

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 24 Dec 2025

1 What is PRU@Work

PRU@Work is a non-participating group term life plan with yearly renewable term up to age 69 next birthday. This policy pays a lump sum death benefit if the Insured Member dies during the term of the policy or suffers Total and Permanent Disability (TPD) before age 70 next birthday, or the expiry of the policy, whichever is earlier. In addition, this policy provides optional benefits such as Group Accidental Death and Disablement, Group Crisis Cover, Group Partial and Permanent Disability, Group Weekly Indemnity, Group Accidental Medical Reimbursement, and Group Hospital and Surgical. The Master Policyholder i.e. insured company can extend the Group Hospital and Surgical Benefit coverage for their employee's dependents should they opt to add this optional benefit. All optional benefits are subject to additional premium. All employees of the insured company must be insured under this plan.

2 Know Your Coverage / Benefits

As an illustration, for annualized premium RM 13832.91, the Insured Member will receive the following life insurance coverage / benefits for 1 year. The insured company needs to renew the policy annually, before expiry of the policy. The renewal of the policy is not guaranteed.

Death and Total and Permanent Disability (TPD) Benefit

Optional Benefit(s)

Group Accidental Death and Disablement Benefit (GADD)		(renewable up to age 69 next birthday)
Group Crisis Cover Benefit (GCCB)		(renewable up to age 69 next birthday)
Group Partial and Permanent Disability Benefit (GPPD)		(renewable up to age 69 next birthday)
Group Hospital and Surgical Benefit (GHS)		(renewable up to age 69 next birthday)

Optional Benefit(s) for GADD and/or GPPD

Group Weekly Indemnity Benefit (GWI)		(renewable up to age 69 next birthday)
Group Accidental Medical Reimbursement Benefit (GAMR)		(renewable up to age 69 next birthday)

Reminder: Please refer to the proposal attached for the selected benefits, and please also refer to the policy contract and respective product disclosure sheet and appendix (if any) accordingly for more information about the benefits of **PRU@Work** and its Optional Benefits. It is important to select a plan that the insured company can afford and suits the needs of the employees.

The Insured Member's life insurance **excludes**:

- (a) Suicide - if death was due to suicide within 12 months from the effective date of original coverage;
- (b) TPD benefit is not payable if the disability is directly or indirectly caused or accelerated by any pre-existing conditions.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:
03-2778 3888



Contact us at:
GBS@prudential.com.my



Visit:
<https://bit.ly/PRUAtWork>



Scan the QR code

3 Know Your Obligations

For this life insurance, the insured company must pay a premium of:

Total annualized premium	RM 13,832.91 (including taxes, if any)
This includes basic life insurance policy and any optional benefit(s) attached, if applicable	

The insured company also has to pay the following fees and charges:

Stamp duty	RM 10 (the amount is already factored into the premium)
Commission	10% of total annualized premium (excluding taxes, if any), equivalent to RM 1,280.85.
Other applicable charges	

(a) Taxes at the prevailing rate may be charged on any of the premiums, charges or other payments due and payable under this policy, where applicable.

Other important notes:

Payment mode: Cheque or online payment upon request

The total annualized premium that the insured company needs to pay will depend on:

- (a) plans and optional benefits chosen for each employment category;
- (b) number of employees;
- (c) age next birthday of their employees;
- (d) additional premium (if any) due to underwriting; and
- (e) nature of business.

The premium rate is not guaranteed on renewal.

Based on justified circumstances, we reserve the right to:

- (a) revise the renewal premium rates;
- (b) revise the terms and conditions; or
- (c) decline the policy renewal.

Note: The possible conditions for policy renewal disclosed above are not exhaustive. Please refer to the policy contract for further details on the conditions.

