

TERMS & CONDITIONS – “JOM ADVENTURE COMPLIMENTARY COVERAGE CAMPAIGN by PRUDENTIAL”

1. This “**JOM ADVENTURE Complimentary Coverage Campaign by Prudential**” (“**Campaign**”) is organised by Prudential Assurance Malaysia Berhad (“**PAMB**”, “**Prudential**”, “**we**”, “**us**” or “**our**”). By participating in this Campaign, you (“**you**”, “**your**”, or “**customer**”) confirm that you have read, understood, and agreed to bound by the terms and conditions of this Campaign (“**Terms and Conditions**”) and PAMB’s Privacy Policy accessible at www.prudential.com.my/en/privacy-policy/.
2. **Campaign Period**
This Campaign shall commence from **1st April 2025 until 30th June 2025**, both dates inclusive (“**Campaign Period**”).
3. **Campaign Eligibility**
This Campaign is open to all new customers¹ of PAMB who meets the following criteria (“**Eligible Customer**”):
 - (i) age next birthday (“**ANB**”) between 1 to 60 years old²;
 - (ii) Malaysians currently residing in Malaysia; and
 - (iii) complete and submit the enrolment application via the Campaign page in PAMB Corporate Website within the Campaign Period.

Notes:

¹New customers refer to customers who at the time of enrolment during the Campaign Period, have not previously enrolled for any insurance policy or takaful certificate with PAMB or Prudential BSN Takaful Berhad (“**PruBSN**”) respectively (whether its status is in proposal stage, in-force, cancelled or surrendered), and excludes active agents and staff of PAMB or PruBSN (including permanent, contract and temporary employees, as well as contingent workers).

²Only parents or Legal Guardians (as the Assured) can enrol for children of ANB between 1 to 16 years old under their care. Proof of relationship will be required upon claims submission.

4. **Campaign Offer**

Jom Adventure is a Complimentary Coverage by PAMB (“**Complimentary Coverage**”), which benefits (each, a “**Benefit**”) are set out in the table below:

Benefit	Amount Payable
Hospitalisation due to: i) Accident <i>Note: Benefit is payable only if the Insured Member is hospitalised for a minimum of 3 continuous days.</i>	RM5,000
Death due to Infectious Disease	RM10,000
Death or Total and Permanent Disability (TPD) due to Accident	RM20,000

Notes:

- *Benefit is payable for events occurring within Malaysia only.*
 - *A maximum of only 1 Benefit will be payable during the Coverage Term. In the scenario of two concurrent claims submissions, the Benefit with a higher amount will be payable. Please refer to Appendix 1 for the scenarios on benefits payable.*
 - *Benefit is not payable if the claim falls under the exclusions listed out in Appendix 2.*
 - *Please refer to Appendix 3 for the definition of the terms used in the Terms and Conditions.*
5. This Complimentary Coverage will be effective from the date of your successful enrolment (“**Commencement Date**”), and for the next 100 days (“**Coverage Term**”), subject to the Terms and Conditions. For the avoidance of doubt, the Commencement Date will be as stated in the Summary of Application attached in the confirmation email delivered to you from PAMB upon your successful enrolment. Please speak to your PAMB Wealth Planner or refer to the [Campaign FAQ](#) for more information.
6. The Assured may nominate a person for the payment of the Benefit. The process involved and other information regarding submission of nomination is set out in the [Campaign FAQ](#).
7. Any payment towards the Benefit by PAMB in accordance with the Terms and Conditions to the bank account details captured in PAMB’s system as at the time of payment, will be deemed as full payment in relation to the Benefit, and PAMB shall automatically be fully released and be fully discharged of its obligations in relation to the Benefit, and shall have no further obligation and liability in connection to it.
8. The Eligible Customer must ensure that his/her particulars and any information provided to PAMB are, at all times, complete and accurate. PAMB may request for further information from the Eligible Customer for any reason it thinks appropriate, including to determine the authenticity of such information provided. If there is any change to any particulars, the Eligible Customer must notify PAMB of such change(s) in writing, and provide complete documents as requested by PAMB.
9. PAMB has the right to disqualify the Eligible Customer and/or to forfeit the Benefit entitlement, if the Eligible Customer is found to be tampering with the enrolment process or operation of this Campaign, or if any of the Terms and Conditions is not fulfilled or breached by the Eligible Customer.
10. PAMB has the right to reject your submission in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled.
11. PAMB may discontinue, terminate, delay or vary this Campaign at any time with prior notice to you provided that it will not affect the Eligible Customer who has been enrolled in this Campaign prior to such discontinuance, termination, delay or variation of this Campaign. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be by notification in any of PAMB’s websites or social media sites.

