

*This Product Disclosure Sheet is prepared for a male non-smoker, occupation class 1, standard life and aged 30 with Basic Sum Assured of RM500,000, coverage term of 5 years and interest rate of 7%.*



# MortgageCover

**(This is an insurance product)**

**Specially prepared for:**

**SAMPLE**

**Prepared by: PAMB**

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, and is distributed by United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K)), Level 16, UOB Plaza 1 KL, 7 Jalan Raja Laut, 50350 Kuala Lumpur, Malaysia.

The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. 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 life insurance. Other customers have read this PDS and found it helpful; **you should read it too.**



Date: 20/11/2025

## 1 What is MortgageCover?

MortgageCover is a single premium group reducing term insurance plan. This certificate offers insurance protection and the applicable sum assured shall be payable upon death, Total and Permanent Disability or diagnosis of terminal illness before attaining the age of 70 years. It comes with Compassionate Benefit which shall be payable in one lump sum upon death. The quantum of the applicable sum assured will depend on the period the claim is made and will reduce throughout the certificate term.

## 2 Know Your Coverage / Benefits

As an illustration, for **RM 1,990.00** Total Single Premium, you will receive the following life insurance **coverage / benefits** for 5 years:

Basic Benefits	
Death Benefit <sup>1</sup>	RM 500,000
Total and Permanent Disability (TPD) Benefit <sup>1</sup>	RM 500,000
Terminal Illness Benefit <sup>1</sup>	RM 500,000
Compassionate Benefit	5% of applicable Sum Assured shall be payable upon death.

### Notes:

<sup>1</sup> The benefits payable will depend on the period the claim is made and will reduce throughout the certificate term.

The table above summarises the benefits that you have selected. Please refer to Illustrations of Benefits and relevant Appendices for more information about the benefits of the basic plan and rider(s) (if any).

### Your life insurance **excludes**:

- If death was due to suicide or any pre-existing condition within the first year, all premiums paid (excluding taxes, if any) will be returned without interest.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by any pre-existing condition within the first year.
- Terminal Illness benefit is not payable if the illness is directly or indirectly caused by any pre-existing condition within the first year.

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

## If you require assistance or need further information on your life insurance, you can:



Call UOB Malaysia at:  
03-2612 8121



Contact UOB Malaysia at:  
UOB.my/contactus



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



Scan the QR code

Call Prudential at:  
03-2771 2499

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

## 3 Know Your Obligations

### For this life insurance, you must pay a premium of:

Total Single Premium	<b>RM 1,990.00</b>
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### You also have to pay the following fees and charges:

Stamp duty	Not applicable (Stamp duty is applicable to Master Policy only)
Commission	<b>10.00%</b> of Total Single Premium or <b>RM 199</b> The commission will be payable to UOB Malaysia.
Other applicable charges	Taxes at the prevailing rate may be charged on any of the premiums, or any other payments due (where applicable) under this certificate.

## 4 Other Key Terms

- **Importance of disclosure** - you must disclose all relevant facts such as medical condition and state your age correctly when answering any question asked by us. If the insurance coverage is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your above duty of disclosure continues until the insurance certificate is issued.
- **Waiting period** - the eligibility for terminal illness benefits under the insurance coverage will only start 30 days after the effective date of the insurance certificate.
- **Surrender Value** - upon the surrender of any insurance coverage of this certificate, a guaranteed surrender value shall be payable (if applicable).

- **Nomination of Beneficiary (if applicable)** - you are advised to nominate a beneficiary(s) for your insurance certificate to ensure a smooth settlement of claims for Compassionate Benefit and Death Benefit in excess of the indebtedness (if any). You should also ensure that the beneficiary(s) is aware of the certificate that you have purchased.

**Note:** This list is **non-exhaustive**. You should refer to the insurance certificate for the full list of terms.



### **Can I cancel my certificate?**

Yes, you may cancel your insurance certificate by giving a written consent of the Master Policyholder to us.

- **Free-look period:** you may cancel your insurance certificate by returning the insurance certificate within 30 days after the insurance certificate has been delivered to you. The premiums that you have paid (less any medical expenses incurred) will be refunded to you.
- After free-look period, you can surrender this insurance certificate. If you do this, we shall pay you the surrender value, less any amount you owe us during the certificate term.

The information provided in this disclosure sheet is valid as at 20/12/2025.