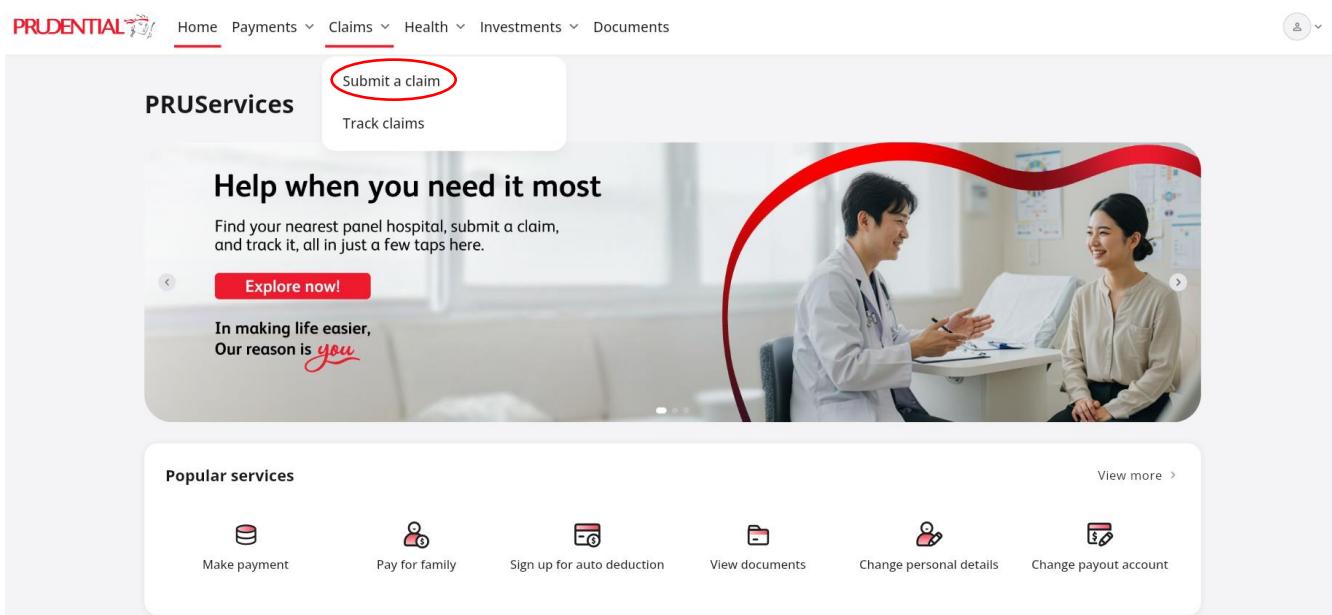
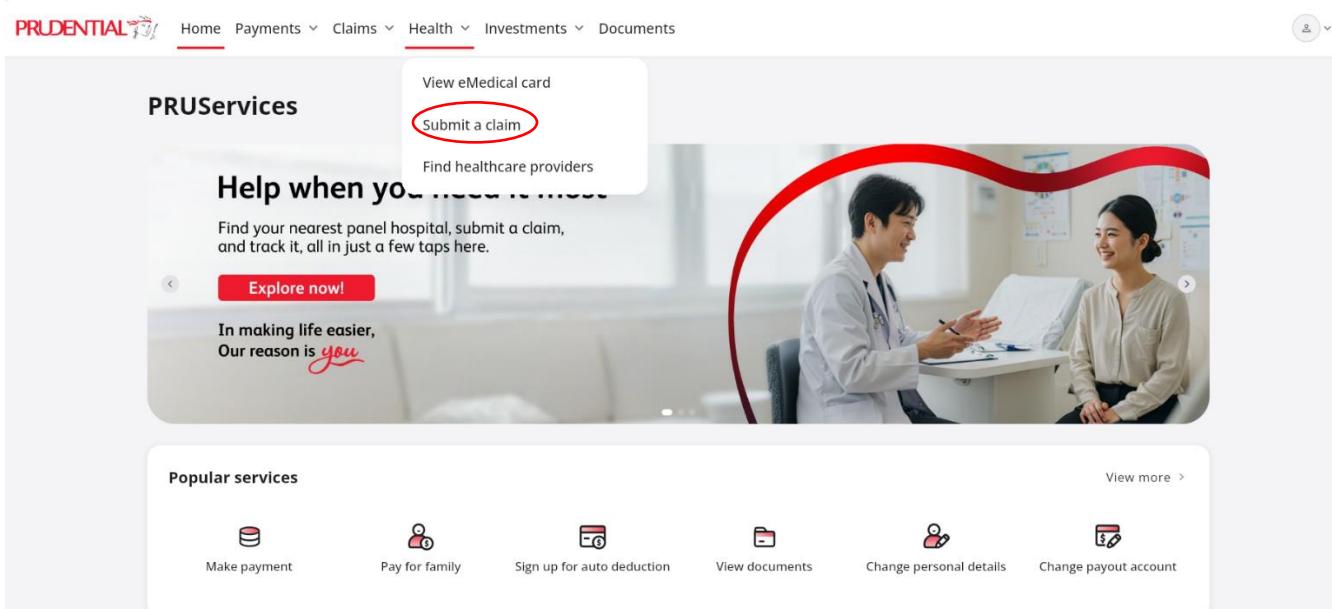