12. In performing your duties under this Campaign, you must comply with all applicable anti-bribery and anti-corruption laws (and related regulation and guidance). In particular, you hereby acknowledge and agree:

- (i) to comply with the Malaysian Anti-Corruption Commission Act 2009, the US Foreign Corrupt Practices Act, the UK Bribery Act, and the Hong Kong Prevention of Bribery Ordinance, together with any related regulation and guidance and that you shall not act in such a way that is or could be construed as a violation of these laws and requirements, including but not limited to offering a bribe or making a facilitation payment to a public official or to any other party;
- (ii) that you will ensure that your activities in connection or relating to your obligations under the Terms and Conditions will not cause PAMB to be in breach of any anti-bribery and anti-corruption laws (and related regulation and guidance);
- (iii) if you, in connection with or relating to your obligations under the Terms and Conditions, is asked to partake in any activity, that is in violation of any anti-bribery or anti-corruption laws, or becomes aware of any such conduct by your workforce or within your control and concerning or relating to the Terms and Conditions, you agree to immediately report the details of this to PAMB; and
- (iv) PAMB shall have the right to disqualify your entry/entries on no notice, without liability, for any actual breach of this clause.

13. Regardless of anything to the contrary contained in this Campaign,

- (i) If PAMB learns or is notified that the Eligible Customers or any other beneficial owner named at the application stage, nominee, beneficiary, individual or entity that is associated with the insurance coverage, are named on any Sanctions list, or are threatened with being added to any Sanctions list; or
- (ii) If PAMB could be found to be in breach of Sanctions obligations as a result of taking any action under this Campaign,

then PAMB shall disqualify the Eligible Customers with immediate effect with or without prior notice to the Eligible Customers and so, PAMB shall not be liable for any losses of whatever nature that the Eligible Customers may incur arising thereof.

“Sanctions” refers to restrictive measures imposed on targeted regimes, countries, governments, entities, individuals and industries by international bodies or governments in Malaysia or outside of Malaysia, including but not limited to the Office of Financial Sanctions Implementation HM Treasury, the United Nations, the European Union, the US Treasury Department’s Office of Foreign Assets Control, and Ministry of Home Affairs in Malaysia.

14. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.

APPENDIX 1 – Scenarios on Benefits payable

Scenario 1 - Hospitalisation due to Accident:

Insured Member was hospitalised for 2 continuous days¹ due to Accident.

Benefit of RM5,000 for hospitalisation due to Accident will **NOT** be payable.

¹Benefit is payable only if the Insured Member is hospitalised for a minimum of 3 continuous days.

Scenario 3 – Death due to Infectious Disease:

Insured Member was Diagnosed with Malaria and subsequently passed away after 30 days from the date of Diagnosis³.

Benefit of RM10,000 for death due to Infectious Disease will **NOT** be payable.

³Benefit is not payable if the death of Insured Member due to Infectious Disease occurs after 30 days from the date of Diagnosis.

Scenario 4 – Death due to Accident:

Insured Member was hospitalised due to an Accident for 7 continuous days and subsequently passed away.

Benefit of RM20,000⁴ for death due to Accident will be payable and the Complimentary Coverage will be terminated thereafter.

⁴A maximum of only 1 Benefit will be payable and the Complimentary Coverage will be terminated thereafter. In the scenario of 2 concurrent claims submissions, the Benefit with a higher amount will be payable.

Note:

Benefit is not payable if the claim falls under any of the exclusions listed out in Appendix 2.

