

PROTECT



Enhanced

We understand
that you would want multiple
coverage against critical illnesses

PRU*multiple crisis cover*



Medical advancements over the years have led to better survival and recovery rates for major critical illnesses such as heart disease and cancer. With early detection, many patients can expect full recovery and return to lead normal active lives.

However, most critical illness policies currently available terminate once a critical illness claim is made, leaving patients without insurance protection for the future and often without recourse for obtaining insurance cover.

Prudential looks ahead in answering this growing need with **PRU***multiple crisis cover*, the first-ever multiple protection plan that provides up to THREE critical illness claims¹. With this innovative plan, you can enjoy greater protection and peace of mind as it ensures that your coverage continues even after the first critical illness claim.

Comprehensive coverage for 3 times¹ the peace of mind

PRU*multiple crisis cover* allows up to THREE different critical illness claims¹ during the policy term, of which TWO can be cancer claims¹ (including relapse of the same cancer). This ensures you can always choose to have the best possible treatment, without worrying about additional medical costs.

What's more, in the event of death or diagnosis of Terminal Illness² during the policy term, **PRU***multiple crisis cover* will pay out a death benefit of \$3,000 in a lump sum.

Best of all, **PRU***multiple crisis cover* is now also available as a supplementary benefit – you can now add it on to a Permanent Plan³.

Waiver of all future premiums⁴ upon first critical illness claim and in case of Total and Permanent Disability

Upon the first critical illness claim, **PRU***multiple crisis cover* will pay out the sum assured in one lump sum and waive all future premiums⁴ to let you focus on your recovery, while enjoying critical illness protection for the future. The premium waiver benefit also waives all future premiums upon Total and Permanent Disability.

How PRU*multiple crisis cover* works

The critical illnesses covered are categorised into 7 groups with an additional benefit, as shown in the table below.

Listed Critical Illnesses and Additional Benefits:

<div><div>Group 1: Major Cancer</div><div><ul style="list-style-type: none">Major Cancer</div></div>	<div><div>Group 2: Major Organ Failure</div><div><ul style="list-style-type: none">Aplastic AnaemiaEnd Stage Liver FailureEnd Stage Lung DiseaseFulminant HepatitisKidney FailureMajor Organ/Bone Marrow TransplantationPrimary Pulmonary HypertensionProgressive SclerodermaSystemic Lupus Erythematosus with Lupus Nephritis</div></div>
<div><div>Group 3: Heart-Related</div><div><ul style="list-style-type: none">Coronary Artery By-pass SurgeryHeart Attack of Specified SeverityHeart Valve SurgerySurgery to AortaOther Serious Coronary Artery Disease</div></div>	<div><div>Group 4: Neuro-Muscular</div><div><ul style="list-style-type: none">Alzheimer’s Disease/ Severe DementiaApallic SyndromeBenign Brain TumourComaLoss of Independent ExistenceMotor Neurone DiseaseMultiple SclerosisMuscular DystrophyParalysis (Loss of use of Limbs)Parkinson’s DiseasePoliomyelitisStroke</div></div>
<div><div>Group 5: Infectious</div><div><ul style="list-style-type: none">Bacterial MeningitisViral Encephalitis</div></div>	<div><div>Group 6: Accident-Related</div><div><ul style="list-style-type: none">HIV Due to Blood Transfusion and Occupationally Acquired HIVMajor BurnsMajor Head Trauma</div></div>
<div><div>Group 7: Sensory Loss</div><div><ul style="list-style-type: none">Blindness (Loss of Sight)Deafness (Loss of Hearing)Loss of Speech</div></div>	<div><div>Additional Benefit</div><div><ul style="list-style-type: none">Angioplasty and Other Invasive Treatment for Coronary Artery</div></div>

With **PRU***multiple crisis cover*, you can make up to THREE critical illness claims¹ throughout your policy term, as long as:

- each claim is made from a different group, and
- the diagnosis of the subsequent critical illness is one year from the diagnosis of the preceding critical illness.

In addition, **PRU***multiple crisis cover* allows you to claim up to two instances of cancer as long as the diagnosis of the subsequent cancer is after a 5-year Cancer-free Period⁵. In the event a cancer claim is made, you can also make a subsequent claim from Group 2 after a 5-year Cancer-free Period⁵.

