

# Stop the Domino Effect of Serious Illness

**PRU**All Care  
Total Care Before & Beyond

Critical Illness Insurance



**PRUDENTIAL**

Listening. Understanding. Delivering.



When serious illness strikes, survival is just the beginning. The road to recovery is long, and many overlook the domino effect that comes with it – the loss of income, mental breakdown, and physical struggles.

But it does not have to be for the worse. Let the pieces fall in your favour with **PRUAll Care**, our revolutionary plan that cares for you beyond Critical Illness coverage. Besides Early to Late Stage coverage, **PRUAll Care** takes protection to a whole new level, equipping you with additional benefits including post surgery recovery, intensive care with essential life support, and mental health to help you stand strong against serious illness.

It's the total package for those serious about planning ahead and getting the most out of life.

Get back up with **PRUAll Care** – Total Care Before & Beyond.



**Covers up to  
190 Conditions**



**Comprehensive  
Critical Illness  
Coverage**



**Mental Health  
Coverage**



**Post Surgery  
Recovery Benefit  
and Intensive Care  
Support Benefit  
to Get Protected  
Beyond the List**



**Compassionate  
Benefit upon Death**



**Continuous  
Protection with  
Waiver Riders**



## Covers up to 190 Conditions

Get coverage against 190 conditions from Early to Late Stage, Special Benefit, Juvenile CI Benefit as well as Mental Health Coverage.

**Early Critical Illness**  
*(consists of Early Stage and Intermediate Stage)*

**107**

conditions

+

**Late Stage Critical Illness**

**64**

conditions

+

**Special Benefit**

**6**

conditions

+

**Juvenile CI Benefit**

**6**

conditions

+

**Mental Health Coverage**

**7**

conditions

**Total**

**190**

conditions



## Comprehensive Critical Illness Coverage

Comprehensive Critical Illness coverage against 183 conditions across Early, Intermediate and Late Stages, as well as Special Benefit and Juvenile CI Benefit is offered under Total Multi Crisis Care 2 (TMCC 2). You will receive a lump sum payment upon diagnosis of any of the covered Critical Illnesses to help you cover expenses beyond medical costs.

Multiple claims up to 400% of Basic Sum Assured (BSA) are allowed for different stages of Critical Illness:

- Early Critical Illness (consists of Early Stage and Intermediate Stage)<sup>1</sup>: 50% of BSA will be payable upon diagnosis.
- Late Stage Critical Illness: 100% of BSA will be payable upon diagnosis.
- Re-diagnosis<sup>2</sup> coverage for 3 major Critical Illnesses – Cancer, Heart Attack and Stroke.

There's more:

- Special Benefit<sup>3</sup> with 20% of BSA for diabetic or joint related conditions.
- Juvenile CI Benefit<sup>4</sup> with 20% of BSA is payable upon diagnosis of any covered Juvenile Critical Illnesses.



## Mental Health Coverage

Break the cycle of mental breakdowns with Mental Health coverage to support 7 conditions, for adults and children.

- Mental Health Benefit<sup>5</sup>: 20% of BSA or up to RM100,000 per life will be payable if diagnosed with any one of the conditions below:
  - o Severe Major Depressive Disorder (Severe MDD)
  - o Schizophrenia
  - o Bipolar Disorder
  - o Severe Obsessive-Compulsive Disorder (Severe OCD)
- Juvenile Mental Health Benefit<sup>6</sup>: 20% of BSA or up to RM25,000 per life will be payable if diagnosed with any one of the conditions below:
  - o Severe Autism Spectrum Disorder (Severe ASD)
  - o Tourette Syndrome (TS)
  - o Attention-deficit Hyperactivity Disorder (ADHD)

<sup>1</sup>A maximum of 4 Early Critical Illness claims are allowed subject to RM350,000 per life limit. Only 1 claim is payable for each stage of the Critical Illness Category and maximum benefit payable for all stages under one Critical Illness Category is 100% of BSA, except for Cancer, Heart Attack and Stroke.

<sup>2</sup>Claimable up to 200% of BSA for each category of Cancer, Heart Attack and Stroke.

<sup>3</sup>Special Benefit are payable once per lifetime, subject to RM100,000 per life limit.

