

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with **PRU**With You Plus Basic Sum Assured RM 100,000, Crisis Guard RM100,000, credit card, 100% equity fund, target sustainability option age 80.



PRUWith You Plus

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.

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



Date: 19/11/2025

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 Guard?

Crisis Guard is a unit deducting rider that pays the sum assured 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 Guard.

Crisis Guard	RM 100,000 Note: Payment of this benefit will reduce the basic sum assured.
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Notes:

- 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: Other Policy Information for more information.
- 10% of the sum assured subject to a maximum of RM 25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease; and for Full-Blown AIDS, 50% of the sum assured is payable. The sum assured will be reduced after partial claim is made.

The critical illnesses covered under this rider include:

1) Stroke	11) Benign Brain Tumor	24) Chronic Aplastic Anemia	34) Muscular Dystrophy
2) Heart Attack	12) Paralysis Of Limbs	25) Motor Neuron Disease	35) Poliomyelitis
3) Cancer	13) Blindness	26) Parkinson's Disease	36) Chronic Relapsing Pancreatitis
4) Kidney Failure	14) Deafness	27) Alzheimer's Disease / Severe Dementia	37) Progressive Scleroderma
5) Serious Coronary Artery Disease	15) Third Degree Burns	28) Surgery To Aorta	38) HIV Infection Due To Blood Transfusion
6) Coronary Artery By-Pass Surgery	16) End-Stage Lung Disease	29) Multiple Sclerosis	39) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease	17) Encephalitis	30) Primary Pulmonary Arterial Hypertension	40) Full-Blown AIDS
8) End-Stage Liver Failure	18) Major Organ / Bone Marrow Transplant	31) Medullary Cystic Disease	41) Apallic Syndrome
9) Fulminant Viral Hepatitis	19) Loss Of Speech	32) Cardiomyopathy	42) Loss Of Independent Existence
10) Coma	20) Brain Surgery	33) Systemic Lupus Erythematosus With Severe Kidney Complications	43) Terminal Illness
	21) Heart Valve Surgery		
	22) Bacterial Meningitis		
	23) Major Head Trauma		

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 that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments For Coronary Artery Disease in which a 60-day waiting period applies;
- illness that 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", "Full-Blown AIDS", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and any other conditions covered under this Critical Illness Category;
- illness arises directly or indirectly from pre-existing illnesses; or
- illness that is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Life Assured start to get symptoms of, within the first two (2) years from the date of birth of the Life Assured.

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/CrisisGuard>



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>
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Duration: 50 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	Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details.

- **Waiting period and survival 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, and the survival period as stated below from the Life Assured being diagnosed with covered conditions.

Benefit	Conditions	Waiting Period	Survival Period
Critical Illness	Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease and Cancer	60 days	Nil
	All other covered illnesses	30 days	

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.

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 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 19/12/2025.