APPENDIX 2 – Exclusions

• Hospitalisation due to Accident

Benefit is not payable if:

- 1) it occurs due to any condition, illness, injury or event which is directly or indirectly caused by or in connection with:
 - (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) misuse or abuse of alcohol, or misuse or abuse of drugs; or
 - (g) any treatment or surgery relating to scar management and cosmetic purposes.
- 2) the hospitalisation of Insured Member due to Accident is not for a minimum of 3 continuous days; or
 - 3) the hospitalisation or Accident happens outside of Malaysia.

- Death due to Infectious Disease

Benefit is not payable if:

- (a) the date of Diagnosis of Infectious Disease is prior to or within 15 days from and inclusive of the Commencement Date of the Complimentary Coverage;
- (b) the death of Insured Member due to Infectious Disease occurs after 30 days from the date of Diagnosis; or
- (c) the death happens outside of Malaysia.

- Death or Total and Permanent Disability (TPD) due to Accident

Benefit is not payable if:

- 1) 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; or
 - (f) misuse or abuse of alcohol, or misuse or abuse of drugs.
- 2) the death, TPD or Accident happens outside of Malaysia.

APPENDIX 3 - Definitions

Accident	A sudden, unintentional, unexpected, unusual and specific event caused or resulted independently of any other cause and directly by violent, external and visible means that happens at an identifiable time and place.
Assured	Means the Insured Member of ANB between 17 to 60 years old (adult) or the parents/Legal Guardian for Insured Member of ANB between 1 to 16 years old (child).
Complimentary Coverage	Refers to the Jom Adventure Complimentary Coverage Campaign by PAMB which provides benefits as set out in Clause 4 of the Terms and Conditions.
Coverage Term	Means the period starting from the date of successful enrolment, and for the next 100 days.
Diagnosed or Diagnosis	<p>A definite diagnosis made by a Doctor based on specific evidence of Infectious Disease, whichever is applicable. It shall be based on radiological, clinical, histological or laboratory evidence that We accept and has to be submitted to Us for confirmation.</p> <p>If there is any doubt about the diagnosis, we are entitled to arrange a physical examination of the Insured Member or analysis of the evidence used in arriving at the diagnosis. This is carried out by an independent expert in the field of medicine concerned. His/her opinion shall be binding on both Insured Member and Us.</p>
Doctor	Means a registered medical practitioner qualified and licensed to practice western medicine. In providing treatment, this person must be practicing within the scope of his/her licensing and training in the geographical area of practice. This person cannot be the Assured, the Insured Member, the Insured Member's or Assured's husband or wife or a close relative.
Infectious Disease	<p>Each Infectious Disease must be diagnosed by a Doctor, and supported by a confirmatory test result from one of the following confirmatory tests:</p> <ul style="list-style-type: none"> a) Measles: <ul style="list-style-type: none"> i) Measles (Rubeola) IgM antibody ** It is not an Infectious Disease, if the positive test is related to recent immunization for measles. b) Malaria: <ul style="list-style-type: none"> i) Peripheral smear for Malaria parasites (MP test) ii) Rapid diagnostic test (RDT) iii) Indirect Fluorescent Antibody (IFA) c) Typhoid fever: <ul style="list-style-type: none"> i) Widal test

- ii) Stool, urine, blood and marrow culture to detect Salmonella enterica serotype Typhi (S. thyphi)

Insured Member Means the person named in the Summary of Application of this Complimentary Coverage.

Legal Guardian Means the person/guardian appointed by the child's parents or a court of law.

Total and Permanent Disability (TPD) Shall mean the following:

- (a) while below the age of 16 years, the insured life suffers an accident, or illness or sickness and as a direct result of such accident or illness or sickness, he/she:
 - (i) requires constant care and attention; and
 - (ii) is confined to his/her home under medical supervision or in a hospital or similar institution.

- (b) while aged above and including 16 years but below the age of 61 years, the insured life:
 - (i) becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit;
 - (ii) totally and irrecoverably loses sight in both eyes;
 - (iii) totally and irrecoverably loses by severance one limb each at or above his/her wrist and ankle, or two limbs at or above his/her wrist or ankle; or
 - (iv) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above his/her wrist or ankle.

In all cases above, such disability must be permanent and must last for a minimum period of six (6) consecutive months.

For the purpose of this benefit, the word "permanent", shall mean beyond the hope of recovery with current medical knowledge and technology.