

This is What Love Looks Like.

PRUMy Child Plus

A solution that protects mummy and baby from 13 weeks of pregnancy.

Protection Insurance



Listening. Understanding. Delivering.



PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS CERTIFICATE/POLICY IS(ARE) SUBJECT TO LIMITATIONS. 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).

Prudential Assurance Malaysia Berhad
198301012262 (107655-U)
Member of PIDM

WE ARE HERE FOR YOUR EVERY MOTHERHOOD JOURNEY



PRU My Child Plus
Protects mummy and baby from 13 weeks of pregnancy.





Supporting Mother's Delivery Journey
Pregnant mothers can have peace of mind when they are preparing for labor in advance or seeking support during their pregnancy. Our plan now covers **Pregnancy Complications, Emergency C-Section for Early Delivery**, and an **extensive medical care** for premature babies.



Holistic prenatal protection for Baby
Our plan also offers coverage for your baby if they are hospitalised due to **27 Congenital Conditions, ALL Structural Congenital Conditions, Neonatal Jaundice Requiring Phototherapy Treatment** and more.

Plus, ensuring that your babies are covered till their childhood up to attained age of 7 with **yearly coverage for Autism, Attention Deficit Hyperactivity Disorder (ADHD)** and developmental support.

Safeguarding Mother's Well-being
Mothers-to-be often experience physical and emotional changes during pregnancy. So, we want to ensure that the **mental well-being** of expectant mothers are well taken care of.

Mom and Baby Care - Table of Benefits

ELITE PLAN			
Mother Care Benefit		+ Child Care Benefit	
Pregnancy Complications up to 60 days from birth	RM8,000 Additional RM2,000 if accompanied with Gestational Diabetes Mellitus	Admission into ICU/ High Dependency Unit (HDU) within first year from birth	RM800 daily (max 60 days)
Emergency C-Section for Early Delivery before 36 weeks of gestation	RM8,000	Incubation of the Newborn within 60 days from birth	RM300 daily
Maternity Cancer up to 60 days from birth	RM8,000	Congenital Conditions up to attained age of 7	Reimburse hospital claims up to RM50,000 annually (covers 27 Congenital Conditions & ALL Structural Congenital Conditions)
Mental Wellness up to first year from birth	RM8,000	Child Developmental Disorder up to attained age of 7	Reimburse medical treatment and supportive therapy claims up to RM8,000 annually
Infectious Disease up to 60 days from birth	RM2,000	Neonatal Jaundice Requiring Phototherapy Treatment within 60 days from birth	RM2,000
Death of Foetus	RM8,000	Death of Child within first year from birth	RM8,000
Death of the Mother up to 60 days from birth	RM50,000 Additional RM50,000 if death due to accident	Infectious Disease up to attained age of 7	RM2,000
		I Am 5 upon attaining age 5	RM1,000

There are 2 other plans (Prime and Essential) available for Mom and Baby Care. Please speak to your Prudential Wealth Planner for more info.

PRU My Child Plus will continue to protect your child until the age of 100 with:



Lifelong Protection
With the Sum Assured Booster, your child's sum assured increases by 1% every year, up to 50% of the Basic Sum Assured, ensuring continuous coverage and protection, paid upon death or total permanent disability.



Medical Protection
High and comprehensive coverage for your child.



Critical Illness (CI) Protection
Protect your child now with Child CI and 160 early-to-late-stage CI conditions.



Accidental Protection
We provide accident coverage for you and your child for any mishaps that are bound to happen.



Payor Benefit Protection
Leave us to cover your premiums in case of unfortunate events that arise either to your child, your spouse or yourself.



Easy And Simple Enrolment (EASE)
You can now easily cover your next pregnancy (for existing customer) without the hassle of full underwriting.
Terms and conditions apply.



Savings For Education Fund
Start saving for your child's education as early as infancy.

PRU My Child Plus solution consists of benefits that can be bought separately and you are not obligated to select all benefits of this solution.



Structural Congenital Conditions are birth defects that affect the normal physical development of body parts or organs.

Examples include but not limited to:

- **Cleft Lip;**
- **Abnormal limbs** (e.g. Clubfoot);
- **Heart defects** (e.g. Atrial/Ventricular Septal Defects, Patent Ductus Arteriosus);
- **Gastrointestinal defect** (e.g. Oesophageal Atresia, Diaphragmatic Hernia, Pyloric Stenosis).

We do not cover functional birth defects (other than listed Congenital Conditions) which are related to a problem with how body system works. Examples include but not limited to:

- **Nervous system and brain problems** (e.g. learning disabilities, intellectual impairment, behavioral disorders);
- **Immune system disorders** in which the child's immune system does not function adequately (e.g. autoimmune diseases);
- **Neurodevelopmental disorders** where the child seems to be developing normally but suddenly starts to lose function and previously acquired skills (e.g. Rett Syndrome, Muscular Dystrophy);
- **Metabolic disorders** (e.g. Phenylketonuria, Type 1 Diabetes).

