



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).

Critical Illness Benefit

Critical Care Plus

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: 05/04/2026

1 What is Critical Care Plus?

Critical Care Plus 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 from this rider will not reduce the basic sum assured.

2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Critical Care Plus.

Critical Illness Benefit	RM 100,000 ("rider sum assured"). <i>Please refer to the Appendix: Critical Illness Benefit for the list of critical illnesses conditions covered.</i>
ICU Shield Benefit	10% of rider sum assured, capped at RM 250,000 per life. <i>Please refer to the Appendix: Critical Illness Benefit for the terms and conditions.</i>
Reconstructive Care Benefit	20% of rider sum assured, capped at RM 100,000 per life. <i>Please refer to the Appendix: Critical Illness Benefit for the terms and conditions.</i>
Wellness Bonus	20% of rider sum assured shall be credited into BUA by the Policy Anniversary of Life Assured's ANB 75, provided no claim has been made under this rider and the policy is still in force, subject to terms and conditions stipulated in policy contract. <i>Please refer to the Appendix: Critical Illness Benefit for the terms and conditions.</i>
Assurance Upgrade Privilege	This plan comes with Assurance Upgrade Privilege which allows you to increase the rider sum assured within 180 days of Life Assured's Life Milestone events, without further underwriting. This privilege can be exercised once per policy during the first 10 rider years, before ANB 50, up to 50% of the rider sum assured, capped at RM300,000 per life. Life Milestones: <ul style="list-style-type: none">• Child Birth• Marriage• Doubling of Income• Buying a Property valued at RM500,000 and above• Child's Enrolment in Primary, Secondary, or Tertiary Education <i>Please refer to the policy contract for the full list of terms and conditions on Assurance Upgrade Privilege.</i>

Notes:

1. 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. The sum assured will be reduced after partial claim is made.
2. 50% of the sum assured is payable on Full-Blown AIDS. The sum assured will be reduced after partial claim is made.
3. The benefit under this rider will only be paid if the Life Assured survives at least 7 days after the diagnosis of critical illness.


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


Your medical and health insurance **excludes**:

- (a) 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;
- (b) 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;
- (c) illness arises directly or indirectly from pre-existing illnesses; or
- (d) 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 2 years from the date of birth of the Life Assured, unless the illness is expressly stated to be covered as a critical illness.

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/CriticalCarePlus>



Scan the
QR code

3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium	RM 172.00 (Monthly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
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	<ul style="list-style-type: none"> Insurance Charges for unit-deducting riders. Please refer to Table 1 under Product Illustration for more details.

4 Other Key Terms

- 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	7 days
	All other covered illnesses and Other Benefits (if applicable)	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 05/05/2026.