

# Crisis Defender & Early Crisis Protector



Shield yourself with Prudential's comprehensive critical illnesses coverage!



Always Listening. Always Understanding.



# It's now a comprehensive crisis coverage with **Crisis Defender & Early Crisis Protector**

Crisis strikes from time to time. With increasing healthcare cost, even a minor incident can change one's lifestyle. Introducing the **Crisis Defender** and **Early Crisis Protector**, riders designed to offer financial support right from the early stages of critical illnesses.

**Crisis Defender** and **Early Crisis Protector** provide you:

**The Shields that cover 85 illnesses, conditions, and medical procedures in total**

With **Crisis Defender** and **Early Crisis Protector**, you are widely covered for a range of 46 Low and Medium Severity illnesses/ conditions/ medical procedures, and 36 High Severity Critical Illnesses. The benefits don't stop there! **Early Crisis Protector** also covers 3 specified diabetic complications.

**Claim up to 6 times**

You can claim up to 6 times under **Crisis Defender** and **Early Crisis Protector**.

**NO WAITING in between claims**

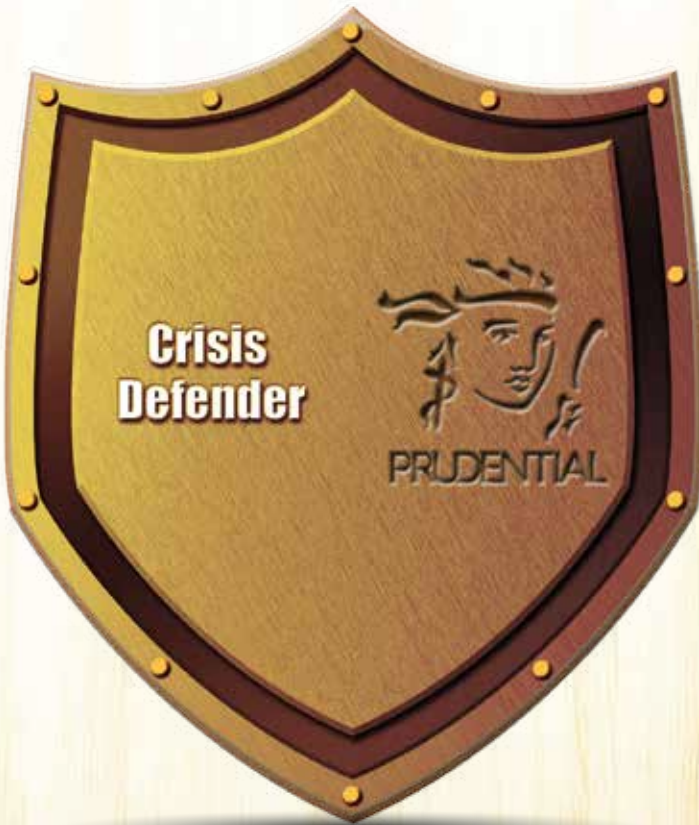
There is no waiting in between claims. We will pay the subsequent claims immediately if you develop other covered illness or the illness deteriorates further.



## All about **Crisis Defender**

What is **Crisis Defender**?

**Crisis Defender** is an optional benefit that is designed to pay a lump sum benefit upon diagnosis of any of the 36 critical illnesses. Any claims on this benefit will not affect the coverage of your basic plan.



You may refer to Appendix I for the list of critical illnesses covered under **Crisis Defender**.



# All about **Early Crisis Protector**

What is **Early Crisis Protector**?

**Early Crisis Protector** is an optional benefit under **Crisis Defender** that provides **Early Stage Critical Illness Benefit** and **Special Benefit**.



## Early Stage Critical Illness Benefit

This benefit allows you to seek the treatment you need without financially impacting your lifestyle by covering a wide range of early stage critical illnesses such as Early Stage Cancer, Loss of Sight in One Eye and Insertion of Pacemaker. The illnesses and conditions covered are grouped into 11 different categories and further divided into two different severity levels. With payout at the early stage, you will have a better chance of recovery before the illness turns life-threatening.

Amount payable under **Early Stage Critical Illness Benefit** will reduce the sum assured of **Early Crisis Protector**, which in turn will reduce the sum assured of **Crisis Defender**.

You may refer to Appendix II for the list of illnesses, conditions and medical procedures covered under **Early Stage Critical Illness Benefit**.

## Special Benefit

An additional one-off lump sum will be paid to you upon diagnosis of specified diabetic complications.