How to submit a claim via **PRUServices**

Step 1: On the **PRUServices** homepage, navigate to "Claims" or "Health" tab and select "Submit a Claim"



The screenshot shows the PRUServices homepage. At the top, there is a navigation bar with links: Home, Payments, Claims, Health, Investments, and Documents. The 'Claims' link is underlined. Below the navigation bar, the PRUServices logo is on the left, and a large image of a doctor and a patient is on the right. In the center, there is a call-to-action box with a red circle around the 'Submit a claim' button. Below this, there is a section titled 'Help when you need it most' with a sub-section 'In making life easier, Our reason is *you*'. At the bottom, there is a 'Popular services' section with icons for Make payment, Pay for family, Sign up for auto deduction, View documents, Change personal details, and Change payout account. A 'View more >' link is also present.



The screenshot shows the PRUServices homepage, similar to the first one but with a different layout. At the top, there is a navigation bar with links: Home, Payments, Claims, Health, Investments, and Documents. The 'Claims' link is underlined. Below the navigation bar, the PRUServices logo is on the left, and a large image of a doctor and a patient is on the right. In the center, there is a call-to-action box with a red circle around the 'Submit a claim' button. Below this, there is a section titled 'Help when you need it most' with a sub-section 'In making life easier, Our reason is *you*'. At the bottom, there is a 'Popular services' section with icons for Make payment, Pay for family, Sign up for auto deduction, View documents, Change personal details, and Change payout account. A 'View more >' link is also present.

Step 2: Select "Person Covered" for this claim and click "Continue"

Submit A Claim

Person covered Claim type Claim details Upload documents Payout details & summary

Ensure timely payout
To avoid delays, update your bank account details via 'Change Payout Account' before submitting your claims. Updates will take effect after 24 hours.

Person covered

Select one person covered for this claim.

ABCDEFHOOI CHEE

[Continue](#)

Step 3: Select the "Claim Type" and "Policy" you wish to claim (if you have multiple medical cards). Then, click "Continue".

Note: Customer can only select one claim type per submission.

Submit A Claim

Person covered Claim type Claim details Upload documents Payout details & summary

Claim type

Select the claim type you want to submit.

Hospitalisation/Day Care
Expenses for hospital admission or day care procedures.

Outpatient Treatment
Expenses for treatments at registered clinics or hospital outpatient departments without hospital admission.

Scroll up to previous questions

Policy selection

Select a policy/certificate to proceed

Take note
We'll process your claims based on your best available benefit. If it differs from your initial selection, we'll contact you.

Basic Term Assurance
20411031

PRUMajor Med Benefit

Daily room and board MYR 100.00/day

Benefit details

[Back](#) [Continue](#)

Step 4: Document Checklist – This pop-up outlines the documents you need to submit, depending on the claim type. Click "Got it" to proceed to the next step.

