



PRUKasih Aman

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.

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).

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.



Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 19/11/2025

1 What is PRUKasih Aman?

PRUKasih Aman is a pure protection product that does not include any savings or investments element. It is a yearly renewable non-participating group insurance plan where Prudential Assurance Malaysia Berhad (PAMB) is the Master Policyholder of the plan. This plan offers Death Benefit, Death due to Accident Benefit, Funeral Expenses Benefit and Daily Hospitalisation Benefit for a period of 12 months from the Commencement Date of the Insured Member's insurance certificate.

The plan is offered to individuals who are:

- (a) between age next birthday of 19 and 79; and
- (b) Malaysian citizen currently residing in Malaysia, subject to PAMB's acceptance of cover.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following life insurance coverage / benefits based on your selected plan (Lite Plan or Advance Plan) for up to age next birthday of 80, subject to annual renewal:

Benefits		Sum Assured	
		Lite Plan	Advance Plan
Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable.	RM 5,000	RM 7,000
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	In the event of Insured Member's death, 100% of the sum assured will be payable.	RM 2,000	RM 3,000
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

Your life insurance **excludes**:

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

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

If you have any questions or require assistance on your life insurance, you can:



Call us at:
03-2778 3888



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



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



Scan the QR code

3 Know Your Obligations

For this life insurance, you must pay the annual premiums of:

Premium	The annual premiums payable for a 12-month coverage are based on the plan selected and shall be renewable up to age next birthday of 79.						
	<table border="1"> <thead> <tr> <th colspan="2">Annual Premium (RM)</th> </tr> <tr> <th>Lite Plan</th> <th>Advance Plan</th> </tr> </thead> <tbody> <tr> <td>50.00</td> <td>75.00</td> </tr> </tbody> </table>	Annual Premium (RM)		Lite Plan	Advance Plan	50.00	75.00
	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.							
You also have to pay the following fees and charges:							
Stamp duty	Not applicable						

Commission	Not applicable
Other applicable charges	Not applicable

4 Other Key Terms

- **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.
- **Renewal** – your insurance certificate will be renewed automatically at each certificate anniversary with the same amount of benefits.
- **Grace period** – you are given a 1 month grace period after the due date for the payment of premium. The insurance certificate will remain in force during the grace period.
- **Insurance certificate cancellation** – if you do not pay your premiums within the grace period, your certificate shall be cancelled.
- **Nomination** – you are advised to name a nominee(s) for your insurance application to ensure a smooth settlement of claims. You should also ensure that the nominee(s) is aware of the insurance certificate that you have purchased.
- **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	Conditions	Waiting Period
Death Benefit	All covered conditions	Not applicable
Death due to Accident Benefit	All covered conditions	Not applicable
Funeral Expenses Benefit	All covered conditions	Not applicable
Daily Hospitalisation Benefit	Hospitalisation due to accidents	Not applicable
	Hospitalisation due to Medically Necessary treatments	30 days

Notes:

- This list is **non-exhaustive**. You should refer to the insurance certificate for the full list of terms.
- *Certificate anniversary* means the anniversary of the Commencement Date shown in the insurance certificate issued to the Insured Member.

? Can I cancel my certificate?

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

- **Free-look period:** You may choose to cancel your insurance certificate by giving us a written notice 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.
- If you choose to cancel this insurance certificate after the free-look period, you will only be covered under this insurance certificate until the end of the coverage term. No cash value will be payable, and no premium paid will be refunded.

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