Amount payable under **Special Benefit** will not reduce the sum assured of **Early Crisis Protector** and **Crisis Defender**.

Specified diabetic complications covered under **Special Benefit** are:

- Surgery for Type 2 Diabetic Retinopathy;
- Limb Amputation due to Type 2 Diabetic Complications; or
- Severe Diabetic Nephropathy Resulting in Kidney Failure.

The amounts payable for each benefit are listed in the table as below:

Early Stage Critical Illness Benefit	Amount
Low Severity	30% of <b>Early Crisis Protector</b> Sum Assured
Medium Severity	60% of <b>Early Crisis Protector</b> Sum Assured
Special Benefit	10% of <b>Early Crisis Protector</b> Sum Assured



## Detailed claim illustration on Crisis Defender and Early Crisis Protector.

Assuming **Crisis Defender** (CD) with sum assured of RM 200,000 and **Early Crisis Protector** (ECP) with sum assured of RM100,000.

	Amount payable	ECP remaining amount	CD remaining amount
	Initial Amount	RM 100,000	RM 200,000
<b>1<sup>st</sup> Claim</b>			
<b>Illness</b> : Chronic Lymphocytic Leukemia RAI Stage 1 <b>Category</b> : Cancer <b>Severity</b> : Low	RM 30,000	RM 70,000	RM 170,000
	We will pay out 30% of the ECP sum assured for low severity claim under Early Stage Critical Illness Benefit.		
<b>2<sup>nd</sup> Claim</b>			
<b>Illness</b> : Carcinoma In Situ of the cervix <b>Category</b> : Cancer <b>Severity</b> : Low	N/A	RM 70,000	RM 170,000
	Since a low severity claim from Cancer Category has been made, we will not pay for any low severity illness from the same category.		
<b>3<sup>rd</sup> Claim</b>			
<b>Illness</b> : Mastectomy for Carcinoma In Situ Breast <b>Category</b> : Cancer <b>Severity</b> : Medium	RM 30,000	RM 40,000	RM 140,000
	Since the medium severity illness is from the same category, we will pay (60-30)% of ECP sum assured.		
<b>4<sup>th</sup> Claim</b>			
<b>Illness</b> : Cystectomy for Carcinoma In Situ Urinary Bladder <b>Category</b> : Cancer <b>Severity</b> : Medium	N/A	RM 40,000	RM 140,000
	Since a medium severity claim from Cancer Category has been made, we will not pay for any low and medium severity claim from the same category.		

Amount payable	ECP remaining amount	CD remaining amount
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### 5<sup>th</sup> Claim

**Illness** : Surgery for Type 2 Diabetic Retinopathy  
**Category** : Diabetic Complications  
**Severity** : Special

RM 10,000

RM 40,000

RM 140,000

For Special Benefit, we will pay out 10% of ECP sum assured in additional, thus there is no reduction in the ECP and CD sum assured.

### 6<sup>th</sup> Claim

**Illness** : Insertion of Pacemaker  
**Category** : Heart/ Artery  
**Severity** : Low

RM 30,000

RM10,000

RM 110,000

Since it is a claim from a different category, we will pay out the relevant amount (30% of ECP sum assured) for low severity.

### 7<sup>th</sup> Claim

**Illness** : Pending Major Organ Transplant  
**Category** : Transplant  
**Severity** : Medium

RM 10,000

RM 0

RM 100,000

Since the reduced amount of benefit is lower than the relevant amount (60% of ECP sum assured), we will pay out the reduced amount.

### 8<sup>th</sup> Claim

**Illness** : Loss of A Single Hand or Foot by Amputation  
**Category** : Bone/ Joint  
**Severity** : Medium

N/A

RM 0

RM 100,000

Since ECP has been terminated, we will not pay for all benefit (including Special Benefit) under ECP.

### 9<sup>th</sup> Claim

**Illness** : Heart Attack  
**Category** : 36 Critical Illness  
**Severity** : High

RM 100,000

RM 0

RM 0

Although ECP has been fully paid out, we will still pay the benefit under CD as long as there is remaining sum assured in CD.

### Note:

- (i) Once **Crisis Defender** is terminated:  
All Benefits under **Crisis Defender** and **Early Crisis Protector** will not be payable.
- (ii) Once **Early Crisis Protector** is terminated:  
All Benefits under **Early Crisis Protector** including **Special Benefit** will not be payable.



