

This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with **PRU**With You Plus Basic Sum Assured RM 60,000, Total Multi Crisis Care RM 100,000, credit card, 100% equity fund, target sustainability option age 80.



## **PRU**With You Plus

**Specially prepared for:**

**SAMPLE**

### **Prepared by: PRODUCT DEVELOPMENT & MANAGEMENT**

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.

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](http://www.pidm.gov.my)).

## 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: 11/12/2025

### 1 What is Total Multi Crisis Care?

Total Multi Crisis Care is a unit deducting rider that allows multiple claims on covered Early Critical Illness (consist of Early Stage and Intermediate Stage) and Late Stage critical illnesses for up to 400% of the sum assured. Total Multi Crisis Care pays 50% of the sum assured upon diagnosis of a covered Early Critical Illness and pays the sum assured upon diagnosis of covered Late Stage critical illness prior to the expiry of the policy.

### 2 Know Your Coverage / Benefits

As an illustration, you will receive the following insurance **coverage/benefits** for Total Multi Crisis Care.

Total Multi Crisis Care	RM 100,000
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Please refer to the Appendix: Critical Illness Benefit for the list of critical illnesses conditions covered.

**Notes:**

- 10% of the sum assured subject to a maximum of RM25,000 is payable on Angioplasty And Other Invasive Treatments For Coronary Artery Disease. The sum assured will be reduced when total claim payable is more than 300% of the sum assured.
- Coverage beyond the first 100% of the sum assured is before the Policy Anniversary of Life Assured's ANB 85 or expiry of the policy, whichever is earlier.
- Maximum of 4 claims are allowed for Early Critical Illness (regardless of Early Stage or Intermediate Stage).
- Only 1 claim is payable for each stage of the Critical Illness Category and maximum benefit payable for all stages under one Critical Illness Category is 100% of the sum assured, except for Cancer, Heart Attack and Stroke which can be claimed twice before the Policy Anniversary of Life Assured's ANB 85 or expiry of the policy, whichever is earlier.
- The subsequent Cancer diagnosis must be a new primary cancer that is completely unrelated to the first Cancer claim and occurs in a different organ or site and not a secondary spread (metastasis) of any previous cancer. The diagnosis for subsequent Cancer (for any stages) must be at least 3 years after the diagnosis on the first Cancer. The diagnosis of subsequent Heart Attack or Stroke is unrelated to the first Heart Attack or Stroke claim. The diagnosis for subsequent Late Stage Heart Attack or Stroke must be at least 1 year after the diagnosis on the first Late Stage Heart Attack or Stroke.
- An additional 20% of the sum assured will be paid upon diagnosis of any one of the covered conditions under Special Benefit (Diabetic Related Conditions and Joint Related Conditions). The Special Benefit paid will not reduce the Total Multi Crisis Care sum assured. Benefit paid under this rider (except for Special Benefit) will be counted towards the total coverage of 400% of the sum assured but will not reduce the basic sum assured.
- The benefit under this rider will only be paid if the Life Assured survives at least 7 days after the diagnosis of the Early Critical Illness, Late Stage critical illness and the conditions under Special Benefit.

**Note:** This list is **non-exhaustive**. You must refer to the Appendix: Critical Illness Benefit and policy contract for details on the critical illnesses covered.

Your medical and health insurance **excludes:**

- symptoms of illness that occur prior to or within 30 days after the rider has commenced or the date it is revived, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments For Coronary Artery Disease in which a 60-day waiting period applies;
- illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Full-Blown AIDS", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection" and any other conditions covered under this Critical Illness Category;
- illness arises directly or indirectly from pre-existing illnesses;
- illness that is a congenital condition or is caused directly or indirectly from a congenital condition which happens, or which the Life Assured start to get symptoms of, within the first 2 years from the date of birth of the Life Assured;
- symptom of illness on all covered Early Critical Illnesses, and if applicable, all covered Diabetic Related Conditions and Joint Related Conditions under Special Benefit prior to or within 60 days after the rider has commenced or the date it is revived;
- illness due to self-inflicted injuries while sane or insane;
- injury or illness directly or indirectly due to willful misuse of alcohol or drugs;
- illness resulting from war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion;
- any unlawful, criminal or deliberate act or failure to act;
- 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 other such similar activities; or
- any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only.

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

If you require assistance or need further information on your medical and health insurance, you can:



Call us at:  
03-2778 3888



Contact us at:  
<https://bit.ly/contact-ourteam>



Visit:  
<https://bit.ly/TotalMultiCrisisCare>



Scan the  
QR code

### 3 Know Your Obligations

For your medical and health insurance, you must pay a premium of:	
Premium	<b>RM 1,500.00</b> (Yearly) <i>This includes basic life insurance policy and any rider(s) attached, if applicable.</i>
Duration: <b>50</b> years	
You also have to pay the following fees and charges:	
Stamp duty	Please refer to the Product Disclosure Sheet of the basic plan.
Commission	
Other applicable charges	<ul style="list-style-type: none"> <li>Insurance Charges for unit-deducting riders.</li> </ul> Please refer to Table 1 under Product Illustration for more details.

### 4 Other Key Terms

- Waiting period and survival period** - the eligibility for the benefits under the rider will only start after the waiting periods below from the effective date of the rider or the date of policy revival, whichever is later, and the survival period as stated below from the Life Assured being diagnosed with covered conditions.

Benefit	Conditions	Waiting Period	Survival Period
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	7 days
	All covered Early Critical Illnesses, and all covered Diabetic Related Conditions and Joint Related Conditions under Special Benefit (if applicable)		
	All other covered illnesses	30 days	

Please note that if you switch your current plan with another or from one provider to another, you may be subject to new underwriting requirements and waiting periods for the new plan.

- Other Benefit Limitations (applicable for Early Crisis Care and Total Multi Crisis Care)** - Total benefit payout for Early Critical Illness (consist of Early Stage and Intermediate Stage) is limited to RM350,000 per lifetime. Total Special Benefit payout is limited to RM100,000 per lifetime.

**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:** you may cancel your policy by returning the policy within 15 days after the policy has been delivered to you. The insurance company will refund to you the unallocated premiums, the value of units that have been allocated (if any) at unit price at the next valuation date, any insurance charge, taxes (if any) and other charges that have been deducted, less any medical fee incurred.
- After free-look period, you can surrender this policy. If you do this, we shall pay you the value of the units in your accounts, less any amount you owe us during the policy term. We shall calculate the value of the units in the same way as if those units are to be cancelled.

The information provided in this disclosure sheet is valid as at or until 10/01/2026.