

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with **PRUWith You Plus Basic Sum Assured RM 100,000, Early Crisis Care RM 100,000, 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



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: 11/12/2025

1 What is Early Crisis Care?

Early Crisis Care is a unit deducting rider that provides coverage from Early Critical Illness (consist of Early Stage and Intermediate Stage) to Late Stage critical illness. Early Crisis Care pays 50% of the sum assured upon diagnosis of a covered Early Critical Illness and benefit paid will reduce the Early Crisis Care sum assured prior to the expiry of the policy.

2 Know Your Coverage / Benefits

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

Early Crisis Care	RM 100,000
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Please refer to the Appendix: Critical Illness Benefit for the list of critical illnesses conditions covered.

Notes:

- 10% of the sum assured subject to a maximum of RM25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease. The sum assured will be reduced after partial claim is made.
- Only 1 claim is allowed for Early Critical Illness. Early Crisis Care pays the remaining sum assured upon diagnosis of covered Late Stage critical illness.
- An additional 20% of the remaining sum assured will be paid upon diagnosis of any one of the covered conditions under Special Benefit (Diabetic Related Conditions and Joint Related Conditions). The Special Benefit paid will not reduce the Early Crisis Care sum assured. Benefit paid under this rider will not reduce the basic sum assured.
- The benefit under this rider will only be paid if the Life Assured survives at least 7 days after the diagnosis of the Early Critical Illness, Late Stage critical illness and the conditions under Special Benefit.

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**:

- 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;
- 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;
- symptom of illness on all covered Early Critical Illnesses, and if applicable, all covered Diabetic Related Conditions and Joint Related Conditions under Special Benefit prior to or within 60 days after the rider has commenced or the date it is revived;
- illness due to self-inflicted injuries while sane or insane;
- injury or illness directly or indirectly due to willful misuse of alcohol or drugs;
- illness resulting from 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;
- any unlawful, criminal or deliberate act or failure to act;
- 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) or other such similar activities;
- any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only.

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/EarlyCrisisCare>

Scan the
QR code

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: 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. <p>Please refer to Table 1 under Product Illustration for more details.</p>

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 covered Early Critical Illnesses, and all covered Diabetic Related Conditions and Joint Related Conditions under Special Benefit (if applicable)		
	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.

- Other Benefit Limitations (applicable for Early Crisis Care and Total Multi Crisis Care)** - Total benefit payout for Early Critical Illness (consist of Early Stage and Intermediate Stage) is limited to RM350,000 per lifetime. Total Special Benefit payout is limited to RM100,000 per lifetime.

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 10/01/2026.