

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with **PRU**Term Basic Sum Assured RM 100,000, Accidental Death and Disablement RM 100,000, credit card, coverage term 30 years.



PRUTerm

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.

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

1 What is Accidental Death And Disablement ?

Accidental Death & Disablement pays up to 2 times the sum assured on TPD before age 60 next birthday or upon death due to accidental causes during the policy term, whichever is earlier.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance coverage/benefits for Accidental Death And Disablement.

This rider covers:

Accidental Death & Disablement	<p>The following benefits are payable if death, TPD, disablement is the direct result of bodily injury caused by violent, external, visible and accidental means prior to the Policy Anniversary of age 70 next birthday or expiry of coverage, whichever is earlier:</p> <ul style="list-style-type: none">• Sum assured of RM 100,000 is payable on death or TPD due to accident.• Compassionate allowance of RM2,000 per life is payable on death due to natural and accidental causes.• Disablement benefit is payable as a percentage of the sum assured on disablement due to accident.• 200% of sum assured will be payable on death, TPD or disablement, should the accident occur while travelling in any mechanically propelled non-aerial public conveyance over an established land route, while in an elevator car or being in a burning public building. <p>Notes:</p> <ol style="list-style-type: none">1. <i>Disablement benefit depends on the severity of disability and are expressed as a percentage of the sum assured. Please refer to the Appendix: Accidental Benefit for the Accidental Death and Disablement Benefit Table.</i>2. <i>The benefits are only paid if death, TPD, or disablement occurs within 12 months of accident.</i>
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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, direct participation in riot, strike or civil commotion;
- (b) violation or attempted violation of the law or resistance to arrest;
- (c) attempted suicide or self-inflicted injuries while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) alcoholic intoxication;
- (g) 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; or
- (h) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner.

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

The duration of coverage is **30** 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/AccidentalDeathandDisablement>

 Scan the
QR code

3 Know Your Obligations

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

Premium	RM 160.00 Yearly
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Duration: Please refer to the Quotation Details for more information on the premium payment term.

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	

4 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 premiums that you have paid (less any medical fee incurred) will be refunded to you.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the surrender value, less any amount you owe us during the policy term.

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