4 Other Key Terms

- **Importance of disclosure** – when answering any questions asked by us, the insured company must disclose all relevant facts such as Insured Member's medical condition and state the Insured Member's age correctly. If the insurance policy is intended wholly for the Insured Member's personal purposes, the Insured Member must take reasonable care to disclose any facts that they know to be relevant to us and not to mislead us. The insured company and Insured Member's above duty of disclosure continues until the policy is issued.
- The policy will be in-force after the premium for first policy year has been paid.
- **Premium Settlement Period** – Premium Settlement Period is only applicable on renewal. The insured company is given 30 days Premium Settlement Period after the premium due date to make payment of premium to our Head Office or our Branch.
- **Cancellation** – upon cancellation, the insured company is entitled to a refund of the premiums paid provided that premiums have been paid up to date and no claim has been made during the current policy year. For Group Hospital and Surgical Benefit, the refund of premiums is based on the cancellation table shown in the policy contract. For benefit(s) other than Group Hospital and Surgical Benefit, pro-rated premium will be refunded.
- **New employees** – the insurance coverage shall commence provided that we are satisfied and have accepted the application. A pro-rated premium will be charged for the new employee.
- **Termination of employee during policy period** – pro-rated premium will be refunded.

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:** the insured company may cancel the policy by returning the policy within 15 days after the delivery of the policy. The premiums that they have paid, including taxes (if any) less any medical expenses incurred will be refunded to them.
- If the insured company chooses to cancel the policy after the free-look period, the Insured Member will only be covered under this policy until the end of the policy term. No cash value will be payable, and no premium paid will be refunded.

IMPORTANT NOTE: THE INSURED COMPANY MUST CHOOSE THE TYPE OF POLICY THAT BEST SUITS THEIR EMPLOYEE CIRCUMSTANCES. THE INSURED COMPANY SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE PRUDENTIAL WEALTH PLANNER OR INTERMEDIARY OR BANK REPRESENTATIVE OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION. IT IS IMPORTANT THAT ANY RECEIPT THAT THE INSURED COMPANY RECEIVES SHOULD BE KEPT AS PROOF OF PAYMENT OF PREMIUMS.

The information provided in this disclosure sheet is valid as at or until 22 Feb 2026.

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.

The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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 personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**



Date: 24 Dec 2025

1 What is Group Accidental Death and Disablement Benefit (GADD)

This is an Optional Benefit attached to **PRU@Work**. It provides a lump sum amount in line with the Schedule of Indemnities if the Insured Member dies or sustains bodily injury (for example, loss of fingers, limbs, eyesight etc.) due to an accident.

2 Know Your Coverage / Benefits

As an illustration, the Insured Member will receive the following insurance **coverage / benefits** for GADD.

This Optional Benefit **covers**:

Item	Schedule of Indemnities		% of GADD
	Loss Event(s)		Sum Assured
1	Loss of life of the Insured Member		100%
2	Total and Permanent Disability of the Insured Member		100%
	Total, Permanent and Irreversible		
3	Loss of two limbs		100%
4	Loss of both hands or of all fingers and both thumbs		100%
5	Loss of all sight in both eyes		100%
6	Loss of hand at or above wrist		100%
7	Loss of leg at or above ankle		100%
8	Loss of all sight in one eye		100%
9	Loss of sight in one eye except perception of light		50%
10	Loss of lens of one eye		50%
11	Loss of speech		50%
12	Loss of four fingers and thumb		70%
13	Loss of four fingers		40%
14	Loss of thumb	- both phalanges of a thumb	30%
		- one phalanx of a thumb	15%
15	Loss of finger	- three phalanges of a finger	10%
		- two phalanges of a finger	7.5%
		- one phalanx of a finger	5%
16	Loss of metacarpals	- first or second (additional)	3%
		- third, fourth or fifth (additional)	2%
17	Loss of all toes on one foot		15%
18	Loss of great toe	- both phalanges of a great toe	5%
		- one phalanx of a great toe	2%
19	Loss of other toe, each		2%
20	Fractured leg with established non-union or fractured patella with establish non-union		10%
21	Shortening of leg by at least 2.5cm		7.5%
22	Loss of hearing	- both ears	75%
		- one ear	15%
23	Loss of whole ear	- both	6%
		- one	3%

Reminder: Please refer to the proposal attached for the selected benefits, and please also refer to the policy contract and respective appendix (if any) accordingly for more information about the benefits of **PRU@Work** and its Optional Benefits. It is important to select a plan that the insured company can afford and suits the needs of the employees.