Important Notes & Disclaimers

1. **PRUMy Child Plus** is a solution offered using our product, **PRUWith You Plus** as its basic plan. **PRUWith You Plus** is an investment-linked plan underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.
2. Unless specified, any age references shall be on the basis of attained age. Buying life insurance is a long-term financial commitment. You should satisfy yourself that this 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. The cost of insurance charge for Medical and Health Insurance (MHI) riders are illustrated in Prudential's corporate website.
3. This leaflet contains only a brief description of the solution and is not exhaustive. You are advised to refer to the **PRUWith You Plus** Product Disclosure Sheet, Product Illustration and Fund Fact Sheet (if any) before purchasing a policy, and to refer to the terms and conditions in the policy contract for details of the features and benefits, exclusions and waiting periods under the policy.
4. This product comes with Extension of Coverage Term to extend the term of basic plan up to the Policy Anniversary of Life Assured's age 100. For rider(s), if applicable, the rider's term will be extended up to the Policy Anniversary of Life Assured's age 100 or the rider's maximum coverage term, whichever is earlier. Unless you request to disable the Extension of Coverage Term, your policy will be auto extended as long as it has sufficient value of units to be deducted to pay for the relevant charges, fees and taxes during the extended term. To ensure sufficient value of units, additional premium is likely required during the extended term. During the extended coverage term, the coverage provided by the basic plan and rider(s) (if applicable) will remain the same.
5. You may request to disable the Extension of Coverage Term feature after your policy is issued, which will result in your coverage ending at the original policy term. Any subsequent request to reapply for Extension of Coverage Term is subject to underwriting.
6. Assuming a female, age 29 years, non-smoker, occupation class 1 purchases a **PRUMy Child Plus** policy with Basic Sum Assured RM100,000, Mom and Baby Care (Elite Plan), Essential Child Plus RM50,000, Total Multi Crisis Care RM100,000, Acci Guard Plus RM100,000, Acci Med Plus RM5,000, **PRUMillion Med Active R&B** RM200 with Deductible RM500, Active Booster, **PRUSaver Kid** (payout age next birthday (ANB) 18) premium of RM35, Payor Basic, Payor Saver, Parent Payor Basic and Parent Payor Saver, policy term up to ANB 80 with auto-extension, 100% managed fund, with monthly premium payment through credit card, the estimated total premium payable when there are no claims made and approved:

Total premium payable based on coverage term up to ANB 80	To improve your policy sustainability up to Age 100	
	Alternative 1	Alternative 2
RM336.00 monthly from age 0 up to age 78	We advise you to continue paying the total premium payable during the extended term.	We advise you to continue paying the total premium payable during the extended term.
	On top of that, additional Regular Premium Top-up of RM78.00 monthly is recommended from age 0 up to end of Extension of Coverage Term. <u>Total premium payable:</u> • RM414.00 monthly from age 0 up to age 99.	On top of that, additional Regular Premium Top-up of RM2,160.00 monthly is recommended from age 79 up to end of Extension of Coverage Term. <u>Total premium payable:</u> • RM336.00 monthly from age 0 up to age 78. • RM2,496.00 monthly from age 79 up to age 99.

Notes:

- The premiums are not guaranteed and may vary in the future depending on the actual investment return, premium payment, policy benefits and charges (including any revision to insurance charge). You may refer to the annual statement for the recommended Regular Premium Top-up amount, which is updated yearly, to improve policy sustainability up to the extended term (based on Alternative 1 above), and may consider topping up your premiums from time to time to improve the sustainability of your policy. We shall notify you at least 90 days prior to the Extension of Coverage Term if there is any additional premium required during the extended term.
 - If your policy is attached with payor rider, you may be required to increase the sum assured for the payor rider due to increase in premium (not including temporary additional premium) to cover the extended term (subject to underwriting) or any revision to insurance charge. If your policy is under payor claim status and increase in premium is required, you may be required to pay the additional premium amount that is covered by the company to improve sustainability of your policy.
 - Age stated in the above table refers to Life Assured's age at Policy Anniversary.
 - Please refer to Product Disclosure Sheet for more details.
7. **PRUWith You Plus** and its attachable riders (if any) are not Shariah-compliant products.
 8. 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 plan will be terminated.
 9. 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.

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PLEASE NOTE THAT THIS IS AN INSURANCE PRODUCT THAT IS TIED TO THE PERFORMANCE OF THE UNDERLYING ASSETS, AND IS NOT A PURE INVESTMENT PRODUCT SUCH AS UNIT TRUSTS.