

As you embark on the journey to motherhood, the way you do life evolves, and your protection needs will grow and change dramatically.

Crafted to meet the needs of expecting mums, **PRU**Mum is a 4-year maternity term plan that protects you and your baby from as early as week 13 of pregnancy with 4 coverage options to choose from. **PRU**Mum also covers assisted pregnancies such as In Vitro Fertilisation (IVF)¹, so you can do life to the fullest.

Key Benefits & Coverages for Mum*



Pregnancy Complications

Get protection for up to 13 pregnancy complications.



Mental Wellness Care

Cover the costs of Psychological Consultations² and Postpartum Depression diagnosis².



Gestational Diabetes (GDM)

Protect you and your baby against GDM, its resulting conditions, and complications³ for up to 10% of the selected sum assured value.



Hospital Care Benefit

Receive 2% sum assured a day, for up to 50 days of hospitalisation for 9 conditions including Lactation Mastitis. With Hospital Care Accelerator benefit⁴, receive payout on hospitalisation or Intensive Care Unit admission.

Key Benefits & Coverages for Baby*



Congenital Conditions⁵

Cover against 25 Congenital Illnesses such as Down's Syndrome.



Hospital Care Benefit⁶

Receive 1% sum assured a day, for up to 50 days of hospitalisation against 8 conditions such as Hand, Foot and Mouth Disease, Phototheraphy or Blood Transfusion for severe Neonatal Jaundice and Premature Birth.

- ¹ Coverage for assisted pregnancies conceived through In Vitro Fertilization (IVF), Intracytoplasmic Sperm Injection (ICSI), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI) starts from week 28 to 35 of pregnancy, and will go through normal underwriting.
- ² Payout for Psychological Consultations is up to S\$200. The Insured can receive up to 5% sum assured with Post-partum Depression diagnosis.
- ³ Coverage for Gestational Diabetes Mellitus (GDM) Conditions includes GDM resulting in Foetal Macrosomia and Neonatal Hypogylcaemia, Type II DM developed 6-8 weeks after birth and pregnancy complications accompanied by GDM.
- ⁴ Hospital Care Accelerator Benefit is paid out from the same sum assured as that of the hospital care for the life assured benefit. If the Hospital Care Benefit for the life assured was claimed previously, the amount we pay under this benefit will be 100% of the original sum assured less the claim amount previously paid out. Insured will receive payout up to 100% sum assured if she is hospitalised (includes ICU and HDU) for a consecutive period of 30 days or admitted to ICU for 1 day or more.
- ⁵ Applicable to Multiple birth pregnancy with 100% sum assured per life.
- ⁶ Applicable to Multiple birth pregnancy, up to 50% sum assured per life.
- * Terms & Conditions apply. Refer to www.prudential.com.sg/prumum for more details.

How PRUMum works

As a single premium protection plan designed for expecting mothers, **PRU**Mum aims to provide the care and protection for mums and babies at different stages of this defining milestone.



¹ Coverage for Gestational Diabetes Mellitus (GDM) Conditions includes GDM resulting in Foetal Macrosomia and Neonatal Hypoglycaemia, mothers developing Type II DM 6-8 weeks after birth and pregnancy complications accompanied by GDM.

For more information, speak to your Prudential Financial Consultant, or call us at 1800 333 0 333.

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.

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.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 1 April 2021.

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

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