

JOM ADVENTURE COMPLIMENTARY COVERAGE CAMPAIGN by PRUDENTIAL

Frequently Asked Questions (FAQ)

1) What is the Campaign about?

The Jom Adventure is a complimentary coverage campaign organised by PAMB, which offers the eligible customers coverage upon hospitalisation due to accident, death due to infectious disease, and hospitalisation / death / total and permanent disability (TPD) due to accident.

2) When is the Campaign Period (i.e., the enrolment period)?

This Campaign shall commence from **1st April 2025 until 30th June 2025**, both dates inclusive (“Campaign Period”).

3) Who is eligible to participate in this campaign?

This Campaign is open to all new customers¹ of PAMB who meets the following criteria:

- (i) age next birthday (“ANB”) between 1 to 60 years old²;
- (ii) Malaysians currently residing in Malaysia and;
- (iii) complete and submit the enrolment application via the Campaign page in PAMB Corporate Website within campaign period

Notes:

¹New customers refer to customers who at the time of enrolment during the Campaign Period, have not previously enrolled for any insurance policy or takaful certificate with PAMB or Prudential BSN Takaful Berhad (“PruBSN”) (whether its status is in proposal stage, in-force, cancelled or surrendered), and excludes active agents and staff of PAMB or PruBSN (including permanent, contract and temporary employees, as well as contingent workers).

²Only parents or Legal Guardians (as the Assured) can enrol for children of ANB between 1 to 16 years old under their care. Proof of relationship will be required upon claims submission.

4) What are the benefits provided under the Complimentary Coverage?

Benefit	Amount Payable
Hospitalisation due to Accident <i>Note: Benefit is payable only if the Insured Member is hospitalised for a minimum of 3 continuous days.</i>	RM5,000
Death due to Infectious Disease	RM10,000
Death or Total and Permanent Disability (TPD) due to accident	RM20,000

Notes:

- Benefit is payable for events occurring within Malaysia only.
- A maximum of only 1 Benefit will be payable during the Coverage Term. In the scenario of two concurrent claims submissions, the Benefit with a higher amount will be payable. Please refer to Appendix 1 for the scenarios on benefits payable.
- Benefit is not payable if the claim falls under the exclusions listed out in Question 10.
- Please refer to Appendix 2 for the definition of the terms used in the FAQ.

5) What is the coverage term of the Complimentary Coverage?

The Complimentary Coverage will be effective from the date of your successful enrolment (“**Commencement Date**”), and for the next 100 days (“**Coverage Term**”), subject to the Campaign Terms and Conditions.

6) How do I enrol for the Complimentary Coverage?

You may sign up for the Complimentary Coverage by submitting your information in the campaign page of the PAMB [Corporate Website](#).

7) How do I know if I have successfully enrolled for the Complimentary Coverage?

- If your enrolment is complete and successful, you will receive a confirmation email from PAMB together with a Summary of Application, which will confirm the Commencement Date of your Complimentary Coverage.
- If your enrolment is not successful, you will receive an email from PAMB informing you of your unsuccessful enrolment together with Campaign Terms and Conditions and FAQ link for your further reference.

8) Am I eligible for more than one (1) Complimentary Coverage?

No. You are entitled to only one (1) Complimentary Coverage per NRIC.

Note: The coverage will be terminated when a benefit has been claimed and paid out under the Complimentary Coverage. Refer to Question 19 for more information on termination of the Complimentary Coverage.

9) Do I need to pay for this Complimentary Coverage?

No. This is a complimentary coverage offered by PAMB and you do not need to pay to enrol for the Complimentary Coverage.

10) Is there any waiting period or exclusions imposed?

Waiting Period

Your eligibility for the benefits under the Complimentary Coverage will only start after the following waiting period from the Commencement Date.