This Optional Benefit **excludes**:

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or resisting or trying to resist arrest;
- (c) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) deliberate self exposure to unnecessary danger except in an attempt to save human life;
- (f) the use of any kind of power driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- (g) the Insured Member 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;
- (h) alcohol narcotic or drug unless taken as prescribed by a Physician; or
- (i) the Insured Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

The duration of coverage is 1 year. The insured company needs to renew the policy annually, before expiry of the policy.

If you have any questions or require assistance on your personal accident insurance, you can:



Call us at:
03-2778 3888



Contact us at:
GBS@prudential.com.my



Visit:
<https://bit.ly/PRUAtWork>



Scan the QR code

3 Know Your Obligations

For the Insured Member's personal accident insurance, the insured company must pay a premium of:

Total annualized premium	Please refer to the Product Disclosure Sheet of the basic plan.
--------------------------	---

The insured company also has to pay the following fees and charges:

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	

4 Other Key Terms

- **Waiting period** – the eligibility for the benefits under the Optional Benefit will start immediately from the Transaction Effective Date when the Insured Member is first covered under the Supplementary Policy or increased amount of benefit, as the case maybe, or the date on which the Supplementary Policy is reinstated, whichever is later.

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:** the insured company may cancel the policy by returning the policy within 15 days after the delivery of the policy. The premiums that they have paid, including taxes (if any) less any medical expenses incurred will be refunded to them.
- If the insured company chooses to cancel the policy after the free-look period, the Insured Member will only be covered under this policy until the end of the policy term. No cash value will be payable, and no premium paid will be refunded.

The information provided in this disclosure sheet is valid as at or until 22 Feb 2026.

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: 24 Dec 2025

1 What is Group Crisis Cover Benefit (GCCB)

This is an Optional Benefit attached to **PRU@Work**. It allows an Insured Member diagnosed with any of the covered 43 Critical Illnesses to receive a lump sum benefit to help alleviate their financial burden. The basic benefit payout will be reduced by the amount paid for this benefit.

2 Know Your Coverage / Benefits

As an illustration, the Insured Member will receive the following insurance **coverage / benefits** for GCCB.

The 43 Critical Illnesses covered are:

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

Reminder: Please refer to the proposal attached for the selected benefits, and please also refer to the policy contract and respective appendix (if any) accordingly for more information about the benefits of **PRU@Work** and its Optional Benefits. It is important to select a plan that the insured company can afford and suits the needs of the employees.

The Insured Member's medical and health insurance **excludes:**

- (a) any Pre-Existing Conditions;
- (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (c) the existence of Acquired Immune Deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection in the Insured Member. The only exception to this is when Critical Illness claimed for is itself HIV Infection Due to Blood Transfusion, Full Blown AIDS or Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection;
- (d) alcohol, narcotic or drug unless taken as prescribed by a Physician; or
- (e) the Insured Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:
03-2778 3888



Contact us at:
GBS@prudential.com.my



Visit:
<https://bit.ly/PRUAtWork>



Scan the QR code

3 Know Your Obligations

For the Insured Member's medical and health insurance, the insured company must pay a premium of:

Total annualized premium | Please refer to the Product Disclosure Sheet of the basic plan.

The insured company also has to pay the following fees and charges:

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	

4 Other Key Terms

- **Waiting period** – the eligibility for the benefits under the Optional Benefit will only start after the respective waiting period below from the Transaction Effective Date when the Insured Member is first covered under the Supplementary Policy or increased amount of benefit, as the case maybe, or the date on which the Supplementary Policy is reinstated, whichever is later.

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
	All other covered Critical Illnesses	30 days

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:** the insured company may cancel the policy by returning the policy within 15 days after the delivery of the policy. The premiums that they have paid, including taxes (if any) less any medical expenses incurred will be refunded to them.
- If the insured company chooses to cancel the policy after the free-look period, the Insured Member will only be covered under this policy until the end of the policy term. No cash value will be payable, and no premium paid will be refunded.

