

**Terms and Conditions:
PRUKasih Aman**

1. **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.
2. **Avoidance of coverage** – your insurance coverage may be avoided if any of your answers or information is incorrect or incomplete
3. **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.
4. **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.
5. **Insurance Certificate cancellation** – If you do not pay your premiums within the grace period, your certificate shall be cancelled.
6. **Renewal** – Your insurance certificate will be renewed automatically at each certificate anniversary with the same amount of benefits.
7. **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.

8. **Claims** – please refer to the insurance certificate or Frequently Asked Questions (FAQ) to understand further on the claims requirements.

9. **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

10. **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
11. **Insurance Certificate** – Each eligible Insured Member is only allowed to hold one insurance certificate under this plan at any point in time.
12. **This product** is only offered to cover individual customers for his/her personal use (non-business use).
13. **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.