

Product Disclosure Sheet is prepared for a child (prenatal) with mother as Assured, female non smoker, occupation class 1, standard life and aged 30, for **PRU**With You Plus Basic Sum Assured RM 100,000, Mom And Baby Care - Elite plan, credit card, 100% equity fund, target sustainability option age 100.



PRUWith You Plus

Specially prepared for:

Child

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).

PRODUCT DISCLOSURE SHEET



Dear Customer,

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

Date: 22/12/2025

1 What is Mom and Baby Care?

Mom and Baby Care is a unit deducting rider which provides prenatal coverage for pregnant mothers and babies from 13 weeks of pregnancy until the child turns age 7.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Mom and Baby Care.

Mom and Baby Care	Elite
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The prenatal benefits **covered** under this policy include:

1. Mother Care Benefit
 - a) Pregnancy Complications
 - b) Mental Wellness
 - c) Emergency Caesarean Section for Early Delivery
 - d) Maternity Cancer
 - e) Infectious Disease Benefit
 - f) Death of foetus
 - g) Death of mother
 - h) Accidental Death of mother
2. Child Care Benefit
 - a) Death of child (i.e. Life Assured)
 - b) Admission into ICU/HDU
 - c) Incubation of newborn
 - d) Neonatal Jaundice requiring Phototherapy Treatment
 - e) Hospitalisation due to Congenital Conditions
 - f) Child Developmental Disorder
 - g) Infectious Disease Benefit
 - h) I Am 5

Note: This list is **non-exhaustive**. You must refer to the Appendix: Prenatal Benefit and policy contract for details on the prenatal benefits covered.

Your medical and health insurance **excludes** any death / condition / illness / injury / event which is directly or indirectly caused by or in connection with any of the following:

1. Mother Care Benefit
 - a) pre-existing conditions;
 - b) a deliberate act like drinking alcohol, taking drugs or poison, suicide or attempted suicide or deliberate self-injury while sane or insane;
 - c) caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
 - d) usage of drugs unless as prescribed by a doctor;
 - e) choosing to have a termination of pregnancy other than for medical reasons;
 - f) any unlawful, criminal or deliberate act or failure to act; or
 - g) war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion.
2. Child Care Benefit
 - a) caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
 - b) usage of drugs unless as prescribed by a doctor;
 - c) any unlawful, criminal or deliberate act or failure to act;
 - d) war, riot or revolution or any similar event or taking part in a riot, strike or civil commotion; or
 - e) elective cosmetic or plastic surgery or any other elective procedures.

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

If you require assistance or need further information on your medical and health insurance, you can:



Call us at:
03-2778 3888



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



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



Scan the
QR code

3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium	RM 1,500.00 (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
Duration: 101 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"> Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details. <i>Note: The insurance charges for Mom and Baby Care will be deducted on the inception date of the policy, at the beginning of the 13th policy month, 25th policy month, 37th policy month and 49th policy month.</i>

4 Other Key Terms

<ul style="list-style-type: none"> Waiting period - the eligibility for the benefits under the rider will only start after the waiting periods below from the effective date of the rider or the date of policy revival, whichever is later. 								
<table border="1"> <thead> <tr> <th>Benefit</th> <th>Conditions</th> <th>Waiting Period</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Prenatal Benefit (under Mom and Baby Care)</td> <td>Mother Care Benefit</td> <td>Immediately or coverage starts at gestational week 13, whichever is later.</td> </tr> <tr> <td>Child Care Benefit</td> <td>Starts after birth of the child</td> </tr> </tbody> </table>	Benefit	Conditions	Waiting Period	Prenatal Benefit (under Mom and Baby Care)	Mother Care Benefit	Immediately or coverage starts at gestational week 13, whichever is later.	Child Care Benefit	Starts after birth of the child
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<p>Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.</p> <p>Note: This list is non-exhaustive. You should refer to the policy contract for the full list of terms.</p>								

? 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 21/01/2026.