

Product Disclosure Sheet is prepared for a child, male non smoker, occupation class 2, standard life and aged 5 with mother as Assured, female non smoker, occupation class 1, standard life and aged 30, for **PRUWith You Plus Basic** Sum Assured RM 100,000, Essential Child Plus RM 100,000, credit card, 100% equity fund, target sustainability option age 80.



# **PRUWith You Plus**

**Specially prepared for:**

Child

## **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](http://www.pidm.gov.my)).

## PRODUCT DISCLOSURE SHEET



Date: 22/12/2025

### 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 Essential Child Plus?

Essential Child Plus is a unit deducting rider that pays the sum assured upon diagnosis of a covered child specified illness prior to the Policy Anniversary of Life Assured's ANB 25.

### 2 Know Your Coverage / Benefits

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

Essential Child Plus	RM 100,000 prior to the Policy Anniversary of Life Assured's ANB 25. <b>Note:</b> Payment of this benefit will reduce Crisis Care Benefit after the Policy Anniversary of Life Assured's ANB 25.
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#### Notes:

- 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.
- Essential Child Plus coverage will be converted to Crisis Care upon Policy Anniversary of Life Assured's ANB 25 with the conditions below:
  - Essential Child Plus is still in force during conversion.
  - Claim for any covered illness (apart from Glomerulonephritis with Nephrotic Syndrome, Severe Asthma or Severe Epilepsy) has not been made prior to conversion.
  - Crisis Care sum assured will be the available Essential Child Plus sum assured prior to conversion.

The critical illnesses covered under this rider include:

#### Child Specified Illnesses

##### 20% of Sum Assured

- Severe Asthma
- Severe Epilepsy
- Glomerulonephritis with Nephrotic Syndrome

##### 100% of Sum Assured

- Leukemia
- Insulin-dependent Diabetes Mellitus
- Intellectual Impairment due to Illnesses or Accident
- Kawasaki Disease with Heart Complications
- Rheumatic Fever with Valvular Impairment
- Severe Juvenile Rheumatoid Arthritis
- Severe Haemophilia A and Haemophilia B

**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 60 days after the rider has commenced or the date it is revived;
- illness arises directly or indirectly from any of the pre-existing conditions;
- illness that is caused directly or indirectly by the existence of Acquired Immune Deficiency Syndrome (AIDS) or the presence of any Human Immuno-deficiency Virus (HIV) infection;
- the Life Assured did not survive for at least 7 days after the diagnosis of a covered illness;
- any illness relating directly or indirectly from any congenital conditions or inherited disorders if the age at date of first diagnosis of condition or disorder is 12 months or less; or
- illness that is caused by, contributed to by, or resulting from the use of drugs unless as prescribed by a doctor.

**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/EssentialChildPlus>



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: 75 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"><li>Insurance Charges for unit-deducting riders.</li></ul> <p>Please refer to Table 1 under Product Illustration for more details.</p>

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
Child Specified Illness under Essential Child Plus	All covered illnesses	60 days	7 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 21/01/2026.