



**PRUDENTIAL**

Listening. Understanding. Delivering.

**PRU**Early Stage  
Crisis Cover

We understand  
you want support right  
from the beginning



The earlier an illness is diagnosed, the higher the chance for a full recovery. **PRU** Early Stage Crisis Cover offers financial support from the early stages of critical illnesses<sup>1</sup> – making it easier for you to concentrate on a full recovery. The first plan of its kind to cover selected diabetic complications<sup>2</sup>, **PRU** Early Stage Crisis Cover also offers additional reassurance with a \$3,000 death benefit. Future premiums<sup>3</sup> are waived after the first claim is made under the 50% Severity Payout.

Payout for early stage critical illness can help you:



supplement loss of income and manage the additional expenses incurred during the period of recuperation



support your family's ongoing financial commitments



offset hospitalisation and treatment costs

<sup>1</sup> The full list of benefits covered and their definitions may be found in the product summary that can be obtained from your Prudential Financial Consultant. For certain medical conditions, there is a waiting period of 90 days from the date of issue or reinstatement whichever is later. Survival period is applicable before a claim can be made.

<sup>2</sup> There is a waiting period of 90 days from the date of issue or reinstatement whichever is later. Survival period is applicable before a claim can be made. We will only pay provided the policy is not terminated or fully claimed. A claim under the Special Benefit will not reduce the sum assured of **PRU** Early Stage Crisis Cover.

<sup>3</sup> In the event **Early Crisis Cover Provider** is added as rider to an Investment-linked insurance plan (ILP), future assurance charges of the ILP will be waived after the first claim is made under the 50% Severity Payout.

# Key benefits of PRU Early Stage Crisis Cover



## Wide coverage against 84 different medical conditions

PRU Early Stage Crisis Cover protects you against a comprehensive suite of early stage critical illnesses<sup>1</sup> – such as cancer (non-invasive stage), chronic kidney disease, dementia, severe asthma and conditions covered under Special Benefit.



## Premium waiver upon first claim

Once a successful claim has been made on the 50% Severity Payout, all future premiums<sup>3</sup> under the PRU Early Stage Crisis Cover will be waived, reducing your financial burden.



## Coverage against diabetic complications<sup>2</sup>

PRU Early Stage Crisis Cover provides coverage for diabetic complications<sup>2</sup>. You can be reassured with a payout of 20% of the sum assured.



## One-time claim for Angioplasty<sup>2</sup>

PRU Early Stage Crisis Cover offers an additional one time payout of 10% of the sum assured for Angioplasty and other Invasive Treatment for Coronary Artery.



## Coverage for Juvenile conditions<sup>1,2</sup>

Juveniles under the age of 18 are covered for an additional 8 medical conditions<sup>1</sup>. If the juvenile has any of the covered medical conditions<sup>1</sup>, he/she will receive a payout of 25% of the sum assured. There can be up to 4 claims<sup>2,4</sup> for different medical conditions.

<sup>1</sup> The full list of benefits covered and their definitions may be found in the product summary that can be obtained from your Prudential Financial Consultant. For certain medical conditions, there is a waiting period of 90 days from the date of issue or reinstatement whichever is later. Survival period is applicable before a claim can be made.

<sup>2</sup> There is a waiting period of 90 days from the date of issue or reinstatement whichever is later. Survival period is applicable before a claim can be made. We will only pay provided the policy is not terminated or fully claimed. A claim under the Special Benefit will not reduce the sum assured of PRU Early Stage Crisis Cover

<sup>3</sup> In the event Early Crisis Cover Provider is added as rider to an Investment-linked insurance plan (ILP), future assurance charges of the ILP will be waived after the first claim is made under the 50% Severity Payout.

<sup>4</sup> Once a claim has been made for a listed medical condition, the list of medical conditions covered would be reduced accordingly and the customer cannot make a repeat claim on the same listed medical condition. The maximum claimable benefit combined under the 50% Severity Payout and 100% Severity Payout cannot exceed 100% of the sum assured.

## Adding coverage to your insurance plan

You can choose to purchase **PRU**Early Stage Crisis Cover either as a standalone plan or as a supplementary benefit. As a supplementary benefit without any death benefit, **Early Stage Crisis Cover** can be attached to any of Prudential's regular premium main plan.

You can also add **Early Crisis Cover Provider**<sup>1,5</sup> to your regular premium investment-linked plan by allowing charges for this coverage to be deducted from the units of your account.

## Affordable Premiums at a glance for **PRU**Early Stage Crisis Cover as a Standalone Plan (Based on a sum assured of \$50,000)

Life Assured	Policy Term	Premium per day <sup>6</sup>
Male non-smoker, age 30 years old, at next birthday	45 years	\$1.37
Female non-smoker, age 30 years old, at next birthday		\$1.34
Male non-smoker, age 40 years old, at next birthday	35 years	\$2.20
Female non-smoker, age 40 years old, at next birthday		\$2.35

<sup>1</sup> The full list of benefits covered and their definitions may be found in the product summary that can be obtained from your Prudential Financial Consultant. For certain medical conditions, there is a waiting period of 90 days from the date of issue or reinstatement whichever is later. Survival period is applicable before a claim can be made.

