

PRUKasih Aman

➤ Product Disclosure Sheet

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.

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential, Persiaran TRX Barat, 55188 Tun Razak Exchange, Kuala Lumpur, Malaysia.
P.O. Box 10025, 50700 Kuala Lumpur Tel (603) 2778 3888 www.prudential.com.my
Customer Service Tel (603) 2771 0228 Email: customer.mys@prudential.com.my

PRODUCT DISCLOSURE SHEET		PRUDENTIAL ASSURANCE MALAYSIA BERHAD	
(Read this Product Disclosure Sheet before you decide to take out PRUKasih Aman. Be sure to also read the general terms and conditions.)		PRUKasih Aman non-participating group insurance plan	
		15/06/2024	
1. What is this product about?			
<p>PRUKasih Aman is a yearly renewable non-participating group insurance plan where Prudential Assurance Malaysia Berhad (PAMB) is the Master Policyholder of the plan.</p> <p>The plan is offered to individuals who are:</p> <p>a) between age next birthday of 19 and 79; and b) Malaysian citizen currently residing in Malaysia,</p> <p>subject to PAMB's acceptance of cover.</p> <p>This plan offers Death Benefit, Death due to Accident Benefit, Funeral Expenses Benefit and Daily Hospitalisation Benefit for a period of 12 months from the Commencement Date of the Insured Member's insurance certificate.</p>			
2. What are the covers / benefits provided?			
This policy offers the following benefits based on the selected plans (Lite Plan or Advance Plan):			
Benefits		Sum Assured	
Basic Benefit:		Lite	Advance
Death Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable.	RM 5,000	RM 7,000
Accidental Benefit:			
Death due to Accident Benefit	In the event of the Insured Member's death due to any accident, 100% of sum assured will be payable in addition to Death Benefit.	RM 5,000	RM 7,000
Funeral Expenses Benefit:			
Funeral Expenses Benefit	In the event of Insured Member's death, 100% of the sum assured will be payable.	RM 2,000	RM 3,000
Medical Benefit:			
Daily Hospitalisation Benefit	In the event of Insured Member's confinement to hospital to receive Medically Necessary treatment due to sickness or injury suffered in an accident for a minimum of 5 consecutive days, 100% of the sum assured will be payable per day, up to the maximum limit applicable.	RM 10/day, up to RM 300	RM 10/day, up to RM 1,000
Coverage Duration: up to age next birthday of 80, subject to annual renewal.			
3. How much premium do I (as the Insured Member) have to pay?			
The annual premiums payable for a 12-month coverage are based on the plan selected.			
Annual Premium (RM)			
Lite Plan		Advance Plan	
50.00		75.00	
The premiums for these plans are not guaranteed and may be revised at certificate anniversary. You will be notified in writing of the amended premiums at least 90 days prior to certificate anniversary.			

Note: Certificate anniversary means the anniversary of the Commencement Date shown in the insurance certificate issued to the Insured Member.

4. What are the fees and charges I (as the Insured Member) have to pay?

- Not applicable.

5. What are some of the key terms and conditions that I (as the Insured Member) should be aware of?

- **Importance of disclosure** – you must disclose all relevant facts about your medical condition accurately, and state your age correctly when answering any question asked by us. If the insurance coverage is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the insurance certificate is issued.
- **Avoidance of coverage** – your insurance coverage may be avoided if any of your answers or information is incorrect or incomplete.
- **Free-look period** – you may cancel the insurance coverage by giving a written notice to us within 15 days after the insurance certificate is delivered to you. The premiums that you have paid, excluding Taxes (if any) and less any medical expenses incurred will be refunded to you.
- **Grace period** – you are given a 1 month grace period after the due date for the payment of premium. The insurance certificate will remain in force during the grace period.
- **Insurance Certificate cancellation** – If you do not pay your premiums within the grace period, your certificate shall be cancelled.
- **Renewal** – Your insurance certificate will be renewed automatically at each certificate anniversary with the same amount of benefits.
- **Discontinuance of Insurance Product** – The insurance certificate renewal is not guaranteed and we can discontinue this insurance product by giving you not less than 30 days' written notice prior to certificate anniversary. In doing so:
 - a) we will not renew this insurance certificate; or
 - b) we will cancel this insurance certificate and offer to issue you with a new insurance certificate under another insurance product. We will decide on the terms of this new insurance certificate, which include the terms relating to benefits and amount of premium.

When we do any of the above, all benefits under this insurance certificate will cease to be payable from certificate anniversary immediately following the expiry of the 30 days' written notice.

- **Claims** – please refer to the insurance certificate or Frequently Asked Questions (FAQ) to understand further on the claims requirements.
- **Waiting period** – the eligibility for the benefits under the insurance certificate will only start after the waiting periods as stated below from the Commencement Date of the Insured Member's insurance certificate.

