

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured RM 500,000, credit card, coverage term 10 years.



# PRU Cancer X

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

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: 18/11/2025

1 What is PRUCancer X?

PRUCancer X is a non-participating insurance plan that provides coverage for 10 years. It pays Cancer Benefit upon Life Assured's diagnosis of the covered conditions and provides Compassionate Benefit upon death of the Life Assured. This policy comes with a mechanism of automatic conversion to another 10-year term plan at the end of the 10 years, without new underwriting. This automatic conversion will be done at the end of each 10-year term before or on the Life Assured's age of 70 next birthday provided that the policy is not terminated.

2 Know your Coverage/Benefits

As an illustration, for RM 1,100.00 Yearly, you will receive the following insurance **coverage/ benefits** for 10 years.  
Basic Sum Assured of this plan is **RM500,000**.

Basic Benefits		
Cancer Benefit	Category 1 <ul style="list-style-type: none"><li>Carcinoma-In-Situ</li><li>Early Prostate Cancer</li><li>Early Bladder Cancer</li><li>Early Chronic Lymphocytic Leukemia</li><li>Thyroid Cancer</li></ul>	We shall pay the benefit if the Life Assured is diagnosed with any of the covered conditions, based on the: <u>Date of Diagnosis Within Policy Year 1:</u> 5% of the Sum Assured in one lump sum <u>Date of Diagnosis Within Policy Year 2 or above:</u> 10% of the Sum Assured in one lump sum <b>Note:</b> Payment of this benefit reduces Category 2's lump sum payout.
	Category 2 Cancer	We shall pay the benefit if the Life Assured is diagnosed with Cancer, based on the: <u>Date of Diagnosis Within Policy Year 1:</u> 10% of the Sum Assured in one lump sum <u>Date of Diagnosis Within Policy Year 2 or above:</u> 100% of the Sum Assured in one lump sum
Compassionate Benefit		RM10,000 upon death of the Life Assured.

**Notes:**  
(a) Category 1 of Cancer Benefit is payable once only.  
(b) This plan will terminate when we approve a claim for Category 2 of Cancer Benefit and/or upon death of the Life Assured, whichever happens first.  
(c) The lump sum claims payout for Category 2 of Cancer Benefit shall be reduced by prior claim amount under Category 1 of Cancer Benefit as below:

Scenario	Benefit amount for Category 1 of Cancer Benefit (RM)	Remaining benefit amount for Category 2 of Cancer Benefit (RM)
Diagnosis of Category 1 and Category 2 within Policy Year 1	5% of the Sum Assured in one lump sum	5% of the Sum Assured in one lump sum
Diagnosis of Category 1 within Policy Year 1 and diagnosis of Category 2 from Policy Year 2 onwards	5% of the Sum Assured in one lump sum	95% of the Sum Assured in one lump sum
Diagnosis of Category 1 and Category 2 from Policy Year 2 onwards	10% of the Sum Assured in one lump sum	90% of the Sum Assured in one lump sum

The table above summarises the benefits that you have selected, and is non-exhaustive. Please refer to the policy contract for details on the critical illnesses covered.

Your life insurance **excludes:**

- Suicide - if death was due to suicide within one year from the effective date of the policy or the date of policy revival, whichever is later, all premiums paid (excluding taxes, if any) will be refunded without interest.
- Cancer Benefit is not paid for:
  - (a) symptoms of illness that occur prior to or within 60 days for Category 2 of Cancer Benefit and 90 days for Category 1 of Cancer Benefit after the policy has commenced;
  - (b) symptoms of illness that is under Category 2 of Cancer Benefit is diagnosed as Thyroid Cancer (as it is covered under Category 1 of Cancer Benefit);
  - (c) illness that was not diagnosed while the Life Assured was alive;
  - (d) illness arising directly or indirectly from Pre-Existing Conditions;
  - (e) illness that is directly or indirectly caused by the existence of Acquired Immuno-deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection;
  - (f) 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;
  - (g) illness that is caused by alcohol or substance abuse or addiction; or
  - (h) illness that is caused by nuclear fusion, nuclear fission, nuclear waste or any radioactive or ionizing radiation.

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