For Hospitalisation/Day Care:

Submit A Claim

Person covered Claim type Claim details Upload documents Payout details & summary

What you will need to submit

Document checklist

Get your receipts and supporting documents ready for upload. Please keep all original receipts and invoices, as Prudential may request for physical copies.

1 Medical bills & receipts Required ^

Original receipts (including deposit receipt) and original final bills/tax invoices with an itemised breakdown of details. (Recommended for overseas treatment: Obtain the English-translated medical bills from the admitting hospital)

2 Doctor's statement Required ^

Medical report or Physician statement. (Recommended for overseas treatment: Obtain the English-translated Medical report/Physician statement from the admitting hospital and passport indicating evidence of travel.)

3 Lab test/Imaging report If available ^

Histopathology, X-ray, MRI, CT scan, ultrasound, blood test, visual acuity, audiogram report and all other lab test report. (If applicable)

4 Claim settlement letter If available ^

Claim settlement letter from other insurers for 3rd party claim. (If applicable)

Got it

For Outpatient Treatment:

Submit A Claim

Person covered Claim type Claim details Upload documents Payout details & summary

What you will need to submit

Document checklist

Get your receipts and supporting documents ready for upload. Please keep all original receipts and invoices, as Prudential may request for physical copies.

1 Medical bills & receipts Required ^

Original receipts (including deposit receipt) and original final bills/tax invoices with an itemised breakdown of details. (Recommended for overseas treatment: Obtain the English-translated medical bills from the admitting hospital)

2 Doctor's memo If available ^

Accident date, circumstances of the accident, injuries and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for accidental event)

3 Doctor's memo If available ^

Outpatient or follow up visit date, extent of diagnosis and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for outpatient event)

4 Nursing care documents If available ^

a) Recommendation letter from the treating doctor for home nursing care.
b) Nursing qualifications certificates of the nurses.
c) Breakdown of charges detailing the time and period of the home nursing care services rendered per day. (Applicable for Nursing care benefit)

Got it

Step 5: Enter the invoice/bill details and upload the medical bills & receipts, up to maximum of 3 Invoices/ bills per claim type.

Note: You may view the total amount from the bottom.

Submit A Claim

Person covered Claim type Claim details Upload documents Payout details & summary

Take note
Please ensure the uploaded files are in **JPG, JPEG, PNG, TIFF or PDF** format with each file not exceeding **7.5MB** in size. For better quality images, we recommend submitting files in PDF format.

Outpatient Treatment

Person covered
ABCDEF LEOW JIA CHUEN

Enter invoice/bill details (1/3)

Invoice/bill 1

Invoice/bill date: 08 Sep 2022 Hospital/clinic name: ALPHA SPECIALIST CENTRE

Invoice/bill amount: MYR 500.00

Medical bills & receipts
Original receipts (including deposit receipt) and original final bills/tax invoices with an itemised breakdown of details. (Recommended for overseas treatment: Obtain the English-translated medical bills from the admitting hospital)

