

Frequently Asked Questions (FAQs) for **PRUCare and PRUCritical Care Rider**

Plan Features

1. What is PRUCare and PRUCritical Care Rider?

PRUCare is a non-participating term life product that provides financial protection against death/Total and Permanent Disability, attached with **PRUCritical Care** rider providing financial protection against selected medical conditions which include Critical Illness Conditions, Juvenile Medical Conditions, Extra Gender-Specific Cancer, Pregnancy Complications, Reconstructive Surgery or Skin Grafting, and Diabetic Complications.

2. Who is eligible to purchase PRUCare and PRUCritical Care Rider?

You may purchase this plan if you are:

- a) Entity registered and operating in Cambodia, or
- b) Cambodian citizen or who has been resident in Cambodia for at least 6 months and with bona-fide residential address in Cambodia, aged from 18 – 60 years-old who are Smartphone users.

3. What is the Policy Term duration for PRUCare and PRUCritical Care rider?

Policy Term is the period during which life insurance coverage is provided. The Policy Term for this Product is 5 (five) years.

4. What does the benefit payable for PRUCare and PRUCritical Care rider?

If any of the following benefits are selected, the benefits would be payable as below:

Benefits	Pay-out
Death/TPD	100% of Sum Assured in case of death or TPD
Critical Illness	Additional 500% of Sum Assured in case of the diagnosis of any one of the 5 specified Critical Illness conditions. Future premiums of other benefits are waived upon a successful claim for this benefit.
Juvenile Medical Conditions	Additional 500% lump-sum of Sum Assured in case of the diagnosis of any one of the 10 specified Juvenile Medical Conditions. Future premiums of other benefits are waived upon a successful claim for this benefit.

Extra Gender-Specific Cancer	<p>Additional 100% of Sum Assured in case of diagnosis with any one of the listed cancers below:</p> <ul style="list-style-type: none"> - For Female: Breast Cancer, Uterine Cancer, Cervical Cancer - For Male: Prostate Cancer, Testicular Cancer, Penile Cancer <p>This benefit is an additional benefit to Critical Illness benefit.</p>
Pregnancy Complications	<p>Additional 50% of Sum Assured in case of the diagnosis of any one of the covered Pregnancy Complication conditions.</p>
Reconstructive Surgery or Skin Grafting	<p>Additional 10% of Sum Assured in case of Facial Reconstructive Surgery due to Accident or Skin Grafting due to Major Burns (Open to Occupation Class 1 and 2 only)</p> <p>This benefit is payable only once per accident/burn and only once per Policy Year. This benefit is claimable up to 3 times that each claim must be in a different Policy Year and is from different accident/burn events. The benefit shall be terminated upon the termination of the policy contract, or third claim is being admitted.</p>
Diabetic Complications	<p>Additional 25% of Sum Assured if the Life Assured undergoes treatment and is diagnosed with a Diabetic Complication.</p>

Refer to Insurance Policy for the covered conditions on the Critical Illness, Juvenile Medical Conditions and Pregnancy Complications.

Note: Sum Assured refers to the amount of money which the Policy Owner and Life Assured would like to have as the insurance coverage, to be payable when the relevant insured event(s) occur, subject to the Terms and Conditions in Insurance Policy.

5. What are the keys exclusions of **PRUCare** and **PRUCritical Care Rider**?

5.1. Exclusion for **PRUCare**

The Company shall not pay benefits defined in this Provision if the claim of Life Assured resulted from any of the followings:

- i. Self-inflicted injuries, attempted suicide or suicide, whether the Life Assured is sane or insane
- ii. A committed criminal offense or an attempted commitment of a criminal offense. In cases where the criminal offense was carried out by one or several beneficiaries, only the beneficiaries not involved in the aforementioned criminal activity will remain eligible to receive their benefits.
- iii. Drugs or stimulator abuse, abusively using alcohol or driving vehicles under the influence of alcohol as defined in current laws and regulations.
- iv. Pre-existing condition as defined in the Insurance Policy.

5.2. Exclusion for PRUCritical Care Rider

The Company shall not pay benefits defined in this Provision if the claim of Life Assured is caused directly or indirectly due to any of the following:

- i. Pre-existing conditions as defined in the Insurance Policy.
- ii. Any illnesses or conditions presenting itself or being diagnosed within the Waiting Period.
- iii. Suicide, attempted suicide or self-inflicted injury while sane or insane.
- iv. Commitment or attempted commitment or provocation of an assault or a criminal offense by the Policy Owner, Life Assured or Beneficiary.
- v. Effects of drug or alcohol abuse.
- vi. Diagnosis was due to, directly or indirectly, congenital anomaly or defect.
- vii. Life Assured dies within the Survival Period stated in Point 7.

If Reconstructive Surgery or Skin Grafting benefit is selected, in addition to the above exclusion conditions, the following exclusions also apply. The Company shall not pay benefits defined in this Provision if the claim of Life Assured is caused directly or indirectly due to any of the following:

- i. Treatment for any illness or injury resulting from the Life Assured taking part in a dangerous activity or sport regardless of whether for leisure or as a professional or when an income could or would be earned from the activity or sport.
- ii. Civil commotion, riot, strike, terrorist activities, breaking or attempting to break the law, resisting arrest or any imprisonment.
- iii. The consequences arising, whether directly or indirectly, from nuclear fallout, radioactivity, any nuclear fuel, material or waste, and war related risks.