## How can I take up Crisis Defender and Early Crisis Protector?

You can take up **Crisis Defender** and **Early Crisis Protector** when you purchase selected investment-linked insurance plans. You can only take up **Early Crisis Protector** if you attached **Crisis Defender**.

	1 - 70	19 - 70	
<b>Entry Age (Age next birthday)</b>	1 - 70	19 - 70	* Expiry age for <b>Early Crisis Protector</b> should not be later than <b>Crisis Defender's</b>
<b>Expiry Age</b>	70, 80	70, 80*	
<b>Minimum sum assured</b>	RM 10,000	RM 10,000	* Sum assured for <b>Early Crisis Protector</b> should not be larger than <b>Crisis Defender's</b>
<b>Maximum sum assured</b>	Subject to underwriting	RM 200,000#	



## What is the premium and how long do I need to pay?

The premium that you need to pay will depend on your age, gender, smoking status. You would have to pay premium throughout the duration of the benefits.

Premiums can be paid yearly, half-yearly, quarterly or monthly via Auto Debit, Credit Card, Cash or Cheque.

You may refer to Appendix III for the yearly premium rate of **Crisis Defender** and **Early Crisis Protector**.



## How do we pay for Crisis Defender and Early Crisis Protector?

**Crisis Defender:** We will pay you the benefit if you are diagnosed with a critical illness covered under **Crisis Defender**. In the event of critical illness before age 5 next birthday (n.b.), proportion of the **Crisis Defender** sum assured payable is 20%, 40%, 60%, 80% and 100% for age 1, 2, 3, 4 and 5 next birthday respectively.

**Early Crisis Protector:** We will pay you the benefit if you are diagnosed with the illnesses, conditions or medical procedures covered under **Early Crisis Protector**. You are allowed to make multiple claims as long as the sum assured has not been fully paid. Once we have paid a claim, a subsequent claim of the same or lower severity within the same category will no longer be covered.

However, for a subsequent claim of higher severity within the **SAME** category, we will pay you:

- the difference between the relevant amount for the subsequent claim and the amount we paid to you for this previous claim(s); or
- the reduced amount of benefit at the time the subsequent claim is made; whichever is lower.

For a subsequent claim from a **DIFFERENT** illness category, we shall pay you:

- the relevant amount for the subsequent claim; or
- the reduced amount of benefit at the time the subsequent claim is made; whichever is lower.

**Note:** We will pay your claims as long as you have survived 30 days after being diagnosed with the illnesses or conditions covered under **Crisis Defender** and **Early Crisis Protector**.



## Appendix I: List of Critical Illnesses covered under Crisis Defender:

1) Alzheimer's Disease / Severe Dementia	8) Cardiomyopathy	18) Heart Attack	27) Motor Neuron Disease
2) Angioplasty And Other Invasive Treatments For Coronary Artery Disease	9) Chronic Aplastic Anemia	19) Heart Valve Surgery	28) Multiple Sclerosis
3) Bacterial Meningitis	10) Coma	20) HIV Infection Due To Blood Transfusion	29) Paralysis of Limbs
4) Benign Brain Tumour	11) Coronary Artery By-Pass Surgery	21) Kidney Failure	30) Parkinson's Disease
5) Blindness	12) Deafness	22) Loss Of Independent Existence	31) Primary Pulmonary Arterial Hypertension
6) Brain Surgery	13) Encephalitis	23) Loss Of Speech	32) Serious Coronary Artery Disease
7) Cancer	14) End-Stage Liver Failure	24) Major Head Trauma	33) Stroke
	15) End-Stage Lung Disease	25) Major Organ / Bone Marrow Transplant	34) Surgery To Aorta
	16) Full-Blown AIDS	26) Medullary Cystic Disease	35) Systemic Lupus Erythematosus With Severe Kidney Complications
	17) Fulminant Viral Hepatitis		36) Third Degree Burns