Benefit	Waiting Period
Death or TPD due to Accident	Not applicable
Hospitalisation due to Accident	Not applicable
Death due to Infectious Disease	15 Days

Exclusions

• Hospitalisation due to Accident

Benefit is not payable if:

- it occurs due to any condition, illness, injury or event which is directly or indirectly caused by or in connection with:
 - any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
 - breaking or trying to break any law or to resist arrest;

- (c) pre-existing physical or mental illness or infirmity;
 - (d) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
 - (e) 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) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports;
 - (f) misuse or abuse of alcohol, or misuse or abuse of drugs; or
 - (g) any treatment or surgery relating to scar management and cosmetic purposes.
- 2) the hospitalisation of Insured Member due to Accident is not for a minimum of 3 continuous days; or
 - 3) the hospitalisation or Accident happens outside of Malaysia.
- Death due to Infectious Disease
Benefit is not payable if:
 - (a) the date of Diagnosis of Infectious Disease is prior to or within 15 days from and inclusive of the Commencement Date of the Complimentary Coverage;
 - (b) the death of Insured Member due to Infectious Disease occurs after 30 days from the date of Diagnosis; or
 - (c) the death happens outside of Malaysia.
 - Death or Total and Permanent Disability (TPD) due to Accident
Benefit is not payable if:
 - 1) it is caused directly or indirectly by:
 - (a) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
 - (b) breaking or trying to break any law or to resist arrest;
 - (c) pre-existing physical or mental illness or infirmity;
 - (d) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
 - (e) 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) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports; or
 - (f) misuse or abuse of alcohol, or misuse or abuse of drugs.
 - 2) the death, TPD or Accident happens outside of Malaysia.

11) How do I submit claims and what are the documents required?

You may completed claim form(s) along with the supporting documents and submit to your nearest PAMB branch. For Death Claim submission, original Certified True Copy (CTC) of Death Certificate is required.

12) Where can I obtain the claim forms required for submission?

You can either download the relevant claim forms from our corporate website at [Claim Forms | Prudential Malaysia](#) or contact our Customer Service Hotline at 03 – 2771 0228 (Monday to Friday, 8.30am – 5.15pm).

13) What are the documents required when submitting a claim?

For a claim on Death Benefit:

Claimant is required to submit the following:

- 1) Confirmation email
- 2) Claim Form & Application for Direct Credit – signed by the claimant (person who is making the claim)
- 3) Medical Report pertaining to the cause of death – signed by the doctor who last treated the deceased
- 4) Certified true copy of Death Certificate – to be certified by PAMB branch staff / Business Development Executive
- 5) Copy of Claimant's NRIC
- 6) Proof of Relationship between claimant and deceased where there is a nomination made in the certificate:
 - if claim is made by spouse – marriage certificate is required
 - if claim is made by children – child birth certificate is required
 - if claim is made by parent – Deceased birth certificate is required
 - if claim is made by sibling – sibling and deceased's birth certificates are required
- 7) Other supporting test/Laboratory Report: Biopsy, MRI, scan and investigation results (where applicable)
- 8) Evidence of deceased being diagnosed with Infectious Disease, leading to death (e.g. attending doctor statement, post-mortem report, Infectious Disease confirmatory test result, as advised by the hospital Doctor) (For death due to Infectious Disease only)
- 9) Police report being lodged within 24 hours of the incident (For accidental death only)

For a claim on Total and Permanent Disability (TPD) Benefit:

Claimant is required to submit the following:

- 1) Confirmation email
- 2) Claim Form & Application for Direct Credit – signed by the claimant (person who is making the claim)
- 3) Copy of Claimant's NRIC
- 4) Proof of relationship e.g., Birth Certificate, if the Insured Member is a child
- 5) Total and Permanent Disability Medical Report - completed and signed by doctor who treated the customer to be assured; and
- 6) Other supporting test/Laboratory Report: Biopsy, MRI, scan and investigation results (where applicable)
- 7) Police report being lodged within 24 hours of the incident. (For accidental TPD only)