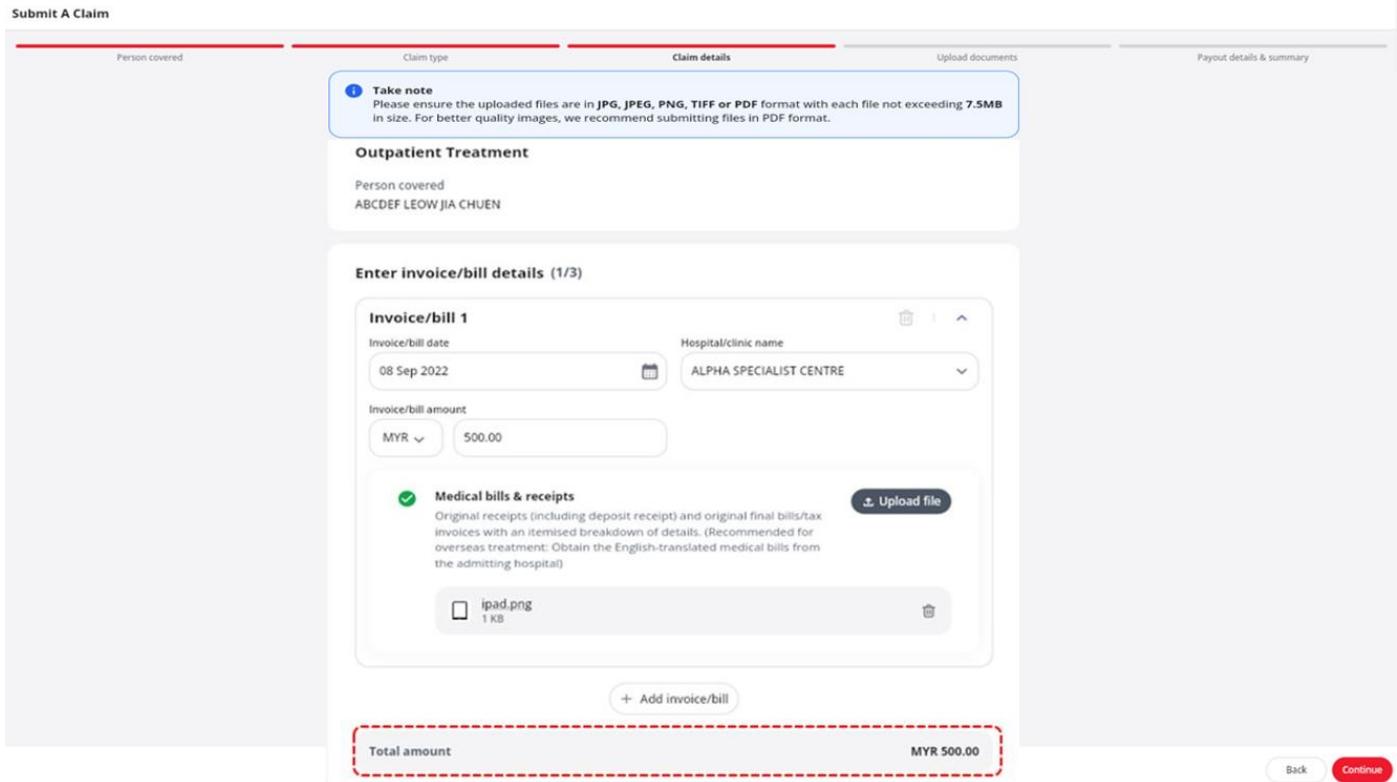
Upload file

ipad.png (1 KB)

+ Add invoice/bill

Total amount MYR 500.00

Back Continue



Step 6: Upload the required documents based on the claim type as suggested.

Then, click "Continue."

Submit A Claim

Person covered Claim type Claim details Upload documents Payout details & summary

Take note
Please ensure the uploaded files are in **JPG, JPEG, PNG, TIFF or PDF** format with each file not exceeding **7.5MB** in size. For better quality images, we recommend submitting files in PDF format.

Doctor's memo
Accident date, circumstances of the accident, injuries and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for accidental event)

If available

ipad.png (1 KB)

Doctor's memo
Outpatient or follow up visit date, extent of diagnosis and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for outpatient event)