## Appendix II: List of illnesses, conditions and medical procedures covered under Early Stage Critical Illness Benefit:

Category	Low Severity	Medium Severity
<b>1. Cancer Benefit</b>	<ul style="list-style-type: none"> <li>• Early Stage Cancers               <ul style="list-style-type: none"> <li>- Ductal Carcinoma In Situ of the Breast</li> <li>- Carcinoma In Situ Of The Cervix</li> <li>- Carcinoma In Situ Of The Colon (excluding rectum)</li> <li>- Carcinoma In Situ of the Urinary Bladder / T1NoMo Urinary Bladder Cancer</li> <li>- Carcinoma In Situ of the Thyroid/ T1NoMo Thyroid Cancer</li> <li>- Carcinoma In Situ of the Prostate / T1NoMo Prostate Cancer</li> <li>- Chronic Lymphocytic Leukemia RAI Stage 1 or 2</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Mastectomy for Carcinoma In Situ Breast</li> <li>• Prostatectomy for Carcinoma In Situ Prostate or T1NoMo Prostate Cancer</li> <li>• Cystectomy for Carcinoma In Situ Urinary Bladder or T1NoMo Urinary Bladder Cancer</li> </ul>
<b>2. Stroke / Nervous System Benefit</b>	<ul style="list-style-type: none"> <li>• Early Stage Parkinson's Disease</li> <li>• Endovascular Treatment of a Cerebral Arteriovenous Malformation (AVM)</li> <li>• Insertion of Cerebral Shunt</li> <li>• Surgical Repair of Depressed Skull Fracture</li> <li>• Surgical Excision of a Spinal Meningioma</li> <li>• Coma That Persists for At Least Forty Eight (48) Hours</li> </ul>	<ul style="list-style-type: none"> <li>• Moderately Severe Parkinson's Disease</li> <li>• Moderately Severe Alzheimer's Disease or Dementia</li> <li>• Surgery for Drug Resistant Epilepsy</li> </ul>
<b>3. Heart/ Artery Benefit</b>	<ul style="list-style-type: none"> <li>• Insertion of Pacemaker</li> <li>• Pericardectomy</li> <li>• Percutaneous Heart Valve Surgery</li> <li>• Minimally Invasive Surgery to Aorta</li> <li>• Keyhole Coronary By-Pass Surgery / EECp</li> </ul>	<ul style="list-style-type: none"> <li>• Insertion of Cardiac Defibrillator</li> <li>• Carotid Artery Surgery</li> </ul>
<b>4. Bone /Joint Benefit</b>	<ul style="list-style-type: none"> <li>• Osteoporotic Fracture Requiring Surgery</li> <li>• Joint Replacement due to Severe Osteoarthritis</li> <li>• Moderately Severe Burns</li> <li>• Surgical Reattachment Amputated Limb</li> <li>• Facial Reconstructive Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of A Single Hand or Foot by Amputation</li> </ul>
<b>5. Connective Tissue Disease Benefit</b>	-	<ul style="list-style-type: none"> <li>• Moderately Severe Rheumatoid Arthritis</li> <li>• Progressive Scleroderma</li> </ul>
<b>6. Hearing Benefit</b>	<ul style="list-style-type: none"> <li>• Bilateral Severe Hearing Loss</li> <li>• Surgical Drainage for Cavernous Sinus Thrombosis</li> </ul>	<ul style="list-style-type: none"> <li>• Cochlea Implant</li> </ul>
<b>7. Kidney/ Urinary Tract Benefit</b>	<ul style="list-style-type: none"> <li>• Nephrectomy/ Removal of One Kidney</li> </ul>	<ul style="list-style-type: none"> <li>• Chronic Severe Renal Impairment</li> </ul>
<b>8. Liver Benefit</b>	<ul style="list-style-type: none"> <li>• Partial Hepatectomy</li> <li>• Portal Vein Thrombosis</li> </ul>	<ul style="list-style-type: none"> <li>• Cirrhosis of the Liver</li> </ul>
<b>9. Lung Benefit</b>	<ul style="list-style-type: none"> <li>• Removal of One Lobe of The Lungs</li> <li>• Status Asthmaticus</li> <li>• Surgical Insertion of A Vena-cava Filter</li> </ul>	<ul style="list-style-type: none"> <li>• Removal of Two or More Lobes of The Lungs</li> <li>• Heart Failure due to Chronic Lung Disease</li> </ul>
<b>10. Transplant Benefit</b>	<ul style="list-style-type: none"> <li>• Small Bowel Transplant</li> </ul>	<ul style="list-style-type: none"> <li>• Pending Major Organ Transplant</li> </ul>
<b>11. Vision Benefit</b>	<ul style="list-style-type: none"> <li>• Blindness/ Loss of Sight One Eye</li> <li>• Corneal Transplant</li> </ul>	<ul style="list-style-type: none"> <li>• Bilateral Severe Low Vision</li> </ul>

**Note:** For detailed definition of the covered illnesses, conditions and medical procedures, please refer to the policy contract.



