

PRU multiple crisis cover

"A plan that allows me to bounce back after a critical illness... again and again! "



The multiple protection plan against critical illnesses

At a Glance:

PRU multiple crisis cover gives you peace of mind by providing:

- > **Critical illnesses claims of up to THREE times**
- > **Coverage for TWO instances of Cancer**
- > **WAIVER of PREMIUMS upon diagnosis of critical illness**
- > **COMPREHENSIVE coverage for death, disability and critical illnesses**

You want the best for you and your loved ones. That means planning for the future. It also means planning for the unexpected.

Critical illnesses occur much more frequently than we realize but fortunately, it is not always a terminal situation. In fact, due to advances in medical science, the survival rate for critical illnesses is rapidly improving and it improves even more if critical illnesses such as heart disease or cancer are treated at an early stage.

Yet the treatment for some illnesses may involve long periods of rehabilitation, not to mention the possible economic loss and financial burden arising from escalating medical expenses that can often be as debilitating as the illness itself.

So, does your existing insurance give you and your loved ones sufficient protection against critical illnesses, especially if it happens again?

Recognising the need for enhanced protection and peace of mind, we now introduce to you **PRU** multiple crisis cover, a unique plan that provides you with multiple critical illness and cancer claims, together with protection against death and disability.

Let us be there to support you all the way!

» Benefits

Critical illnesses claims of up to **THREE** times

You can make up to **THREE*** critical illness claims from a comprehensive and wide-ranging list of illnesses, giving you peace of mind that you are covered again and again.

Coverage for **TWO** instances of Cancer

PRU multiple crisis cover allows you to make up to **TWO** cancer claims, giving you added protection when you need it most.

WAIVER of **PREMIUMS** upon diagnosis of critical illness

On the first diagnosis of a critical illness, **PRU** multiple crisis cover will **WAIVE ALL FUTURE PREMIUMS**, so that you can concentrate on getting your health back on track without any additional worry.

COMPREHENSIVE coverage for death, disability and critical illnesses

We truly understand when you need help the most by giving your loved ones and yourself death and Total and Permanent Disability (TPD) benefits in addition to the protection for a wide range of critical illnesses.

* From different Critical Illness groups.

» All about **PRU** multiple crisis cover

1. How does the product work?

PRU multiple crisis cover is a term plan that covers you against death, Total and Permanent Disability (TPD) and a wide range of critical illnesses and allows you to make multiple critical illness and cancer claims.

2. What will be paid out?

Upon Death	The sum assured is payable.
Total and Permanent Disability (TPD)	The sum assured is payable.
Upon diagnosis of Critical Illness	<p>The sum assured is payable if the policyholder is diagnosed with a critical illness (up to a maximum of 3 claims) defined in the policy contract.</p> <p>Upon diagnosis of the first critical illness (excluding Angioplasty and Other Invasive Treatments for Coronary Artery Disease), all future premiums will be waived until death, TPD before age 65 or until policy expiry, whichever comes first.</p> <p>For Full-Blown AIDS claim, only 50% of the sum assured is payable.</p> <p>10% of the sum assured up to a limit of RM25,000 will be payable upon a claim for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.</p> <p>No benefit shall be payable if the diagnosis of the subsequent Critical Illness is directly or indirectly related to the previously claimed critical illness, except for Angioplasty and Other Invasive Treatments for Coronary Artery Disease.</p>
Upon surrender of policy	<p>The surrender value is payable.</p> <p>PRU multiple crisis cover will have cash value after at least 3 years' premiums have been paid and the plan has been in-force for 3 years.</p>

Note:

The policy will be terminated upon death or TPD claims and the critical illness coverage will cease.

For a juvenile plan, in the event of death, critical illness or TPD before age 5, the proportion of the basic sum assured paid is at age 1 n.b. (next birthday): 20%, age 2 n.b.: 40%, age 3 n.b.: 60%, age 4 n.b.: 80%, age 5 n.b.: 100%.

3. What are the other supplementary benefits available?

For your protection against any eventualities, we offer you supplementary benefits to enhance your **PRU** multiple crisis cover plan.

