

Total Multi Crisis Care (TMCC) Rider Upsize Campaign

Care of others starts with you

Critical illness does not discriminate and can strike any time and at any age. That's why we created a comprehensive critical illness protection that allows you to focus on your recovery without having to worry about day-to-day expenses.

2X PURCHASED SUM ASSURED for the TMCC Rider

3 YEARS of extra TMCC Rider coverage at no extra cost

0 HEALTH QUESTION ASKED when you choose to continue the extra coverage



PRUDENTIAL

Listening. Understanding. Delivering.



Enjoy **2X Purchased Sum Assured** on TMCC Rider for **3 Years!**

Campaign Period: 14 September 2019 - 31 December 2019



Terms and Conditions

- 1) This Total Multi Crisis Care (TMCC) Rider Upsize Campaign ("Campaign") is offered at the sole discretion of Prudential Assurance Malaysia Berhad ("PAMB", "we", "our" or "us"). By joining this Campaign, you ("you", "your" or "customer") agree that you have read, understood and agreed to be bound by the terms and conditions of this Campaign and by any change or modification we may make to the Campaign without prior notice. By joining this Campaign, you also agree to be bound by our Privacy Policy. If you do not agree with our Privacy Policy and the terms and conditions of this Campaign, you are not allowed to participate in this Campaign.
- 2) Campaign Period: 14 September 2019 – 31 December 2019, both dates inclusive.
- 3) Campaign Eligibility:
"Eligible Customer" is one who purchases a new policy (New Business) of **PRUWith You** attached with TMCC rider of sum assured equal to or more than RM 80,000, and submits the proposal to PAMB during the Campaign Period, whereby such policy must be captured (approved and issued) on or before 15 January 2020 ("Eligible Policy"). Attachment of TMCC rider after the submission of New Business of **PRUWith You** via endorsement or any means shall not be eligible under this Campaign regardless of whether it is during the Campaign Period.
- 4) Campaign Mechanism:
 - a) Eligible Policy will be entitled for extra coverage of 100% TMCC rider sum assured for first 3 policy years if the purchased sum assured of TMCC rider is equal to or more than RM 80,000.
 - b) The extra coverage of 100% TMCC rider sum assured will be calculated based on purchased sum assured of the rider.
Example: **PRUWith You** with TMCC rider which is captured on 25 September 2019
 - i. TMCC rider purchased sum assured = RM100,000
 - ii. Extra coverage of TMCC rider sum assured = 100% x RM100,000 = RM100,000
 - iii. Customer submits a late stage Critical Illness (CI) claim on 21 February 2020, the payable amount under TMCC rider is RM200,000 (i.e. 2X purchased sum assured)
- 5) The extra coverage will be included with the sum assured for underwriting including sum assured aggregation and financial underwriting assessment.
- 6) Eligible Customer will be given the option to continue and enjoy the extra coverage sum assured by making normal endorsement with no underwriting where Eligible Customer does not need to answer health questionnaires in the application ("Application"). To be eligible for this Application, all the terms set out in the Eligible Policy and the Application regarding increase of sum assured, as well as the terms set out below must be met before the increased portion becomes effective:
 - a) The Application is submitted to us within three months before the expiry of the extra coverage by using our prescribed form;
 - b) No Critical Illness (CI) and/or Total and Permanent Disability (TPD) claim has been submitted/approved;
 - c) No claim has been submitted/approved for any benefit under TMCC rider;
 - d) All premiums due must have been paid; and
 - e) The Eligible Policy must still be in force.The endorsement set out in clause 6 will become effective on a date after the expiry of the extra coverage.
- 7) By joining this Campaign, the Eligible Policy will not be entitled to participate in any concurrent promotion and/ or campaign organized by PAMB.
- 8) PAMB shall have the absolute discretion and right to decline the Campaign entitlement in the event any of the terms and conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- 9) PAMB shall have the absolute discretion in respect of all matters and disputes concerning this Campaign.
- 10) For all intents and purposes, the offer provided hereunder shall not in any event be construed as a variation to the terms and conditions under the Proposal(s) ("Terms"). The Terms shall continue in full force and effect. All proposals are subjected to PAMB's standard processing and/ or underwriting rules.

For more details, contact your Prudential Agent or Wealth Planner now.

Important Notes & Disclaimers



PRUMy Critical Care is a solution offered by our product, **PRUWith You** as its basic plan and is underwritten by Prudential Assurance Malaysia Berhad (107655-U), which is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia. This material sets out the terms & conditions of the campaign and it is not intended as an offer or solicitation for the purchase or sale of any financial instrument/product. All examples shown in this material are for illustration purpose only. Any opinion or estimate contained in this presentation is subject to change without notice. Any age reference shall be on the basis of Age Next Birthday. You should satisfy yourself that this policy 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 Agent or 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. You are advised to refer to the brochure, Product Disclosure Sheet, Sales Illustration, Fund Fact Sheet(s), and the consumer education booklet on Life Insurance, Investment-Linked Insurance and Medical and Health Insurance for further information before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the features and benefits under the policy.

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.