Benefits	Conditions	Waiting Period
Death Benefit	All covered conditions	Not applicable
Accidental Benefit	All covered conditions	Not applicable
Funeral Expenses Benefit	All covered conditions	Not applicable
Medical Benefit	Hospitalisation due to accidents	Not applicable
	Hospitalisation due to Medically Necessary treatments	30 days

- **Verification of identity** – when providing an image of your National Registration Identity Card (NRIC) (front and back), you must ensure the image provided shows your details clearly. Your insurance certificate may be avoided if we are unable to satisfactorily verify your identity through the documents provided.
- **Insurance Certificate** – Each eligible Insured Member is only allowed to hold one insurance certificate under this plan at any point in time.

- This product is only offered to cover individual customers for his/her personal use (non-business use).
- **PRUKasih Aman** is not a Shariah-compliant product.

Note: This list is non-exhaustive. Please refer to the relevant Appendices for each benefit for further descriptions and insurance certificate for the terms and conditions under this policy.

6. What are the major exclusions under this policy?

Death Benefit is not payable if the death of Insured Member is due to suicide.

Note: This list is non-exhaustive. Please refer to the relevant Appendices for each benefit for further descriptions on any exclusions or insurance certificate for the terms and conditions under this policy.

7. Can I (as the Insured Member) cancel my insurance coverage?

You may choose to cancel your insurance certificate by giving us a written notice. If you choose to cancel this insurance certificate after the Free-Look Period, you will only be covered under this insurance certificate until the end of the coverage term. No cash value will be payable, and no premium paid will be refunded.

8. What do I (as the Insured Member) need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where to obtain further information?

If you have any enquiries, please contact us at:

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,
Kuala Lumpur, Malaysia,
P.O. Box 10025, 50700 Kuala Lumpur.
Tel: 03-2778 3888
E-mail: customer.mys@prudential.com.my

10. Other similar types of plan available

Please visit www.prudential.com.my for other types of plans offered by the insurer.

IMPORTANT NOTE:

THIS IS A PURE PROTECTION PRODUCT AND DOES NOT INCLUDE ANY SAVINGS OR INVESTMENT ELEMENTS. YOU SHOULD SATISFY YOURSELF THAT THIS COVERAGE WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE POLICY CONTRACT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

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).

The information provided in this disclosure sheet is valid as at 15/06/2024.



Appendix: Death Benefit
PRUKasih Aman

Description & Benefits

Death Benefit:

In the event of Insured Member's death, 100% of sum assured chosen will be payable.

Exclusions

Death

If death was due to suicide, no benefit is payable.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this policy.



Appendix: Accidental Benefit PRUKasih Aman

Description & Benefits

Death due to Accident Benefit:

In the event of the Insured Member's death due to any accident, 100% of sum assured chosen will be payable.

Exclusions

Accidental benefits are not payable if it is caused directly or indirectly by:

- (a) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (b) breaking or trying to break any law or to resist arrest;
- (c) pre-existing physical or mental illness or infirmity;
- (d) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
- (e) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any dangerous activities or sports;
- (f) pregnancy, childbirth, miscarriage or any related complications; or
- (g) misuse or abuse of alcohol, or misuse or abuse of drugs.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this policy.

Appendix: Funeral Expenses Benefit
PRUKasih Aman

Description & Benefits

Funeral Expenses Benefit:

In the event of Insured Member's death, 100% of sum assured will be payable.

Exclusions

If death was due to suicide, no benefit is payable.

Note: *This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this policy.*

Appendix: Medical Benefit PRUKasih Aman

Description & Benefits

Daily Hospitalisation Benefit:

In the event of Insured Member's confinement to hospital to receive Medically Necessary treatment due to sickness or injury suffered in an accident for a minimum of 5 consecutive days, 100% of the sum assured chosen will be payable per day, up to the maximum limit applicable.

Exclusions

Daily Hospitalisation Benefit is not payable if the disability is directly or indirectly caused by:

- (a) pre-existing mental illness;
- (b) pregnancy, childbirth, miscarriage or any related complications;
- (c) 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;
- (d) breaking of law or attempt to break any law, or resisting arrest or attempt to resist arrest;
- (e) suicide or attempted suicide while sane or insane, or self-inflicted injury whether attempted / inflicted while sane or insane;
- (f) deliberate self-exposure to danger except in attempt to save human life;
- (g) participating 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;
- (h) engaging in aerial flights such as parachuting and skydiving, other than as fare-paying passenger on a licensed commercial aircraft on scheduled flights over established routes only; or
- (i) war, invasion, foreign hostilities (with or without war declaration), civil war, rebellion, revolution or insurrection, or taking part in riot, strike or civil commotion.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this policy.

Other Policy Conditions

(i) **Waiting Period:**

Cover begins immediately on acceptance for hospitalisation caused by accidents, but it only begins:-
- 30 days after the Commencement Date of the insurance certificate for any other covered illnesses.

(ii) **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 insurance certificate for the full definition.

Please refer to www.prudential.com.my for the "Non-Medically Necessary Services" list for examples of medical services that do not satisfy the definition of "Medically Necessary". The list is not exhaustive and is subject to review from time to time.