

Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with **PRUCash** Basic Sum Assured RM 100,000, Crisis Cover Benefit RM 100,000, credit card, coverage term 30 years.



**PRUCash**

**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](http://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.**

### 1 What is Crisis Cover Benefit?

Crisis Cover Benefit is a rider that pays the sum assured plus bonuses upon diagnosis of a covered critical illness prior to the expiry of the policy. Benefit paid will reduce the basic sum assured accordingly.

### 2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Crisis Cover Benefit.

Crisis Cover Benefit	Lump Sum RM 100,000.00 plus bonuses (if any)
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**Note:** The benefit payable for diagnosis of a covered critical illness on life of the child before ANB 5 will be subjected to juvenile lien, please refer to the Appendix: Policy Conditions and Exclusions for more information.

The critical illness covered under this rider include:

- |  |  |  |   |
|--|--|--|---|
| 1) Stroke  | 9) Fulminant Viral Hepatitis               | 20) Major Organ / Bone Marrow Transplant | 30) Alzheimer's Disease / Severe Dementia                         |
| 2) Heart Attack  | 10) Coma                                   | 21) Loss Of Speech                       | 31) Surgery To Aorta  |
| 3) Kidney Failure  | 11) Benign Brain Tumor                     | 22) Brain Surgery                        | 32) Multiple Sclerosis  |
| 4) Cancer  | 12) Paralysis Of Limbs                     | 23) Heart Valve Surger                   | 33) Primary Pulmonary Arterial Hypertension                       |
| 5) Coronary Artery By-Pass Surgery                                       | 13) Blindness                              | 24) Loss Of Independent Existence        | 34) Medullary Cystic Disease                                      |
| 6) Serious Coronary Artery Disease                                       | 14) Deafness                               | 25) Bacterial Meningitis                 | 35) Cardiomyopathy  |
| 7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease | 15) Third Degree Burns                     | 26) Major Head Trauma                    | 36) Systemic Lupus Erythematosus With Severe Kidney Complications |
| 8) End-Stage Liver Failure   | 16) HIV Infection Due To Blood Transfusion | 27) Chronic Aplastic Anemia              |   |
|  | 17) Full-Blown AIDS                        | 28) Motor Neuron Disease                 |   |
|  | 18) End-Stage Lung Disease                 | 29) Parkinson's Disease                  |   |
|  | 19) Encephalitis                           |  |   |

**Note:** This list is **non-exhaustive**. You must refer to the policy contract for details on the critical illnesses covered.

Your medical and health insurance **excludes**:

- symptoms of illness occur prior to or within 30 days after the policy has commenced, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery and Serious Coronary Artery Disease in which a 60-day waiting period applies;
- illness is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion" and "Full-Blown AIDS";
- the illness results directly or indirectly from congenital or inherited disorder and the age of entry is 6 months or less;
- the Life Assured is diagnosed to suffer from deafness and the age at entry is 2 years or less; or
- illness arising directly or indirectly from pre-existing condition.

**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/CrisisCoverbenefit>



Scan the  
QR code

### 3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:

Premium	RM 212.00 (Yearly)
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Duration: 30 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	

### 4 Other Key Terms

- Waiting period** - the eligibility for the benefits under the rider will only start after the waiting periods below from the effective date of the policy or revival date of the policy, whichever is later.

Benefit	Conditions	Waiting Period
Critical Illness Benefit	Heart Attack, Coronary Artery By-Pass surgery, Serious Coronary Artery Disease and Cancer	60 days
	All other covered illnesses	30 days

**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.