<sup>5</sup> To add this benefit to your regular premium investment-linked policy, your annualised premium for your investment-linked policy should be \$1,800 and above.

<sup>6</sup> Premium per day indicated for male, non-smoker, 30 years old, age next birthday, is based on a premium of \$498.50 per annum divided by 365 days, for a policy term of 45 years. Premium per day indicated for female, non-smoker, 30 years old, age next birthday, is based on a premium of \$489.50 per annum divided by 365 days, for a policy term of 45 years. Premium per day indicated for male, non-smoker, 40 years old, age next birthday, is based on a premium of \$802.50 per annum divided by 365 days, for a policy term of 35 years. Premium per day indicated for female, non-smoker, 40 years old, age next birthday, is based on a premium of \$856.00 per annum divided by 365 days, for a policy term of 35 years.

# Medical Conditions covered under PRUEarly Stage Crisis Cover

Early Stage Medical Conditions (50% Severity Payout)	Intermediate Stage Medical Conditions (100% Severity Payout)	Critical Illnesses (100% Severity Payout)
Moderately severe Alzheimer's Disease or Dementia	-	Alzheimer's Disease / Severe Dementia
Reversible Aplastic Anaemia	-	Irreversible Aplastic Anaemia
Bacterial Meningitis with full recovery	-	Severe Bacterial Meningitis
Surgical removal of pituitary tumour or Surgery for subdural haematoma	-	Benign Brain Tumour
Loss of sight in one eye	Optic Nerve Atrophy with low vision	Blindness (Irreversible Loss of Sight)
Coma for 48 hours	Severe Epilepsy or Coma for 72 hours	Coma
Keyhole coronary bypass surgery or Coronary Artery Arthroectomy or Transmyocardial Laser Revascularisation or Enhanced External Counterpulsation Device Insertion	-	Coronary Artery By-pass Surgery
Partial loss of hearing or Cavernous sinus thrombosis surgery	Cochlear implant surgery	Deafness (Irreversible Loss of Hearing)
Encephalitis with full recovery	-	Severe Encephalitis
Liver surgery	Liver Cirrhosis	End Stage Liver Failure
Severe Asthma or Insertion of a Venocava filter	Surgical removal of one lung	End Stage Lung Disease
Hepatitis with Cirrhosis	-	Fulminant Hepatitis
Cardiac pacemaker insertion or Pericardectomy	Cardiac defibrillator insertion or Early Cardiomyopathy	Heart Attack of Specified Severity
Percutaneous Valve Surgery	-	Open Chest Heart Valve Surgery
HIV due to Assault, Organ Transplant or Occupationally Acquired HIV	-	HIV Due to Blood Transfusion and Occupationally Acquired HIV
Surgical removal of one kidney or Chronic Kidney Disease	-	End Stage Kidney Failure
Loss of Speech due to neurological disease	-	Irreversible Loss of Speech
-	-	Loss of Independent Existence
Moderately severe burns	-	Major Burns
- Carcinoma in situ of specified organs - Early Prostate Cancer - Early Thyroid Cancer - Early Bladder Cancer - Early Chronic Lymphocytic Leukaemia - Early Melanoma	Carcinoma in situ of specified organs treated with Radical Surgery	Major Cancer
Facial reconstructive surgery or Spinal cord injury	-	Major Head Trauma
Small bowel transplant; or Corneal transplant	-	Major Organ / Bone Marrow Transplantation
Early Motor Neurone Disease	-	Motor Neurone Disease
Early Multiple Sclerosis	-	Multiple Sclerosis
Moderately severe Muscular Dystrophy	-	Muscular Dystrophy
Moderately severe Parkinson's Disease	-	Idiopathic Parkinson's Disease
Early Pulmonary Hypertension	Secondary Pulmonary Hypertension	Primary Pulmonary Hypertension
Early Progressive Scleroderma	Progressive Scleroderma with CREST syndrome	Progressive Scleroderma
Brain aneurysm surgery or Cerebral shunt insertion	Carotid artery surgery	Stroke with Permanent Neurological Deficit
Minimally invasive surgery to Aorta or Large asymptomatic aortic aneurysm	-	Open Chest Surgery to Aorta

\*Terms & Conditions apply.  
Please refer to [www.prudential.com.sg](http://www.prudential.com.sg) for more details.

For more information, speak to your Prudential Financial Consultant.

Call us at **1800 333 0 333** today.

**Important Notes:**

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Premiums rates are not guaranteed and may be adjusted based on future claims experience.

This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the policy documents which can be obtained from your Prudential Financial Consultant.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policies is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as at 5 January 2023.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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