Spouse waiver	Waives all future premiums in the event that the spouse of the life assured dies, suffers from TPD* or is diagnosed with a critical illness before attaining the age of 70.
Parent waiver	Waives all future premiums until your child attains the age of 25 in the event that the parent of the life assured dies, suffers from TPD*, or is diagnosed with a critical illness

* TPD benefit will cease upon attaining age 65

4. What is the premium amount?

The premium will be determined by the sum assured.

Examples as follows:

For a male non-smoker, with a sum assured of RM100,000

Age	Policy term	Annual Premium rate (RM)
25	20	559
	30	654
35	20	1058
	30	1377
45	20	2769
	30	3735

For a female non-smoker, with a sum assured of RM100,000

Age	Policy term	Annual Premium rate (RM)
25	20	524
	30	636
35	20	1083
	30	1316
45	20	2428
	30	3060

For full premium rate details, please refer to www.prudential.com.my

5. Who is this plan for?

This plan is for anyone aged between 1 - 65 years old next birthday who wants:

- Peace of mind provided by multiple protection against critical illnesses; or
- A product that complements existing medical insurance to ensure protection beyond hospitalisation.

6. What illnesses can I claim for?

Critical illnesses are categorised into 6 groups as below. You can make 1 critical illness claim from each group up to a maximum of 3 claims from all groups throughout your policy term.

Group 1

- Coronary Artery By-Pass Surgery
- Serious Coronary Artery Disease
- Angioplasty and Other Invasive Treatments for Coronary Artery Disease
- Heart Attack
- Kidney Failure
- Major Organ / Bone Marrow Transplant (Kidney)
- Medullary Cystic Disease
- Systemic Lupus Erythematosus (SLE) with Severe Kidney Complications
- Stroke

Group 2

- Cardiomyopathy
- Heart Valve Surgery
- Major Organ / Bone Marrow Transplant (Heart)
- Primary Pulmonary Arterial Hypertension
- Surgery to Aorta

Group 3

- Brain Surgery
- Benign Brain Tumour
- Blindness
- Coma
- Deafness
- Loss of Speech
- Third Degree Burns
- Major Head Trauma

Group 4

- End-Stage Liver Failure
- End-Stage Lung Disease
- Fulminant Viral Hepatitis
- Major Organ / Bone Marrow Transplant (Liver/Lung)

Group 5

- Alzheimer's Disease/Severe Dementia
- Bacterial Meningitis
- Encephalitis
- Loss of Independent Existence
- Motor Neuron Disease
- Multiple Sclerosis
- Paralysis of Limbs
- Parkinson's Disease

Group 6

- Full-Blown AIDS
- HIV Infection due to Blood Transfusion
- Chronic Aplastic Anemia
- Cancer
- Major Organ / Bone Marrow Transplant (Pancreas)
- Major Organ / Bone Marrow Transplant (Bone Marrow)

7. How does the Cancer claim work?

You are allowed up to 2 Cancer claims within Group 6 which will be considered as 2 out of the total 3 critical illness claims you can make.

When the first Cancer claim is made, all other illnesses in Group 6 will be dropped while Cancer remains to allow a second cancer claim. A 5-year cancer free waiting period* between Cancer claims is also required and the second Cancer cannot be from the same site as the 1st Cancer.

*The 5-year cancer free waiting period is defined as sixty (60) months from the date that the Cancer is deemed by the Oncologist to be in remission for the first Cancer and/or any subsequent Cancer.

8. How does the Angioplasty and Other Invasive Treatments for Coronary Artery Disease claim work?

10% of the sum assured up to a limit of RM25,000 will be payable for Angioplasty and Other Invasive Treatments for Coronary Artery Disease. The balance of the sum assured will be available for another critical illness claim from Group 1 while the full sum assured will still be payable for other critical illness claims from other groups. No benefit for Angioplasty and Other Invasive Treatments for Coronary Artery Disease will be payable if there is a prior claim from Group 1.

