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
- 4) Copy of Claimant's MyKad
- 5) 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
- 6) Other supporting test/Laboratory Report: Biopsy, MRI, scan and investigation results (where applicable)
- 7) Police report being lodged within 24 hours of the incident. (For accidental death only)

For a claim on Daily Hospitalisation 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) Copy of Insured Member's or claimant's NRIC;
- 3) Medical Claim (Doctor's Statement) - completed and signed by doctor who treated the customer to be assured;
- 4) Original final bills/tax invoices with itemized breakdown details;
- 5) Original receipts including deposit receipts; and
- 6) 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 [Claim Forms | Prudential Malaysia](#), any Prudential branch near you or contact our Customer Service Hotline at 03 - 2771 0228 (Monday to Friday, 8.30am - 5.15pm)

### **28. How long will it take to process the claim?**

Upon receiving the complete documents, the claim payment will be processed within 5 working days (for death claims) and 7 working days (for non-death claims).

## Termination

### **29. Under what circumstances will my insurance coverage terminate?**

Your Insurance Certificate terminates automatically:

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

whichever happens first.

### **30. Will my Insurance Certificate terminate after I have submitted a claim?**

Your Insurance Certificate will terminate upon a death 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.

### **31. Will my Insurance Certificate terminate if I have not paid the premium within the grace period of 30 days? If so, can I revive my Insurance Certificate?**

Premium renewal notice will be sent to you 27 days prior to each certificate anniversary. Upon receiving the premium renewal notice, you may choose to renew your Insurance Certificate via **PRU**Services by paying the renewal premium. Your Insurance Certificate will be terminated after grace period of 30 days upon non-payment of premium.

Once the Insurance Certificate terminates, you will not be able to revive the Insurance Certificate. However, you may purchase a new **PRU**Kasih Aman Insurance Certificate.

### **32. Are health declaration and waiting period applicable upon renewal of Insurance Certificate?**

Health declaration and waiting period are waived upon renewal of Insurance Certificate for the same plan. However, if you choose to upgrade from a Lite plan to an Advance plan on the certificate anniversary, waiting period will be applicable for the incremental sum assured of the upgraded plan.