For a claim on Hospitalisation Benefit:

Claimant is required to submit the following:

- 1) Confirmation email
- 2) Claim Form & Application for Direct Credit – signed by the claimant (person who is making the claim)
- 3) Copy of Claimant's NRIC
- 4) Proof of relationship e.g., Birth Certificate, if the Insured Member is a child
- 5) Medical Claim (Doctor's Statement) – completed and signed by doctor who treated the customer to be assured
- 6) Original admission final bills/tax invoices with itemized breakdown details
- 7) Investigation and/or laboratory report with Infectious Disease (where applicable) confirmatory test result as advised by the hospital Doctor. (For hospitalisation upon diagnosis of Infectious Disease only)
- 8) Medical report and medical bills translated in English
- 9) Police report being lodged within 24 hours of the incident. (For hospitalisation due to accident only)

Notes:

- Claims must be notified and submitted **within thirty (30) days** from the event date.
- Claimant must be at least 18 years of age.

14) Whose name will the claims payout be issued under?

For a child of ANB 1 – 16

The claims payout will be issued to the parents or legal guardian.

For an adult of ANB 17 – 60

The claims payout on hospitalisation benefit will be issued to yourself as the Insured Member, and the claims payout on death benefit will be issued to the nominee of the coverage (if any).

15) How can I make a nomination?

You can make your nomination by completing the Nomination Form accessible on our corporate website at [Policy Servicing Forms | Prudential Malaysia](#) and submitting to us at your nearest PAMB branch.

You are advised to name a nominee(s) to ensure smooth settlement of claims under this complimentary coverage. You should also ensure that the nominee(s) is/are aware of the coverage that you have taken.

16) What happens after I submit my claim?

Once a claim has been submitted to us, we will assess it based on the Terms and Conditions of the Campaign. When a decision has been made or if we require further clarification or details to assess your entitlement to the claim, we will notify you in writing.

17) How do I check the progress of my claim submission?

You may contact our Customer Service at 03-2771 0228 or contact us at <https://www.prudential.com.my/en/contact-us/> for more information on your claims progress.

18) How long will I have to wait for my claim payout?

The estimated timeframe is within 14 working days upon receiving the complete claim documents.

19) Under what circumstances will my Complimentary Coverage terminate?

Your Complimentary Coverage terminates automatically:

- a) when the Insured Member dies;
 - b) when the Complimentary Coverage of the Insured Member is voided or terminated;
 - c) when the coverage period of the Complimentary Coverage ends; or
 - d) when a benefit has been claimed and paid out under the Complimentary Coverage.
- whichever happens first.

20) Do I need to undergo any medical or health assessments to register for the Complimentary Coverage?

You do not need to undergo any medical or health assessments to sign-up for the Complimentary Coverage. However, Anti-Money Laundering (AML) assessment will apply and will be conducted by PAMB. Kindly refer to the Campaign Terms and Conditions for more details.

21) How can I obtain further clarification on the Complimentary Coverage?

You may refer to your PAMB Wealth Planner and the Campaign materials (i.e., Campaign FAQ and [Terms and Conditions](#)) made available on PAMB's corporate website for more information or contact our Customer Service Hotline at 03 – 2771 0228 (Monday to Friday, 8.30am – 5.15pm).

APPENDIX 1 – Scenarios on Benefits payable

Scenario 1 - Hospitalisation due to Accident:

Insured Member was hospitalised for 2 continuous days¹ due to Accident.

Benefit of RM5,000 for hospitalisation due to Accident will **NOT** be payable.

¹Benefit is payable only if the Insured Member is hospitalised for a minimum of 3 continuous days.

Scenario 2 – Death due to Infectious Disease:

Insured Member was Diagnosed with Malaria and subsequently passed away after 30 days from the date of Diagnosis³.

Benefit of RM10,000 for death due to Infectious Disease will **NOT** be payable.