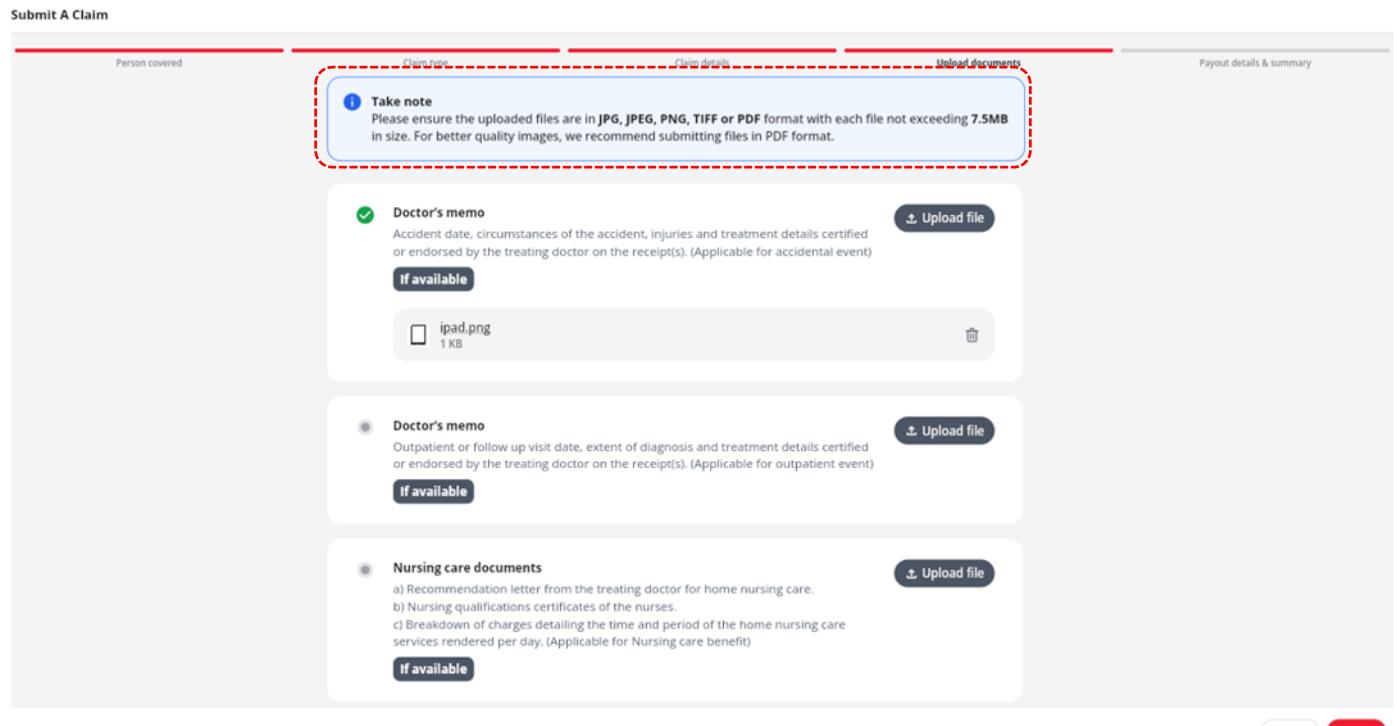
If available

Nursing care documents

a) Recommendation letter from the treating doctor for home nursing care.
b) Nursing qualifications certificates of the nurses.
c) Breakdown of charges detailing the time and period of the home nursing care services rendered per day. (Applicable for Nursing care benefit)

If available

Back Continue



Step 7: Payout Details & Summary – You will be able to view and update your payout account details, followed by a summary of your claim submission (including the person covered, claim type, invoice/bill information, and uploaded documents).

Submit A Claim

Person covered Claim type Claim details Upload documents Payout details & summary

Take note
Please review all details and confirm the declaration to submit your claim.

Payout account

Payout method: Direct Credit Bank name: AFFIN BANK BERHAD Account holder: ABCDEFING SHUEN

Account number: ****2888

Payout will be made to the bank account above. Please verify the information is correct or update the payout account details via 'Change Payout Account' (updates will take effect after 24hours).

