

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: 26 Dec 2025

1 What is PRUGroup Life

PRUGroup Life is a non-participating yearly renewable group term life plan up to age 69 next birthday. This policy pays a lump sum benefit if the Insured Member dies or suffers Total and Permanent Disability (TPD) before age 70 next birthday, or the expiry of the policy, whichever is earlier. In addition, Optional Benefits are available to provide a comprehensive coverage to the Insured Member at additional premium. Master Policyholder ("insured company") may also extend the Group Hospital and Surgical (GHS) Benefit coverage to the employee's dependants should the insured company opt to add this Optional Benefit.

2 Know Your Coverage / Benefits

As an illustration, for annualized premium RM 25177.0464, 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.

Death or Total and Permanent Disability (TPD) Benefit (due to all causes)

Optional Benefit(s)

Group Accidental Death and Disablement Benefit (GADD)		(renewable up to age 69 next birthday)
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Group Partial and Permanent Disability Benefit (GPPD) - Additional (due to all causes)		(renewable up to age 69 next birthday)
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Group Crisis Cover Benefit (GCCB)		(renewable up to age 69 next birthday)
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Group Terminal Illness Benefit (GTI)	N/A	(renewable up to age 69 next birthday)
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Group Hospital and Surgical Benefit (GHS)		(renewable up to age 69 next birthday)
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Optional Benefit(s) for GADD and GPPD (due to all causes)

Group Accidental Medical Reimbursement Benefit (GAMR)		(renewable up to age 69 next birthday)
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Group Weekly Indemnity Benefit (GWI)		(renewable up to age 69 next birthday)
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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 Group Life 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) attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (b) 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;
- (c) breaking or trying to break any law, or resisting or trying to resist arrest;
- (d) 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) or any dangerous activities or sports;
- (e) travelling in an aircraft other than as a pilot, crew member or a fare-paying passenger in a licensed passenger-carrying commercial aircraft operating on a scheduled flights over established routes only; or
- (f) 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:



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Scan the QR code

3 Know Your Obligations

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

Total annualized premium	RM 25,177.05 (inclusive of Taxes)
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 2,331.21.
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.	8% of total annualized premium, equivalent to RM 1,864.97.
(b) Third Party Administration (TPA) Cost for Medical Card facility. TPA Cost is only chargeable if opted for Medical Card facility.	RM 16.00 per Insured Member (excluding Taxes, if any).

Other important notes:
Payment mode: Cheque or online payment upon request
The total annualized premium that the insured company have to pay will depend on the underwriting requirements, group census and the benefits applied.
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.
<i>Note: The possible conditions for policy renewal disclosed above are not exhaustive. Please refer to the policy contract for further details on the conditions.</i>

4 Other Key Terms

- **Importance of disclosure** – when answering any questions asked by us, the insured company and/or the Insured Member must disclose all material facts such as medical condition and state the age correctly. The insured company and Insured Member's duty of disclosure continues until the policy is entered into, varied or renewed.
- **Change in risk** – the insured company must give us immediate written notice of any change in Insured Member's occupation and duties, and any change related to the insured company's nature of business.
- **Renewal** – the policy will be issued for the term of 1 year from the effective date. We may allow the insured company to renew the policy for another one year with the same terms and conditions or with revised terms and conditions, by giving the insured company 30 days written notice for such revision.
- **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 us. If the insured company does not pay the renewal premium within the premium settlement period, the policy shall lapse.
- **Premium rates** – the premium rates for the Basic Plan and Optional Benefits are not guaranteed. We reserve the right to revise the premium rates by giving 30 days written notice prior to the policy anniversary date. The revised premium rates shall take effect at the next premium due date.
- **Cancellation** – upon cancellation, the insured company is entitled to a refund of the premium paid provided that the policy is in-force, premium has 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 premium is based on the cancellation table shown in the policy contract. For benefit(s) other than Group Hospital and Surgical Benefit, pro-rated premium (excluding Taxes) will be refunded.
- **New Employee** – the insurance coverage shall commence provided that we are satisfied and have accepted the application. A pro-rated premium (including of Taxes, if any) will be charged for the new employee.
- **Termination of employee during policy period** – premium will be refunded according to the cancellation clause above.
- **Claims** – please refer to the policy contract to understand further on the claims requirements.

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 or such longer period as may be specified by Bank Negara Malaysia after the delivery of the policy. The premiums that they have paid, excluding Taxes (if any) less any medical expenses incurred will be refunded. Free look period is not applicable on renewal.
- 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 24 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: 26 Dec 2025

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

This is an Optional Benefit attached to PRUGroup Life. It pays the benefit amount in line with the Schedule of Indemnities, if the Insured Member suffers Loss Event(s) which is solely, directly and independently caused by 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 Sum Assured
	Loss Event(s)		
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 Group Life 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 the 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) 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
- (h) alcohol, narcotic or drug unless taken as prescribed by a Physician.

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:



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

Stamp duty	
Commission	Please refer to the Product Disclosure Sheet of the basic plan.
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 or such longer period as may be specified by Bank Negara Malaysia after the delivery of the policy. The premiums that they have paid, excluding Taxes (if any) less any medical expenses incurred will be refunded. Free look period is not applicable on renewal.
- 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.

