

<p>Product Disclosure Sheet (Please Read this Product Disclosure Sheet and Be sure to also read the general Insurance Policy)</p>	<p>Prudential Cambodia Life Assurance PRUCare is a non-participating term life product providing death/TPD coverage and PRUCritical Care rider providing financial protection against selected medical conditions.</p>
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1. What is this product about?

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.

The following are the key features of **PRUCare** and **PRUCritical Care** rider:

Type of product	Protection
Benefits to customers	<ul style="list-style-type: none"> - Death/TPD - Critical Illness (Including Waiver of Premium) - Juvenile Medical Conditions (Including Waiver of Premium) - Extra Gender-Specific Cancer - Pregnancy Complications - Reconstructive Surgery or Skin Grafting - Diabetic Complications
Sum Assured	<ul style="list-style-type: none"> - Minimum 1000 USD - Maximum 5000 USD
Premium term / Policy term	5 years
Premium structure	<ul style="list-style-type: none"> • Regular pay (Annual /Semi-annual/Quarterly/monthly) • Premium is level within the Policy Term
Currency	USD

- **Entry Age:**
 - Juvenile: Min. 1 and Max. 14 years old
 - Pregnancy Complications benefit: Min. 18 and Max. 39 years old
 - Reconstructive Surgery or Skin Grafting: Min. 18 and Max. 60 years old
 - Other benefits: Min. 1 and Max. 60 years old

- **Expiry Age:**

- Juvenile: 18 years old
- Pregnancy Complications benefit: 44 years old
- Other benefits: 70 years old

2. What are the benefits 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	Additional 100% of Sum Assured in case of diagnosis with any one of the listed cancers below: <ul style="list-style-type: none"> - For Female: Breast Cancer, Uterine Cancer, Cervical Cancer - For Male: Prostate Cancer, Testicular Cancer, Penile Cancer This benefit is an additional benefit to Critical Illness.
Pregnancy Complications	Additional 50% of Sum Assured in case of the diagnosis of any one of the covered Pregnancy Complication conditions.
Reconstructive Surgery or Skin Grafting	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, and not open to Occupation Class 3 and 4 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.

Diabetic Complications	Additional 25% of Sum Assured if the Life Assured undergoes treatment and is diagnosed with a Diabetic Complication.
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Note:

- Critical Illness is a compulsory benefit. Other benefits are optional that the customer can choose to add or remove at policy inception or renewal.
- For the following Rider benefits, once a claim has been made, the Rider will be terminated and will not allow to be renewed:
 - Critical Illness
 - Juvenile Medical Conditions
 - Extra Gender-Specific Cancer
 - Diabetic Complications
 - Pregnancy Complications
- Upon termination of any of following Rider benefits within Policy Term, Premium of the terminated benefit shall not be payable for the remaining Policy Term:
 - Diabetic Complications
 - Pregnancy Complications
 - Reconstructive Surgery or Skin Grafting
- Upon termination of any of following Rider benefits within Policy Term, future Premium for the Insurance Product and all selected Rider benefits (if applicable) will be waived during the remaining Policy Term:
 - Critical Illness
 - Juvenile Medical Conditions
 - Extra Gender Specific Cancer
- **Critical Illness Conditions:** Major Cancer, Heart Attack of Specified Severity, Stroke with Permanent Neurological Deficit, Other Serious Coronary Artery Disease, and Benign Brain Tumour. Refer to Insurance Policy for the definitions and exclusions of each condition.
- **Juvenile Medical Conditions:** Leukemia, Insulin Dependent Diabetes Mellitus (Type I Diabetes Mellitus), Rheumatic Fever with Valvular Impairment, Kawasaki Disease with Heart Complications, Severe Juvenile Rheumatoid Arthritis, Brain Surgery, Severe Asthma, Glomerulonephritis with Nephrotic Syndrome, Severe Epilepsy, and Severe Haemophilia A and Haemophilia B. Refer to Insurance Policy for the definitions and exclusions of each condition.
- **Pregnancy Complications:** Abruptio Placentae, Acute Fulminant Steatohepatitis in Pregnancy, Amniotic Fluid Embolism, Choriocarcinoma and Malignant Hydatidiform Mole, Disseminated Intravascular Coagulation, Ectopic Pregnancy, Placenta Increta or Percreta, Postpartum Haemorrhage Requiring Hysterectomy, Pre-eclampsia or eclampsia, and Still Birth. Refer to Insurance Policy for the definitions and exclusions of each condition.