Summary

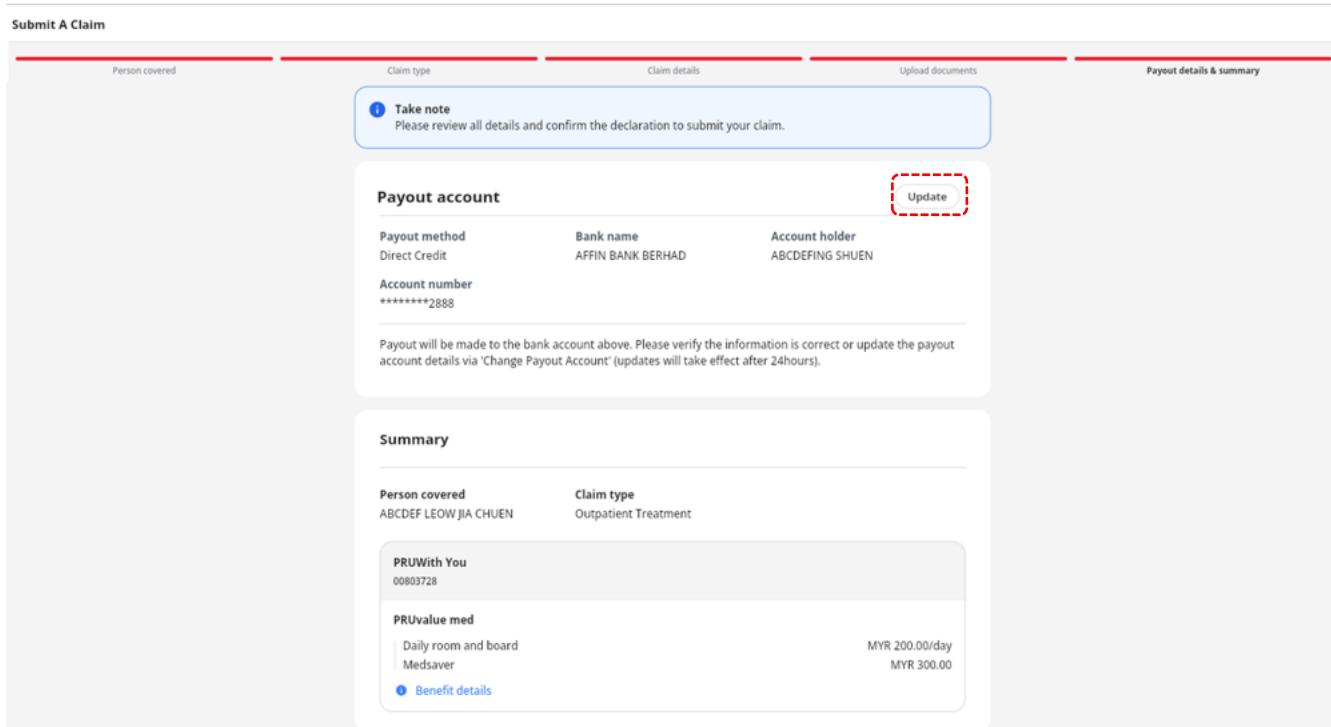
Person covered: ABCDEF LEOW JIA CHUEN Claim type: Outpatient Treatment

PRUWith You: 00803728

PRUvalue med:

Daily room and board Medsaver	MYR 200.00/day MYR 300.00
----------------------------------	------------------------------

Benefit details



Step 8: Update payout account – After clicking the '**Update**' button, you will be directed to the payout account page. Select '**Add account**' to register a new payout account for your claim request.

Submit A Claim

Person covered Claim type Claim details Upload documents Payout details & summary