The information provided in this disclosure sheet is valid as at or until 22 Feb 2026.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your life insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 24 Dec 2025

1 What is Group Partial and Permanent Disability Benefit (GPPD)

This is an Optional Benefit attached to **PRU@Work**. It provides a lump sum amount in line with the Schedule of Indemnities should the Insured Member sustain bodily injury due to any causes.

2 Know Your Coverage / Benefits

As an illustration, the Insured Member will receive the following insurance **coverage / benefits** for GPPD.

Item	Schedule of Indemnities		% of GPPD
	Loss Event(s)		Sum Assured
	Total, Permanent and Irreversible		
1	Loss of two limbs		100%
2	Loss of both hands or of all fingers and both thumbs		100%
3	Loss of all sight in both eyes		100%
4	Loss of hand at or above wrist		100%
5	Loss of leg at or above ankle		100%
6	Loss of all sight in one eye		100%
7	Loss of sight in one eye except perception of light		50%
8	Loss of lens of one eye		50%
9	Loss of speech		50%
10	Loss of four fingers and thumb		70%
11	Loss of four fingers		40%
12	Loss of thumb	- both phalanges of a thumb	30%
		- one phalanx of a thumb	15%
13	Loss of finger	- three phalanges of a finger	10%
		- two phalanges of a finger	7.5%
		- one phalanx of a finger	5%
14	Loss of metacarpals	- first or second (additional)	3%
		- third, fourth or fifth (additional)	2%
15	Loss of all toes on one foot		15%
16	Loss of great toe	- both phalanges of a great toe	5%
		- one phalanx of a great toe	2%
17	Loss of other toe, each		2%
18	Fractured leg with established non-union or fractured patella with establish non-union		10%
19	Shortening of leg by at least 2.5cm		7.5%
20	Loss of hearing	- both ears	75%
		- one ear	15%
21	Loss of whole ear	- both	6%
		- one	3%

Reminder: Please refer to the proposal attached for the selected benefits, and please also refer to the policy contract and respective appendix (if any) accordingly for more information about the benefits of **PRU@Work** and its Optional Benefits. It is important to select a plan that the insured company can afford and suits the needs of the employees.

The Insured Member's life insurance **excludes**:

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or resisting or trying to resist arrest;
- (c) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) any Pre-Existing Conditions;
- (f) deliberate self exposure to unnecessary danger except in an attempt to save human life;
- (g) the use of any kind of power driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- (h) the Insured Member 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;
- (i) alcohol narcotic or drug unless taken as prescribed by a Physician;
- (j) the existence of Acquired Immune Deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection in the Insured Member; or
- (k) the Insured Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your life insurance, you can:



Call us at:
03-2778 3888



Contact us at:
GBS@prudential.com.my



Visit:
<https://bit.ly/PRUAtWork>



Scan the QR code

3 Know Your Obligations

For the Insured Member's life insurance, the insured company must pay a premium of:

Total annualized premium	Please refer to the Product Disclosure Sheet of the basic plan.
--------------------------	---

The insured company also has to pay the following fees and charges:

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	

4 Other Key Terms

- **Waiting period** – the eligibility for the benefits under the Optional Benefit will start immediately from the Transaction Effective Date when the Insured Member is first covered under the Supplementary Policy or increased amount of benefit, as the case maybe, or the date on which the Supplementary Policy is reinstated, whichever is later.

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:** the insured company may cancel the policy by returning the policy within 15 days after the delivery of the policy. The premiums that they have paid, including taxes (if any) less any medical expenses incurred will be refunded to them.
- If the insured company chooses to cancel the policy after the free-look period, the Insured Member will only be covered under this policy until the end of the policy term. No cash value will be payable, and no premium paid will be refunded.

The information provided in this disclosure sheet is valid as at or until 22 Feb 2026.