<sup>4</sup>Juvenile CI Benefit is payable once per lifetime, subject to RM100,000 per life limit. This benefit will expire on Policy Anniversary of age 19.

<sup>5</sup>Mental Health Benefit is payable once per lifetime, subject to RM100,000 per life limit. This benefit starts from Policy Anniversary of age 19 and will expire on Policy Anniversary of the age 80 or expiry date of the policy, whichever is earlier.

<sup>6</sup>Juvenile Mental Health Benefit is payable once per lifetime subject to RM25,000 per life limit. This benefit will expire on Policy Anniversary of age 19.



## Post Surgery Recovery Benefit and Intensive Care Support Benefit to Get Protected Beyond the List

Don't let the hidden costs of serious illness bring you down. Get a lump sum payment as an income replacement for recovery from surgery or admission to Intensive Care Unit (ICU), for health issues beyond Critical Illnesses.

- Post Surgery Recovery Benefit<sup>7</sup>: 20% of BSA will be payable if Surgery is performed and a continuous hospitalisation for 3 days post surgery is required.
- Intensive Care Support Benefit<sup>8</sup>: 20% of BSA will be payable for 6 days of continuous stay in ICU with Essential Life Support<sup>9</sup>.



## Compassionate Benefit upon Death

Lump sum payment of 20% of BSA or the surrender value, whichever is higher, will be payable in the unfortunate event of death<sup>10</sup>.



## Continuous Protection with Waiver Riders

With the following waiver riders, all future premiums will be waived.

- PRUWaiver Plus: Upon Life Assured's Total and Permanent Disability (TPD)<sup>11</sup> or upon diagnosis of any of the covered 42 Critical Illnesses.
- Spouse Waiver Plus or Parent Waiver Plus: Upon spouse's or parent's death, Total and Permanent Disability (TPD)<sup>11</sup> or upon diagnosis of any of the covered 42 Critical Illnesses.

<sup>7</sup>Post Surgery Recovery Benefit is payable up to 5 times per life, subject to RM25,000 per event per life, with 1 year waiting period between claims based on the surgery date.

<sup>8</sup>Intensive Care Support Benefit is payable once per lifetime, subject to RM500,000 per life limit.

<sup>9</sup>The admission to an ICU and need for Essential Life Support should be deemed Medically Necessary to sustain the life of the Life Assured. Admission to High Dependency Unit (HDU) is not covered.

<sup>10</sup>The Compassionate Benefit will be payable upon death of Life Assured and the total benefits received may be less than the total amount of premium that you have paid.

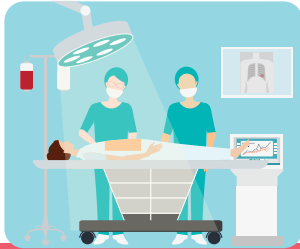
<sup>11</sup>Prior to the Policy Anniversary of age 70.

# HOW DOES PRUAll Care WORK?



Diana, at the age of 30, purchases PRUAll Care with **coverage of RM100,000** to cover her until age 80, paying a monthly premium of **RM205**.

At age  
**33**



Diana is involved in an accident. She undergoes major surgery and stays in the ICU for 7 days with Mechanical Ventilation (one of the Essential Life Support).

She receives a payout of **RM20,000** under **Post Surgery Recovery Benefit**, and **RM20,000** under **Intensive Care Support Benefit**.

At age  
**35**



Diana is diagnosed with early stage breast cancer. She undergoes surgery and is hospitalised for 4 days.

She receives a payout of **RM50,000** under **Early Stage Critical Illness coverage**, and **RM20,000** under **Post Surgery Recovery Benefit**.

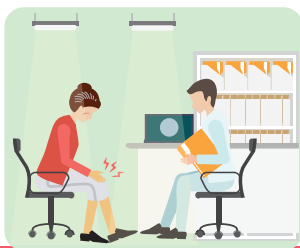
At age  
**40**



Diana has surgery that requires cardiac pacemaker insertion. At the same time, she is diagnosed with Severe Major Depressive Disorders (Severe MDD) and receives treatment.

She receives a payout of **RM50,000** under **Early Stage Critical Illness coverage**, and **RM20,000** under **Mental Health Benefit**.