(*) Occupational Classification:

- Class 1 refers to:
 - Clerical, non-manual occupations with no accident / health risk
- Class 2 refers to:

- Occupations which are similar to Class I, but involve travelling, field work or other minor accident / health risks
- Skilled occupations involving a moderate level of manual work and semi-skilled occupations involving a small amount of manual work
- Class 3 refers to:
 - Occupations with moderate accident / health risk
 - Skilled occupations involving a material level of manual work and semi-skilled occupations involving a moderate level of manual work
- Class 4 refers to:
 - Occupations with appreciable accident / health risk and / or strenuous physical exertion
 - Semi-skilled occupations of a predominately manual nature and certain unskilled occupations in which the physical and moral hazard are acceptable

3. How much Premium do I have to pay?

- 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.

4. How many Premium frequencies are there for PRUCare and PRUCritical Care? Is premium guaranteed?

There are 4 premium frequencies: annual, semi-annual, quarterly and monthly. The premium guaranteed within the Policy Term, but it is non-guaranteed upon renewal.

5. What are some of the key Insurance Policy that I should be aware of?

Importance of disclosure – you must be healthy at the time of purchase and fill in accurate information. You must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the policy is issued.

Free-look period – Yes. Should you decide not to continue with the Policy, you could cancel the Policy by informing the Company within twenty-one (21) days from the Issuance Date (“Free-Look Period”). In case the Policy is cancelled within the Free-Look Period, we shall refund to the Policy Owner the following amount:

- Total Premiums received by the Company **minus**
- Any medical examination expenses incurred and borne by the Company if any; **minus**
- Any outstanding amount due to the Company if any.

Once the refund is done, the Policy shall cease to exist from the Policy Effective Date.

Claims – Please refer to the Insurance Policy or Frequently Asked Questions (FAQs) to understand further on the claim procedures.

Waiting period – The waiting periods are as the following:

- Critical Illness / Juvenile Medical Conditions / Extra Gender-Specific Cancer / Diabetic Complications: 90 days
- Pregnancy Complications: 300 days

Survival period – 14 days from the date of diagnosis. 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:

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

Underwriting – 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.

Verification of identity – When providing an image of your National Identity Card, you must ensure the image provided shows your details clearly. Your policy may be voided if we are unable to satisfactorily verify your identity through the documents provided.

Renewal of Insurance Contract – This product is 5-year term, and shall be renewed every 5 years subject to the following:

- The Life Assured age at last birthday is under 66 at each renewal,
- The Policy Owner pays the increased premiums based on the age of the Life Assured at the time of the renewal, and
- The Policy has not ended after a claim

Renewal of the Policy is not guaranteed and subject to Company’s prevailing underwriting policy as applicable. Company reserves the right not to renew this product.

Note: *This list is non-exhaustive. Please refer to the policy contract for the Insurance Policy under this policy.*

6. What are the exclusions of PRUCare and PRUCritical Care Rider?

6.1. 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.

6.2. 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. The Life Assured dies within the Survival Period as stated above.

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.

7. Can I cancel my policy?

Yes, but no premium paid will be refunded after 21 days free look period.

8. How is the Policy terminated?

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

- i. Upon Death or TPD of the Life Assured under the Policy, or
- ii. Upon the claim payment under the Policy as per the conditions set under the Insurance Policy, or
- iii. Upon notification from Policy Owner to cancel/terminate the Policy, or
- iv. Upon end of insurance coverage, or
- v. The Life Assured has reached the expiry age (Age last birthday) under the Policy, or
- vi. The Policy is terminated by the Company in accordance with the Insurance Policy, or
- vii. Other situations as may be stipulated by the existing insurance regulations, or

viii. 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.

9. What do I need to do if there are changes to my contact details?

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

10. Where can I get further information?

For assistance and enquiries, you may contact our Customer Service

- Contact: 023 964 222 or 1800 - 212 223 (Toll Free)
- Email: info@prudential.com.kh
- Facebook: Prudential Cambodia
- Website: www.prudential.com.kh/

IMPORTANT NOTE:

This is a pure protection product and does not include any savings or investment elements. You should satisfy yourself that this coverage will best serve your needs. You should read and understand the policy contract or contact the insurance company directly for more information.