Additional one-time claim benefit

On top of the THREE critical illness claims¹, **PRU***multiple crisis cover* also pays out a one-time benefit for Angioplasty and Other Invasive Treatment for Coronary Artery⁶, subject to 10% of the sum assured, up to a maximum amount of \$25,000.

Flexible policy term to suit your needs

PRU*multiple crisis cover* gives you the option to choose a policy term ranging from 20 – 98 years, up to age 99.

Secure greater coverage for your child

If you buy **PRU***multiple crisis cover* for your child, you can supplement its coverage with Payer Security III or Payer Security Plus for both parents. Should you or your spouse be unable to pay your premiums due to Death, Critical Illness or Total and Permanent Disability, the remaining premiums will be waived and you will have the assurance knowing that your child continues to enjoy his/her coverage.

From as little as \$1.76 a day⁷, you can be covered for \$50,000 for each critical illness as well as enjoy these benefits:

- Up to THREE critical illnesses claims¹, inclusive of TWO cancer claims¹
- Waiver of all future premiums⁴ upon the first critical illness claim or in the case of Total and Permanent Disability
- Death benefit payout of \$3,000 in a lump sum
- Flexible policy term of 20 – 98 years, up to age 99
- Additional one-time claim benefit for Angioplasty and Other Invasive Treatment for Coronary Artery⁶ (10% of the sum assured, up to \$25,000)

Call your Prudential Financial Consultant or our PruCustomer Line at **1800 333 0 333** today, or visit

www.prudential.com.sg

Footnotes:

1. The life assured can claim up to three different Listed Critical Illness at different times throughout the policy term, provided that each claim is for a Listed Critical Illness which is from a different group; and the diagnosis of the subsequent Listed Critical Illness is after one year from the diagnosis of the preceding Listed Critical Illness. For Group 1 (Major Cancer) claim, the life assured can claim up to two instances of cancer after a 5-year Cancer-free Period.

However, if the subsequent claim is from Group 1 (Major Cancer) or Group 2 (Major Organ Failure), after a previous claim from Group 1 (Major Cancer), the diagnosis of this subsequent Listed Critical Illness must be after a 5-year Cancer-free Period from the date of completion of treatment of the preceding Group 1 (Major Cancer) claim.

2. Terminal Illness is a condition which, in the opinion of an appropriate medical consultant, is highly likely to lead to death within 12 months. If the life assured is diagnosed as having a Terminal Illness which resulted from one of the Listed Critical Illness, we will pay the critical illness benefit and the Terminal Illness claim (provided the life assured survives 7 days following the diagnosis of the critical illness). The life assured's whole policy terminates once a death or terminal illness claim is paid.
3. The Permanent Plans included are **PRUlife**, **PRUlife limited pay**, **PRUlife multiplier flex** and **PRUlink protection plus account**.
4. A claim made for Angioplasty and Other Invasive Treatment for Coronary Artery will not be entitled to the premium waiver, so premiums must continue to be paid.
5. The "5-year Cancer-free Period" must be determined by the life assured's treating oncologist(s) or surgeon(s) for the whole duration of the 5-year period including the provision of reports of the medical examinations and investigations performed to objectively confirm the cancer-free state. The Cancer-free Period will be deemed as not met if the Objective Medical Evidence for the cancer-free state is absent or not available. The 5-year Cancer-free Period shall start on the date of completion of treatment of the preceding cancer.

6. Any claim for Angioplasty and Other Invasive Treatment for Coronary Artery will not impact the three critical illness claims sum assured and does not waive the premium payments. A claim for Angioplasty and Other Invasive Treatment for Coronary Artery will not affect any required intervals between claims for the Listed Critical Illness.
7. Premium quoted is based on a non-smoking female, aged 35 on next birthday with an annual premium of \$633, and a premium payment term of 50 years.

Note:

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.

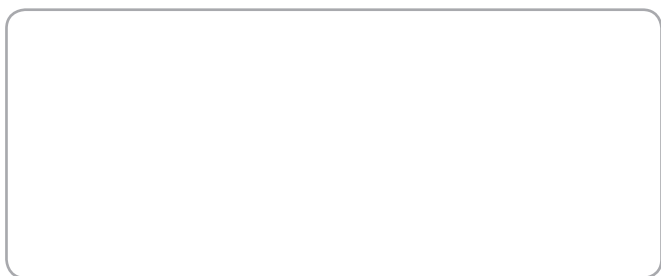
Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience.

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 that 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.

Information is correct as at 31 March 2017.

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