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: 24 Dec 2025

1 What is Group Hospital and Surgical Benefit (GHS)

This is an Optional Benefit attached to **PRU@Work**. It gives the insured company the choice of 7 comprehensive health care protection plans to take care of their employees. It also allows the insured company to extend the GHS coverage to the spouse and children of their employees.

2 Know Your Coverage / Benefits

Reminder: Please refer to the proposal attached for the selected benefits, and please also refer to the policy contract and respective appendix (if any) accordingly for more information about the benefits of **PRU@Work** and its Optional Benefits. It is important to select a plan that the insured company can afford and suits the needs of the employees.

The Insured Member's medical and health insurance **excludes:**

- (a) any Pre-Existing Conditions within 12 months from the effective date of original coverage;
- (b) Specified Illnesses occurring during the first 120 days of continuous cover from the effective date of original coverage or reinstatement of the insurance coverage under this optional benefit for an Insured Member (whichever is later);
- (c) any medical or physical conditions and its signs or symptoms occurring within the first 30 days of the Insured Member's insurance coverage under this optional benefit or date of reinstatement (whichever is later), except for traumatic bodily injury caused by an Accident;
- (d) out-patient treatment if it is not related to a Confinement to a Hospital or Day Surgery that is covered under this optional benefit;
- (e) primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered Disability or any treatment which is not Medically Necessary and any preventive treatments, preventive medicines or examinations carried out by a Doctor, and treatments specifically for weight reduction or gain or bariatric surgery;
- (f) elective cosmetic or plastic surgery (except re-constructive surgery necessary to restore function), hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof;
- (g) dental conditions including dental treatment or oral surgery except as necessitated by Accident to restore function of sound natural teeth occurring when there was insurance coverage under this optional benefit;
- (h) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- (i) costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical items;
- (j) psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- (k) private nursing, rest cures or sanatoria care;
- (l) drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases, and any communicable diseases which requires quarantine by law;
- (m) suicide, attempted suicide or intentional self-inflicted injury while sane or insane;
- (n) pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility and its complications. Erectile dysfunction and tests or treatment related to impotence or sterilization;
- (o) participation in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (p) war or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots and civil commotion or insurrection, revolution or any war-like operations;
- (q) with respect to any period of Confinement to a Hospital or Day Surgery, unless the entire confinement or surgery, and all the hospital services so rendered had been Medically Necessary, recommended and approved by a Doctor in accordance with the diagnosis treatment of the Disability for which the Confinement to a Hospital was required or Day Surgery was required, whichever is applicable;
- (r) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- (s) expenses incurred for donation of any body parts or organ by the Insured Member and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- (t) investigation and treatment of sleep apnoe and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment;
- (u) care or treatment for which payment is not required or to the extent which is payable by any other insurance or indemnity, covering the Insured Member, and Disabilities arising out of duties of employment or profession that is covered under a Workman's Compensation Insurance Contract;
- (v) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- (w) expenses incurred for sex changes;

- (x) failure of the Insured Member to seek or follow reasonable medical advice; or
 (y) the Insured Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

If you have any questions or require assistance on your medical and health insurance, you can:



Call us at:
03-2778 3888



Contact us at:
GBS@prudential.com.my



Visit:
<https://bit.ly/PRUAatWork>



Scan the QR code

3 Know Your Obligations

For the Insured Member's medical and health insurance, the insured company must pay a premium of:

Total annualized premium	Please refer to the Product Disclosure Sheet of the basic plan.
--------------------------	---

The insured company also has to pay the following fees and charges:

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	

4 Other Key Terms

- **Specified Illness** – means the following illnesses or diseases and its related conditions and complications:
 - (a) Hypertension, diabetes mellitus and cardiovascular disease;
 - (b) All tumours, cancers, cysts, nodules, polyps, stones of the urinary system and biliary system;
 - (c) All ear, nose (including sinuses) and throat conditions;
 - (d) Hernias, haemorrhoids, fistulae, hydrocele, varicocele;
 - (e) Endometriosis including disease of the reproduction system; or
 - (f) Vertebro-spinal disorders (including disc) and knee conditions.
- **Waiting period** – the eligibility for the benefits under the Optional Benefit will only start after the respective waiting period below from the Transaction Effective Date when the Insured Member is first covered under the Supplementary Policy or increased amount of benefit, as the case maybe, or the date on which the Supplementary Policy is reinstated, whichever is later.