A claim for Angioplasty and Other Invasive Treatments for Coronary Artery Disease will not be applicable for premium waiver and can only be claimed once. The claim does not count towards the limit of 3 critical illness claims.

9. How does Major Organ / Bone Marrow Transplant claim work?

During the policy term, you can only claim for a Major Organ / Bone Marrow transplant once from any one of the four Major Organ / Bone Marrow transplant groupings (Groups 1, 2, 4 and 6). Once a claim has been made, you cannot claim for other major organ / bone marrow transplants regardless of whether it is from the same or different Critical Illness groups.

Major Organ / Bone Marrow Transplant is defined as the receipt of a transplant of:

- Human bone marrow using hematopoietic stem cells preceded by total bone marrow ablation; or
- One of the following human organs: heart, lung, liver, kidney, pancreas that resulted from irreversible end-stage failure of the relevant organ.

Other stem cell transplants are not covered.

Get peace of mind with multiple critical illness cover today!

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

Terms and Conditions:

1. The Company reserves the right to revise the premium charged in respect of the critical illness cover under this plan at any time by giving 90 days prior notice; the premium charged for Death and TPD benefits which are guaranteed. The revised premium rates shall only be effective at the next policy anniversary.
2. You are advised to ensure that this plan will best serve your needs and that the premium payable under the policy is an amount you can afford.
3. 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.
4. There is a free-look period of 15 days after the delivery of your policy to allow you to review if it meets your needs. If the policy is returned within the period, the premium you have paid will be refunded, subject to deduction of any expenses incurred for medical investigations.
5. This leaflet is for illustrative purposes only. For further details on the terms and conditions, please refer to your policy document.
6. This leaflet is to be used in conjunction with the Prudential Medical Health Insurance Information Booklet.

Terma dan Syarat:

1. Syarikat berhak menyemak semula kadar premium yang dikenakan bagi perlindungan penyakit kritikal di bawah pelan ini pada bila-bila masa dengan memberi notis terdahulu 90 hari; premium yang dikenakan bagi manfaat Kematian dan TPD adalah dijamin. Kadar premium semakan akan hanya berkuat kuasa pada ulang tahun polisi yang berikutnya.
2. Anda dinasihatkan supaya memastikan pelan ini menepati keperluan anda dan anda mampu membayar amaun premium yang perlu dibayar di bawah polisi ini.
3. Jika anda membatalkan polisi ini pada tahun-tahun awal, anda mungkin tidak akan mendapat nilai penuh daripada amaun yang telah anda bayar.
4. Tempoh berfikir selama 15 hari diberikan selepas polisi anda diserahkan kepada anda bagi membolehkan anda mengkajinya semula bagi memastikan ia memenuhi keperluan anda. Jika polisi dikembalikan dalam tempoh tersebut, premium yang telah dibayar akan dikembalikan, tertakluk kepada potongan sebarang perbelanjaan yang ditanggung untuk siasatan perubatan.
5. Risalah ini adalah bagi tujuan penjelasan sahaja. Untuk butir-butir lanjut mengenai terma dan syarat, sila rujuk dokumen polisi anda.
6. Risalah ini hendaklah digunakan bersama dengan Buku Maklumat Perubatan dan Kesihatan Insurans Prudential.

条规与细则:

1. 本公司保留权利随时检讨有关在这份计划下受保之危疾的保费，并给予90天的事前通知；不过，死亡与完全及永久伤残利益则受到保障维持不变。调整后的保费将于下个保单周年日开始生效。
2. 您必须确保这份计划符合您的需求，并可负担所需缴付的保费。
3. 如果您在早期时既终止本保单，您也许不能得回相等于您所缴付的总额。
4. 收到保单后，您有15天的审阅期以检视本保单是否符合您的需求。如果本保单在既定的期限内归还，公司将在扣除医疗调查所需的开支外，退还您所缴付的保费。
5. 本册子只供说明之用。欲进一步了解条款及条件，请参阅您的保单文件。
6. 本册子必须与保诚医疗健康保险小册子一同使用。

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Always Listening. Always Understanding.