## What are the exclusions?

We shall not pay the Benefit if the illness or condition is caused directly or indirectly by one of the following:

Applicable to **Crisis Defender** and **Early Crisis Protector**

- a) Any symptoms occurring within the first:
  - i. 90 days of continuous cover for any illnesses or conditions under Early Stage Critical Illness Benefit in **Early Crisis Protector**.
  - ii. 60 days of continuous cover for Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease and Cancer under **Crisis Defender** and any illnesses or conditions under Special Benefit in **Early Crisis Protector**.
  - iii. 30 days of continuous cover for other illnesses or conditions under **Crisis Defender**.
- b) Existence of AIDS or the presence of any HIV infection (except for Full-Blown AIDS or HIV Infection due to Blood Transfusion covered under **Crisis Defender**).
- c) Pre-existing illness.

Applicable to **Early Crisis Protector** only

- a) Self-inflicted injuries while sane or insane.
- b) Wilful misuse of alcohol or drugs.
- c) 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.
- d) Failure to seek or follow reasonable medical advice.



## Appendix III: Yearly premium rate of Crisis Defender and Early Crisis Protector:



**Crisis Defender** yearly premium rate for RM 1,000 sum assured

Age Next Birthday	Expiry age 70		Expiry age 80	
	Male	Female	Male	Female
1 - 15	2.85	2.53	4.32	3.77
16 - 20	3.36	3.00	5.09	4.46
21 - 25	4.04	3.57	6.07	5.29
26 - 30	4.92	4.26	7.29	6.28
31 - 35	6.04	5.10	8.81	7.47
36 - 40	7.84	6.32	10.73	8.90
41 - 45	9.67	7.53	13.10	10.65
46 - 50	12.16	9.18	16.42	13.21
51 - 55	14.73	10.95	19.67	15.75
56 - 60	19.70	13.45	26.06	19.33
61 - 65	N/A	N/A	30.64	23.81
66 - 70	N/A	N/A	36.93	30.42

Premium rates shown above are based on non-smoker standard risk and subject to underwriting.



**Early Crisis Protector** yearly premium rate for RM 1,000 sum assured

Age Next Birthday	Expiry age 70		Expiry age 80	
	Male	Female	Male	Female
19 - 20	2.46	2.28	3.72	3.39
21 - 25	2.96	2.71	4.44	4.01
26 - 30	3.59	3.23	5.34	4.76
31 - 35	4.41	3.86	6.45	5.66
36 - 40	5.72	4.78	7.85	6.75
41 - 45	7.06	5.70	9.58	8.08
46 - 50	8.89	6.95	12.02	10.02
51 - 55	10.77	8.28	14.40	11.96
56 - 60	14.13	10.20	19.05	14.68
61 - 65	N/A	N/A	22.35	18.06
66 - 70	N/A	N/A	26.24	22.65

Premium rates shown above are based on non-smoker standard risk and subject to underwriting.



# Grab a from us, and move forward!

For personal assistance call **03-2116 0228**,  
e-mail us at **customer.mys@prudential.com.my**  
or contact your friendly Prudential Wealth Planner.

## Important Notes:

- This brochure is for illustrative purposes only. You are advised to refer to the Prudential Product Disclosure Sheet and Sales Illustration before purchasing a plan, and to refer to the terms and conditions in the policy document for details of the important features of the plan.
- You should assess the affordability and suitability of the product in relation to your financial goals and risk appetite. To achieve this, we recommend you speak to your agent or Wealth Planner who will perform a needs analysis and assist you to make an informed decision.
- Coverage to expiry age is subject to sufficient funds to cover for insurance charges, service charges, guarantee charges (if any), administration charges (if any), Goods and Services Tax (if any) and other charges (if any).
- There is a free-look period of 15 days after the delivery of your policy to allow you to review it if it meets your needs. If the policy is cancelled within this period, the value of units (at next pricing date) plus the unallocated premiums, service charge, insurance charges, guarantee charges (if any) and administration charges (if any) less medical expenses will be refunded.
- If you cancel the policy in the early years, you may not be able to obtain the full value from the amount you have paid in. Upon surrender, the various benefits under this plan will cease.
- Premium rates and insurance charges for this benefit are not guaranteed. We reserve the right to revise the premium rates and charges at policy anniversary by giving a 90-day prior notice if the actual claims experience is worse than expected.
- Non-payment of premiums may cause this plan to lapse.
- Prudential Assurance Malaysia Berhad (PAMB) is an insurance company licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia (BNM).

**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.**



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Always Listening. Always Understanding.