Medical Benefit	The coverage begins immediately on acceptance for hospitalisation due to accident but:	
	(i) for Specified Illnesses, the coverage begins	120 days
	(ii) for other illnesses, the coverage begins	30 days
	(iii) for Pre-Existing Conditions, the coverage begins	12 months

- **Medically Necessary** – a medical service which is consistent with the diagnosis and customary medical treatment for a disability, and is in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits. Please refer to the policy contract for the full definition.
- **Reasonable and Customary Charges** – We shall reimburse the charges for medical care and services for the medically necessary treatment of a disability that do not exceed the general level of charges being made by others of similar standing within Malaysia. Such charges when incurred, taking into consideration similar or comparable treatment, services or supplies to individual of the same gender and of comparable age of similar sickness, disease or injury and in accordance with accepted medical standards and practice and could not have been omitted without adversely affecting the Insured Member's medical condition.
- **Overseas Treatment** – If the Insured Member (including spouse or children, if any) travels outside of Malaysia, the benefits shall be payable only for medical emergency, provided that the amount of reimbursement shall not exceed the Reasonable and Customary Charges for the equivalent local treatment in Malaysia. Overseas treatment of a Disability which is diagnosed in Malaysia and non-emergency or chronic conditions where treatment can reasonably be postponed until the Insured Member returns to Malaysia are excluded.
- If the Insured Member is hospitalised at a published Room & Board rate which is higher than his/her eligible benefit, he/she shall bear 20% of the other eligible benefits described in the Schedule of Benefits in the Policy Contract. This 20% co-payment on Room & Board upgrade may be waived, subject to additional premium.
- Unless renewed, the coverage will cease on the last day of the policy year and we shall strictly not be liable for any claims that take place after the expiry date.
- In the event of hospitalisation, the Insured Member can enjoy pre-authorisation of claims for medical related expenses incurred in panel hospitals, subject to policy's terms and conditions.
- The pre-authorisation of claims is not available for the Hospitals that are outside of our panel network and the Insured Member shall pay all costs or expenses incurred at such Hospitals and submit claim form for reimbursement, subject to policy's terms and conditions.
- If the GHS benefit for an Insured Member is upgraded, and if such Insured Member suffers illnesses and/or injuries prior to the time of GHS upgrade or during the waiting periods, the GHS benefit payable shall follow the plan prior to the date of upgrade.

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:** the insured company may cancel the policy by returning the policy within 15 days after the delivery of the policy. The premiums that they have paid, including taxes (if any) less any medical expenses incurred will be refunded to them.
- If the insured company chooses to cancel the policy after the free-look period, the Insured Member will only be covered under this policy until the end of the policy term. No cash value will be payable, and no premium paid will be refunded.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 24 Dec 2025

1 What is Group Weekly Indemnity Benefit (GWI)

This is an Optional Benefit attached to **PRU@Work**. If the Insured Member sustains bodily injury due to an accident resulting in Temporary Total Disablement, this Optional Benefit pays a weekly benefit during the disability period to aid their daily living expenses. The maximum period payable for GWI for the policy year shall not be more than 52 weeks.

2 Know Your Coverage / Benefits

Reminder: Please refer to the proposal attached for the selected benefits, and please also refer to the policy contract and respective appendix (if any) accordingly for more information about the benefits of **PRU@Work** and its Optional Benefits. It is important to select a plan that the insured company can afford and suits the needs of the employees.

This Optional Benefit **excludes**:

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or resisting or trying to resist arrest;
- (c) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) deliberate self exposure to unnecessary danger except in an attempt to save human life;
- (f) the use of any kind of power driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- (g) the Insured Member 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;
- (h) alcohol narcotic or drug unless taken as prescribed by a Physician; or
- (i) the Insured Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

The duration of coverage is 1 year. The insured company needs to renew the policy annually, before expiry of the policy.