6. What is Waiting Period?

Waiting period shall mean the specific period after Policy Issuance Date or the Reinstatement Date, or policy alteration date of changing the benefit (for increase Sum Assured) of this Policy (In other words, Policy Renewal Date), whichever comes later, with which the claim or any benefit is not eligible. The Waiting Periods are as the following:

- a) Critical Illness / Juvenile Medical Conditions / Extra Gender Specific Cancer / Diabetic Complication: 90 days
- b) Pregnancy Complication: 300 days

7. What is Survival Period?

The company shall not pay benefits under this Policy if claim of the Life Assured is caused directly or indirectly due to any of the following:

- a) The Life Assured dies within 14 days from the first date of critical illness diagnosis, except for Major Cancer.
- b) The Life Assured dies within 14 days from the first date of diagnosis of a Juvenile Medical Condition.
- c) The Life Assured dies within 14 days from the first date of diagnosis of a Diabetic Complication

8. When would be the coverage start date after issuance date? How does it work?

The coverage will start after Waiting Period, as described in point 6.

9. Is there any medical underwriting process for purchasing PRUCare and PRUCritical Care Rider?

Yes, there is the simplified underwriting process for customers while purchasing the policy. There would be BMI (height and weight) check and 2 health declarations or health questionnaires. There will be an additional health declaration or health questionnaire needed if Pregnancy Complications benefit is selected.

The Policy will be instantly issued after the customer completes all required information and declaration.

10. Is there any Grace Period allowed for this Product during the Policy Term?

There is a Grace Period of 30 (thirty) days applied to this Policy. If the due Premium is not received by the end of the Grace Period, the Policy shall acquire lapsed status, with the effective date of lapse being the Premium Due Date of the unpaid due premium.

11. Is there any lapse status on my Policy if I have not paid Premium as promised?

The Policy will lapse in case the due Regular Premium remains unpaid after the expiry of the Grace Period, and insurance benefits under this Policy will no longer be applicable.

Once the Policy is lapsed, the Policy Owner can reinstate the Policy within six (6) months from the date of lapse by paying all the unpaid Premium(s) and interest, if any, and subject to the provision on Reinstatement.

Premium and Charges

12. How many premium frequencies are there for PRUCare and PRUCritical Care Rider? Is premium guaranteed?

The frequency of premium payment depends on the frequencies chosen by customer. Premium will be charged based on Age, Gender, Premium Frequency, Sum Assured and Benefit(s) chosen by the customer.

Premium is guaranteed within the 5-year Policy Term. Premium will change at each renewal, based on age at renewal, Sum Assured and the change on the Benefits selected.

Policy Owner and/or the Company reserves the right not to renew this Product.

Policy Servicing

13. After I have purchased my policy, who may I contact for policy servicing and enquiries?

For assistance and enquiries, you may contact our Customer Service:

- Contact: 023 964 222 or 1800 21 22 23 (Toll Free)
- Email: info@prudential.com.kh
- Facebook: Prudential Cambodia
- Website: www.prudential.com.kh/

14. How do I receive my policy document after purchase?

Once your Policy is successfully issued, you will get instant confirmation and you will be able to view the contract in "PRUService" section through Prudential mobile application, Pulse.

15. How can I change my contact details?

You may change and update the address and contact details in the "PRUService" page in Prudential mobile application, Pulse.

16. Can I change the Policy term after purchased it?

The Policy Term cannot be changed during the continuance of the Policy.

17. Can I change the Beneficiary after purchase?

There is a default beneficiary as set in the Insurance Policy, and you will be allowed to alter the beneficiary right away after the Policy is issued.

Claims

18. How long that I must register a claim?

The claim submission related to the covered events should be submitted to the Company within 30 days after the event date.

19. How do I submit claims?

You may register a claim through following means:

- a. Register through Prudential mobile application, Pulse.
- b. You may register a claim at Prudential Cambodia Life Assurance Customer Service Center Office V-Trust Tower ground Floor, #24, Street 169 - Tchecoslovaquie Blvd, Sangkat Vealvong, Khan 7 Makara, 12253 Phnom Penh, Cambodia.

Contact Claim:

- Email: pcla.claims@prudential.com.kh
- Phone: 095 964 222

20. What are the documents required when submitting a claim?

You are reqd to submit the following information/document for claim on **PRUCare**

- a) Completed claim form
- b) Death Certificate, Overseas death certificate, body repatriation certificate or cremation certificate, if death occurred outside of Cambodia, OR Total and Permanent Disability Certificate; and
- c) Accident and medical report issued by competent authority (for accident), OR medical records (for non-accident); and
- d) For death claim, relationship proof document (Copy of Life Assured's family book or residence book); and Copy of the passport/ID of the claimant; and
- e) Copy of the bank account of the claimant

You are required to submit the following information/document for claim on **PRUCritical Care** Rider:

- a) Completed Claim form
- b) Copy of all Medical Records related treatment from specialist doctor to support the insured event (The records must be in Khmer or English.)
- c) Pathology/Histology/biopsy report(s) if this test was done

21. How do I check my claim status or further clarify any doubts regarding the claim decision?

For assistance and enquiries, you may contact our Claim team at:

- Contact: 095 964 222
- Email: pcla.claims@prudential.com.kh

Termination

22. How does termination work for this Product?

The Policy will be automatically terminated due to any one of the following conditions:

- a) Upon Death or TPD of the Life Assured under the Policy, or
- b) Upon the claim payment under the Policy as per the conditions set under the Insurance Policy, or
- c) Upon notification from Policy Owner to cancel/terminate the Policy, or
- d) Upon end of insurance coverage, or
- e) The Life Assured has reached the expiry age (Age last birthday) under the Policy, or
- f) The Policy is terminated by the Company in accordance with the Insurance Policy, or
- g) Other situations as may be stipulated by the existing insurance regulations, or
- h) The Company reserves the rights to terminate the Policy or not pay claim in case Policy Owner or Life Assured under this Policy do not disclose every fact material to our assessment of the risk of issuing this Policy and any of its coverage.