Payout Account

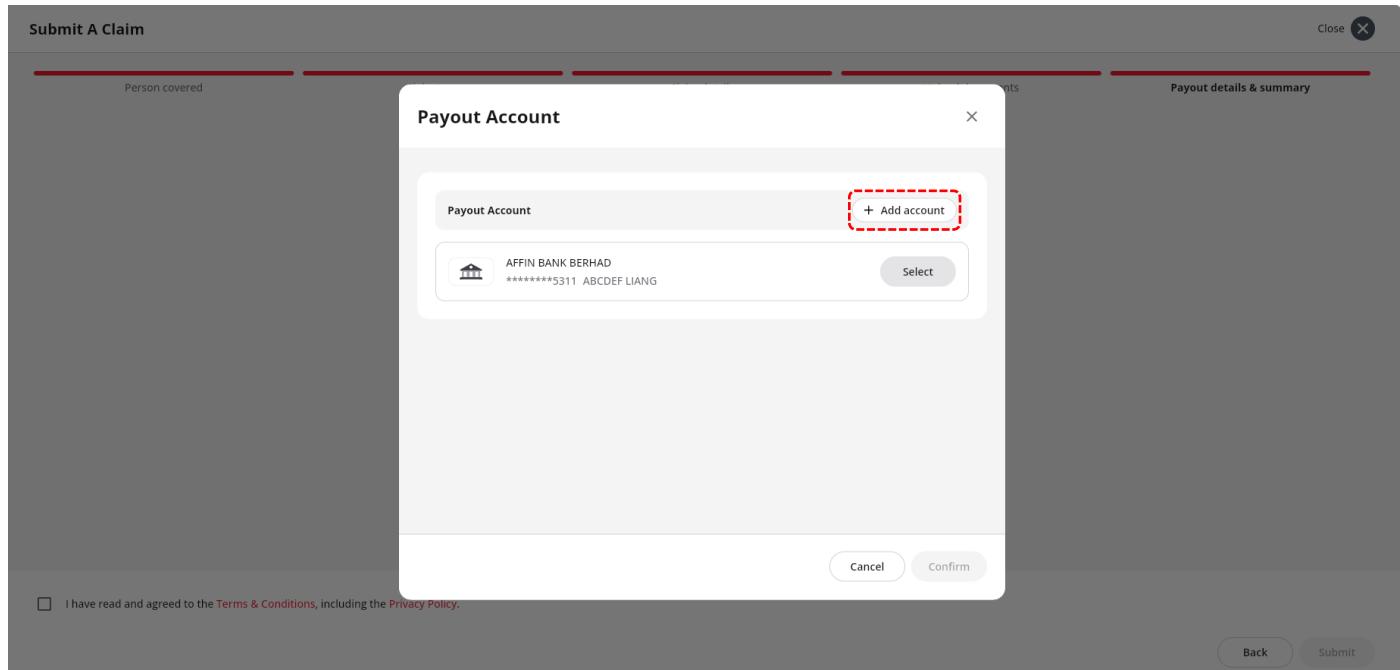
Payout Account + Add account

AFFIN BANK BERHAD
*****5311 ABCDEF LIANG Select

I have read and agreed to the [Terms & Conditions](#), including the [Privacy Policy](#).

Cancel Confirm

Back Submit



Submit A Claim

Person covered

Payout details & summary

Close 

Account information

Note:
The bank account must be a valid individual bank account with only one account holder.
The bank will validate if your name and NRIC number match before we can transfer funds to you. If the information on this page differs from your bank's records, please visit our Customer Engagement Centre.

Account holder's name	Account holder's NRIC/Passport number
ABCDEF LIANG	921030358581
Bank name	Account number
MALAYAN BANKING BERHAD	234567890112

I have read and agreed to the [Terms & Conditions](#), including the [Privacy Policy](#).

[Cancel](#) [Confirm](#)

I have read and agreed to the [Terms & Conditions](#), including the [Privacy Policy](#).

[Back](#) [Submit](#)

Step 9: Confirm and tick the **Terms & Conditions declaration**, then click "**Submit**."

Submit A Claim

Person covered

Claim type

Claim details

Upload documents

Payout details & summary

Invoice/bill information

Invoice/bill 1	MYR 500.00
Total amount	MYR 500.00

Documents

Doctor's memo

Accident date, circumstances of the accident, injuries and treatment details certified or endorsed by the treating doctor on the receipt(s). (Applicable for accidental event)

[ipad.png](#)
1 KB

I declare that I have read, understood and fully agreed to the [Terms and Conditions](#), including the [Privacy Policy](#).

[Back](#) [Submit](#)

Once the claim is submitted, you will see a submission confirmation page stating:

Request Submitted

Your claim request has been submitted for our review. You will receive the claim number via SMS. We will process the claim within 14 days. You may close the tab.

The details includes **Person covered**, **Claim type**, **PRU Services reference ID**, **Transaction type**, and **Submission date**.



Request Submitted

Your claim request has been submitted for our review. You will receive the claim number via SMS. We will process the claim within 14 working days. You may close the tab.

Person covered	ABCDEF LEOW JIA CHUEN
Claim type	Outpatient Treatment
PRU Services ref. ID	L25T4162409
Transaction type	Submit a claim
Submission date	27 Nov 2025 14:32:08