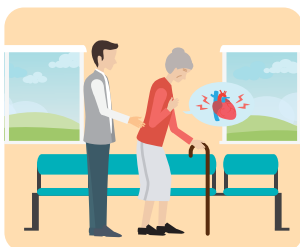
At age  
**65**



Diana is diagnosed with a joint related condition.

She receives a payout of **RM20,000** under **Special Benefit**.

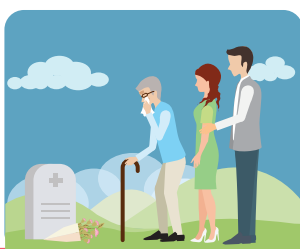
At age  
**75**



Diana has a heart attack.

She receives a payout of **RM100,000** under **Late Stage Critical Illness coverage**.

At age  
**79**



Diana passes away.

Her loved one will receive **RM20,000** or the surrender value, whichever is higher, under **Compassionate Benefit**.



For more information, visit our website at [www.prudential.com.my](http://www.prudential.com.my) or contact one of our friendly **Prudential Wealth Planners**. We're always here to help.

### Important Notes & Disclaimers

- **PRUAll Care** is a regular premium non-participating insurance plan underwritten by Prudential Assurance Malaysia Berhad ("PAMB") 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
- Premium rates in respect of basic plan for the Compassionate Benefit payable upon death are guaranteed whereas rates for other benefits and optional riders (if any) are not guaranteed and we reserve the right to revise them by giving at least 90-day prior notice before taking effect on the following Policy Anniversary. The premium rates for **PRUAll Care** are illustrated in Prudential's corporate website at [www.prudential.com.my](http://www.prudential.com.my).
- In the event of revision of the premiums, we will also provide you the following options:
  - a) You may pay the same premium but there will be a reduction to the amount of benefit for all benefits; or
  - b) You may remove Total Multi Crisis Care 2, Post Surgery Recovery Benefit, Intensive Care Support Benefit, Mental Health Benefit, and Juvenile Mental Health Benefit (if applicable). Should you decide to take this option, we shall change the premium payable to cover Compassionate Benefit only, based on the guaranteed premium amount.In the event of (a) or (b) above, we shall notify you of the changes and for event (b), pay you the surrender value (if any) due to changes in benefits. The new premium payable, benefits and surrender value (whichever is applicable) shall take effect on the next Policy Anniversary from the date we receive your notification.
- Buying life insurance is a long-term financial commitment. You should satisfy yourself that the policy (including riders) will best serve your needs and that the premium payable under the policy is an amount that you can afford. To achieve this, we recommend that you speak to your Prudential Wealth Planner who will perform a needs analysis and assist you in making an informed decision. You may also contact the insurance company directly for more information.
- This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUAll Care** Product Disclosure Sheet, Sales Illustration and the *insuranceinfo* booklet on 'Life Insurance' and 'Medical & Health Insurance' before purchasing a policy. Please note that there are exclusions applicable to each respective benefit. Please refer to the Product Disclosure Sheet, Sales Illustration and Policy Document for the full list of benefits, exclusions, waiting period, survival period and other terms and conditions under the policy.
- There is a free-look period of 15 days after the date of delivery of the policy to allow you to review if it meets your needs. If the policy is cancelled within this period, we will refund you the premiums and taxes (if any) that you have paid less medical expenses (if any) that we may have already paid or agreed to pay.
- Any age references shall be on the basis of Age Next Birthday.
- In the event that you do not pay your premium due within one month of grace period, then the amount of cash value available will be used to pay for your premium through Automatic Premium Loan at the prevailing interest rate, as determined by PAMB. If cash value is insufficient to pay for such outstanding premiums or other debts with PAMB, then the policy will lapse.
- You can surrender the policy at any time. However, if you terminate the policy in the early years, you may get back less than the amount you have paid in. Upon surrender, a surrender value will be payable and all the benefits under this policy will be terminated.
- **PRUAll Care** is not a Shariah-compliant product.
- If there is any conflict or inconsistency between the English language, Malay language and Chinese language versions of this leaflet, the English language version of this leaflet shall prevail and be given effect to.

#### Prudential Assurance Malaysia Berhad Member of PIDM

Prudential Assurance Malaysia Berhad (PAMB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by PAMB are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from PAMB or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll-free line (1-800-88-1266).

10/2021