If you have any questions or require assistance on your personal accident insurance, you can:



Call us at:
03-2778 3888



Contact us at:
GBS@prudential.com.my



Visit:
<https://bit.ly/PRUAtWork>



Scan the QR code

3 Know Your Obligations

For the Insured Member's personal accident insurance, the insured company must pay a premium of:

Total annualized premium	Please refer to the Product Disclosure Sheet of the basic plan.
--------------------------	---

The insured company also has to pay the following fees and charges:

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	

4 Other Key Terms

- **Waiting period** – the eligibility for the benefits under the Optional Benefit will start immediately from the Transaction Effective Date when the Insured Member is first covered under the Supplementary Policy or increased amount of benefit, as the case maybe, or the date on which the Supplementary Policy is reinstated, whichever is later.

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:** the insured company may cancel the policy by returning the policy within 15 days after the delivery of the policy. The premiums that they have paid, including taxes (if any) less any medical expenses incurred will be refunded to them.
- If the insured company chooses to cancel the policy after the free-look period, the Insured Member will only be covered under this policy until the end of the policy term. No cash value will be payable, and no premium paid will be refunded.

The information provided in this disclosure sheet is valid as at or until 22 Feb 2026.

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

Date: 24 Dec 2025

1 What is Group Accidental Medical Reimbursement Benefit (GAMR)

This is an Optional Benefit attached to **PRU@Work**. If the Insured Member sustains bodily injury due to an accident, this Optional Benefit reimburses the medical expenses incurred for treatment, hospital charges, and nursing fees up to the amount of benefit for the selected plan for each accident.

2 Know Your Coverage / Benefits

Reminder: Please refer to the proposal attached for the selected benefits, and please also refer to the policy contract and respective appendix (if any) accordingly for more information about the benefits of **PRU@Work** and its Optional Benefits. It is important to select a plan that the insured company can afford and suits the needs of the employees.

This Optional Benefit **excludes**:

- (a) war, invasion, act of foreign hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, terrorist activities or taking part in a riot, strike or civil commotion;
- (b) breaking or trying to break any law or resisting or trying to resist arrest;
- (c) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) deliberate self exposure to unnecessary danger except in an attempt to save human life;
- (f) the use of any kind of power driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- (g) the Insured Member 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;
- (h) alcohol narcotic or drug unless taken as prescribed by a Physician; or
- (i) the Insured Member, who is not a Malaysian citizen, residing or travelling outside Malaysia for more than 90 consecutive days.

Note: This list is **non-exhaustive**. You must refer to the policy contract for the full list of exclusions.

The duration of coverage is 1 year. The insured company needs to renew the policy annually, before expiry of the policy.

If you have any questions or require assistance on your personal accident insurance, you can:



Call us at:
03-2778 3888



Contact us at:
GBS@prudential.com.my



Visit:
<https://bit.ly/PRUAtWork>



Scan the QR code

3 Know Your Obligations

For the Insured Member's personal accident insurance, the insured company must pay a premium of:

Total annualized premium	Please refer to the Product Disclosure Sheet of the basic plan.
--------------------------	---

The insured company also has to pay the following fees and charges:

Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	

4 Other Key Terms

- **Waiting period** – the eligibility for the benefits under the Optional Benefit will start immediately from the Transaction Effective Date when the Insured Member is first covered under the Supplementary Policy or increased amount of benefit, as the case maybe, or the date on which the Supplementary Policy is reinstated, whichever is later.

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:** the insured company may cancel the policy by returning the policy within 15 days after the delivery of the policy. The premiums that they have paid, including taxes (if any) less any medical expenses incurred will be refunded to them.
- If the insured company chooses to cancel the policy after the free-look period, the Insured Member will only be covered under this policy until the end of the policy term. No cash value will be payable, and no premium paid will be refunded.

The information provided in this disclosure sheet is valid as at or until 22 Feb 2026.