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PRODUCT DISCLOSURE SHEET



Dear Customer,

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Date: 26 Dec 2025

1 What is Group Partial and Permanent Disability Benefit (GPPD) - Additional (due to all causes)

This is an Optional Benefit attached to PRUGroup Life. It pays the benefit amount in line with the Schedule of Indemnities, if the Insured Member suffers Loss Event(s) due to all 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 Sum Assured
	Loss Event(s)	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%
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15	Loss of all toes on one foot		15%
16	Loss of great toe	- both phalanges of a great toe	5%
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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 Group Life 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**:

- 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;
- breaking or trying to break any law or resisting or trying to resist arrest;
- attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- pregnancy, childbirth, miscarriage or any related complications;
- any Pre-Existing Conditions;
- deliberate self-exposure to unnecessary danger except in the attempt to save human life;
- the use of any kind of power driven woodworking machinery except portable tools applied by hand and used solely for private purposes without reward;
- 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;
- alcohol, narcotic or drug unless taken as prescribed by a Physician; or
- the existence of Acquired Immune Deficiency Syndrome ("AIDS") or the presence of any Human Immuno-deficiency Virus ("HIV") infection in the Insured Member.

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:



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3 Know Your Obligations

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

Total annualized premium	Please refer to the Product Disclosure Sheet of the basic plan.
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The insured company also has to pay the following fees and charges:

Stamp duty	
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Commission	Please refer to the Product Disclosure Sheet of the basic plan.
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Other applicable charges	
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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 or such longer period as may be specified by Bank Negara Malaysia after the delivery of the policy. The premiums that they have paid, excluding Taxes (if any) less any medical expenses incurred will be refunded. Free look period is not applicable on renewal.
- 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 24 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: 26 Dec 2025

1 What is Group Crisis Cover Benefit (GCCB)

This is an Optional Benefit attached to PRUGroup Life. It pays the GCCB sum assured if the Insured Member is diagnosed with any of the covered 43 Critical Illnesses. The sum assured for the Basic Plan will be reduced by the benefit amount paid under this benefit.

2 Know Your Coverage / Benefits

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

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

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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	
Commission	Please refer to the Product Disclosure Sheet of the basic plan.
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 or such longer period as may be specified by Bank Negara Malaysia after the delivery of the policy. The premiums that they have paid, excluding Taxes (if any) less any medical expenses incurred will be refunded. Free look period is not applicable on renewal.
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Date: 26 Dec 2025

1 What is Group Hospital and Surgical Benefit (GHS)

This is an Optional Benefit attached to PRUGroup Life. It reimburses medical expenses in the event of hospitalisation or outpatient treatment due to illness or injury.

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 Group Life 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 date the Insured Member is first covered under this Supplementary Policy or the date on which this Supplementary Policy is reinstated, whichever is later;
- (b) Specified Illnesses occurring during the first 120 days from the date the Insured Member is first covered under this Supplementary Policy or the date on which this Supplementary Policy is reinstated, whichever is later;
- (c) any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the date the Insured Member is first covered under this Supplementary Policy or the date on which this Supplementary Policy is reinstated, 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 Supplementary Policy;
- (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 while the Basic Policy and this Supplementary Policy is in force;
- (h) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- (i) costs/expenses for 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 (except for Home Nursing Care Benefit), rest cures or sanitaria 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; or
 (x) failure of the Insured Member to seek or follow reasonable medical advice.

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

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<https://bit.ly/PRUGroupLife>



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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.
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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.

The coverage begins immediately on acceptance for hospitalisation due to accident but:		
Medical Benefit	(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
	after the effective date of original coverage or reinstatement of coverage, whichever is later.	

- 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 chooses to have or if the Insured Member have been referred to be treated outside Malaysia, the benefits for the treatment are limited to the reasonable and customary medically necessary charges for equivalent local treatment in Malaysia and subject to 90 days residence limit.
- If the Insured Member is confined to a hospital at a published room and board rate which is higher than his eligible benefit provided in the Table of Benefits, the insured company or the Insured Member shall bear the difference in the Hospital Room and Board charges as well as 20% of the other eligible benefits described in the Table of Benefits in the Policy Schedule. This 20% co-payment on Room and Board may be waived, subject to additional premium.
- Application for change of benefits to a higher plan can only be made on renewal and is subject to our acceptance upon renewal.
- Unless renewed, the coverage will cease on the last day of the policy year and we shall strictly not be liable for any expenses that take place after the expiry date.

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 or such longer period as may be specified by Bank Negara Malaysia after the delivery of the policy. The premiums that they have paid, excluding Taxes (if any) less any medical expenses incurred will be refunded. Free look period is not applicable on renewal.
- 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 24 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: 26 Dec 2025

1 What is Group Accidental Medical Reimbursement Benefit (GAMR)

This is an Optional Benefit attached to PRUGroup Life. It 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, if the Insured Member sustains bodily injury due to an 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 Group Life 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 the 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) 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
- (h) alcohol, narcotic or drug unless taken as prescribed by a Physician.

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/PRUGroupLife>



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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.

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PRODUCT DISCLOSURE SHEET



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Date: 26 Dec 2025

1 What is Group Weekly Indemnity Benefit (GWI)

This is an Optional Benefit attached to PRUGroup Life. It pays weekly benefit during the disability period if the Insured Member sustains bodily injury due to an accident resulting in Temporary Total Disablement. The maximum period payable for this benefit 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 Group Life 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 the 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) 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
- (h) alcohol, narcotic or drug unless taken as prescribed by a Physician.

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:



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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.

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- 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 24 Feb 2026.