³Benefit is not payable if the death of Insured Member due to Infectious Disease occurs after 30 days from the date of Diagnosis.

Scenario 3 – Death due to Accident:

Insured Member was hospitalised due to an Accident for 7 continuous days and subsequently passed away.

Benefit of RM20,000⁴ for death due to Accident will be payable and the Complimentary Coverage will be terminated thereafter.

⁴A maximum of only 1 Benefit will be payable and the Complimentary Coverage will be terminated thereafter. In the scenario of 2 concurrent claims submissions, the Benefit with a higher amount will be payable.

Note:

Benefit is not payable if the claim falls under any of the exclusions listed out in Question 10.

APPENDIX 2 - Definitions

Accident	A sudden, unintentional, unexpected, unusual and specific event caused or resulted independently of any other cause and directly by violent, external and visible means that happens at an identifiable time and place.
Assured	Means the Insured Member of ANB between 17 to 60 years old (adult) or the parents/Legal Guardian for Insured Member of ANB between 1 to 16 years old (child).
Complimentary Coverage	Refers to the Jom Adventure Complimentary Coverage Campaign by PAMB which provides benefits as set out in Question 4 of this FAQ.
Coverage Term	Means the period starting from the date of successful enrolment, and for the next 100 days.
Diagnosed or Diagnosis	<p>A definite diagnosis made by a Doctor based on specific evidence of Infectious Disease, whichever is applicable. It shall be based on radiological, clinical, histological or laboratory evidence that We accept and has to be submitted to Us for confirmation.</p> <p>If there is any doubt about the diagnosis, we are entitled to arrange a physical examination of the Insured Member or analysis of the evidence used in arriving at the diagnosis. This is carried out by an independent expert in the field of medicine concerned. His/her opinion shall be binding on both Insured Member and Us.</p>
Doctor	Means a registered medical practitioner qualified and licensed to practice western medicine. In providing treatment, this person must be practicing within the scope of his/her licensing and training in the geographical area of practice. This person cannot be the Assured, the Insured Member, the Insured Member's or Assured's husband or wife or a close relative.
Infectious Disease	<p>Each Infectious Disease must be diagnosed by a Doctor, and supported by a confirmatory test result from one of the following confirmatory tests:</p> <ul style="list-style-type: none"> a) Measles: <ul style="list-style-type: none"> i) Measles (Rubeola) IgM antibody ** It is not an Infectious Disease, if the positive test is related to recent immunization for measles. b) Malaria: <ul style="list-style-type: none"> i) Peripheral smear for Malaria parasites (MP test) ii) Rapid diagnostic test (RDT) iii) Indirect Fluorescent Antibody (IFA) c) Typhoid fever: <ul style="list-style-type: none"> i) Widal test

- ii) Stool, urine, blood and marrow culture to detect Salmonella enterica serotype Typhi (S. thyphi)

Insured Member Means the person named in the Summary of Application of this Complimentary Coverage.

Legal Guardian Means the person/guardian appointed by the child’s parents or a court of law.

Total and Permanent Disability (TPD) Shall mean the following:

- (a) while below the age of 16 years, the insured life suffers an accident, or illness or sickness and as a direct result of such accident or illness or sickness, he/she:
 - (i) requires constant care and attention; and
 - (ii) is confined to his/her home under medical supervision or in a hospital or similar institution.

- (b) while aged above and including 16 years but below the age of 61 years, the insured life:
 - (i) becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit;
 - (ii) totally and irrecoverably loses sight in both eyes;
 - (iii) totally and irrecoverably loses by severance one limb each at or above his/her wrist and ankle, or two limbs at or above his/her wrist or ankle; or
 - (iv) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above his/her wrist or ankle.

In all cases above, such disability must be permanent and must last for a minimum period of six (6) consecutive months.

For the purpose of this benefit, the word “permanent”, shall mean beyond the hope of recovery with current medical knowledge and technology.