

Care of others starts with you.

**PRUMy Critical Care**

We do protection with lump sum payout to you when critical illnesses strike.

Protection Insurance



**PRUDENTIAL**

Listening. Understanding. Delivering.



# PRUMy Critical Care

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Whether it's family members, friends, or even celebrities, we all know someone who has had unexpected life-threatening diseases like Cancer, Heart Attack or Stroke. Critical illnesses do not discriminate and can strike at any time and at any age. Hence, people are now choosing to have **extra security to safeguard themselves and their families.**



You might have the best medical insurance, but is that enough? You might want to get the best treatment possible to recover from the critical illness, even if it means going for advanced treatment overseas or any other alternative treatment. And while you are recovering from the illness and taking time off from work, living expenses still continue. A critical illness coverage **will help relieve that pressure off you by providing you with a lump sum payout**, so you can focus on getting the best care that you deserve.



# Introducing **PRU**My Critical Care

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**PRU**My Critical Care is a comprehensive solution for your critical illness protection with **PRU**With You as the basic plan and Total Multi Crisis Care as the main critical illness rider.

**PRU**My Critical Care offers:



**Comprehensive** critical illness coverage that allows multiple claims up to 400% of rider sum assured



**Additional Special Benefit** coverage on Diabetic Related Conditions and Joint Related Conditions



**Re-diagnosis** of 3 major critical illness coverage for: Cancer, Heart Attack and Stroke



**Early to late stage** critical illness coverages, to ensure you stay protected

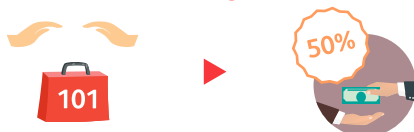


# Key benefits of Total Multi Crisis Care

Under **PRUMy** Critical Care solution, Total Multi Crisis Care provides comprehensive critical illness coverage for a total of **160 conditions** up to **400% of the rider sum assured**.

1

## Early Critical Illness Coverage



Early detection and diagnosis of critical illnesses **improve the chances of a successful treatment**<sup>1</sup>. Total Multi Crisis Care provides **coverage on 101 early critical illness conditions** (covering both early stage & intermediate stage) by **paying 50% of the rider sum assured** upon diagnosis of a covered condition.

2

## Critical Illness Coverage



When someone is diagnosed with life-threatening illness, the financial needs are greater than just the usual treatment cost. **One will want to get the best and most advanced treatment that may not be covered under common medical plans**, and at the same time still be able to take care of necessary living expenses. Total Multi Crisis Care **pays 100% of the rider sum assured** upon diagnosis of a covered late stage critical illness.

3

## Multiple Claims up to 400% of the rider sum assured



Total Multi Crisis Care **allows multiple claims** on covered early critical illnesses and late stages critical illnesses **up to a total of 400% of the rider sum assured**. Multiple claims are allowed on different stages of the critical illness category with a maximum of 100% of the rider sum assured for each critical illness category. The only exceptions are for Cancer, Heart Attack and Stroke which can be claimed twice\*. A maximum of **4 early critical illness claims are allowed** subject to RM200,000 per life limit.

Source:

<sup>1</sup><https://www.thestar.com.my/opinion/letters/2018/10/08/early-diagnosis-saves-lives/>

4

## Re-diagnosis of Cancer, Heart Attack, and Stroke Coverage



Cancer, Heart Attack and Stroke are among the most prevalent critical illnesses in Malaysia. While the chance to survive and recover from the illnesses are higher now due to medical advancement, it is possible for someone to get diagnosed with Cancer, Heart Attack or Stroke for the second time. Total Multi Crisis Care also **provides coverage when one is diagnosed with subsequent Cancer, Heart Attack or Stroke before age 85**, when it is unrelated to the first diagnosis\*. This means that Total Multi Crisis Care **covers up to 200% of the rider sum assured** for critical illness categories of Cancer, Heart Attack and Stroke.

5

## Additional Coverage for Special Benefit

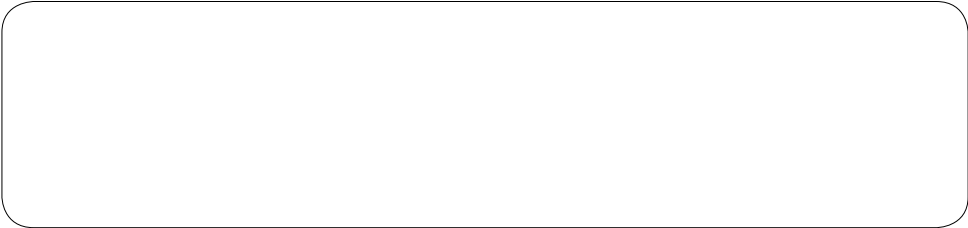


**20% of the rider sum assured** is payable upon diagnosis of any one of the covered Diabetic Related Conditions and Joint Related Conditions. This Special Benefit is only payable once. The payout on this Special Benefit **will not reduce the rider sum assured**.

\*The subsequent Cancer diagnosis must be a new primary cancer that is completely unrelated to the first Cancer claim and occurs in a different organ or site and not a secondary spread (metastasis) of any previous cancer. The diagnosis of subsequent Cancer (for any stages) must be at least 3 years after the diagnosis of the first Cancer. The diagnosis of subsequent Heart Attack or Stroke must be unrelated to the first Heart Attack or Stroke claim. The diagnosis of subsequent late stage Heart Attack or Stroke must be at least 1 year after the diagnosis of the first late stage Heart Attack or Stroke. Rider will be terminated if the rider has paid cumulative benefits of more than 100% of the rider sum assured at age 85 next birthday. If not, the rider will continue to cover up to 100% of the rider sum assured from age 85 next birthday onwards.

Please refer to **PRUWith You Product Disclosure Sheet** and **Sales Illustration** for the full list of benefits, exclusions, waiting periods and other terms and conditions.

For more information, you can visit [www.prudential.com.my](http://www.prudential.com.my) or contact one of our friendly Prudential Agents or Wealth Planners. We're always here to help.



## Important Notes & Disclaimer

**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.

You should satisfy yourself that this policy (including riders) 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. The cost of insurance charged for Medical and Health Insurance (MHI) riders are illustrated in Prudential's corporate website.

This leaflet contains only a brief description of the product and is not exhaustive. You are advised to refer to the **PRUWith You** Product Disclosure Sheet, Sales Illustration, and the consumer education booklet on Investment-Linked Insurance and Medical and Health Insurance before purchasing a policy, and to refer to the terms and conditions in the policy document for details of the important features of 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.

**Prudential Assurance Malaysia Berhad**  
Member of PIDM

Prudential Assurance Malaysia Berhad (PAMB) is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits insured under the insurance policies offered by PAMB are protected against loss of part or all of insurance benefits by PIDM, in the unlikely event of an insurer member failure. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from PAMB or visit PIDM website ([www.pidm.gov.my](http://www.pidm.gov.my)) or call PIDM toll-free line (1-800-88-1266).

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