

## Why LoanSafe Care+?

LoanSafe Care+ is a comprehensive insurance solution that protects your loan repayments in the event of Death or Total and Permanent Disability (TPD), while also providing built-in coverage for critical illness. This all-in-one plan helps shield you from unexpectedly high medical expenses and ensures your financial commitments are taken care of.

Giving you peace of mind to focus on achieving your goals and live your best life with confidence.

## Benefits at a glance

- Get financial protection to pay off your outstanding loan amount in case of Death/Total and Permanent Disability (TPD).
- Get an additional benefit of USD 3,000 in case of Death or Total and Permanent Disability (TPD) due to an Accident.
- Get financial protection with coverage for up to 50 critical illness conditions of specific severity.
- Available for various types of loans such as Housing Loan, SME Loan, Personal Loan, and Car Loan.
- Affordable plan that can customize your insurance coverage as per your outstanding loan.

## What Critical Illness conditions are covered?

- ♥ Heart attack
- 👤 Coronary Artery Bypass Surgery
- 🧠 Alzheimer's Disease
- 🫁 Surgical Removal of Lung
- 🩸 End Stage Liver Failure
- 🔍 Kidney Transplant
- 🚫 Cancer – carcinoma in situ (CIS), major cancer.
- 🛡️ Other Conditions: Major Burns, Severe Stroke, Diabetic Retinopathy, and more, encompassing up to 50 different conditions in total.

Disclaimer: Please refer to the Terms & Conditions for the complete list of covered conditions, detailed definitions, and exclusions.



**GET  
IN TOUCH**  
WITH US NOW AT

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**LoanSafe Care+**

**SECURE YOUR LOAN,  
STAY COVERED FOR  
CRITICAL ILLNESS**



## PRODUCT FEATURES

<b>Age limit</b>	Entry Age: <b>18-68 years</b> Expiry Age: below <b>70 years</b>
<b>Policy Term</b>	Single Pay: <b>1-6 years</b>
<b>Payment Mode</b>	Single Pay
<b>Payment Method</b>	<b>Bank Transfer through bank partners and Mobile Wallet</b>

Sum Assured is the amount of coverage that you would like to have as an insurance coverage.

### Death/Total and Permanent Disability (TPD) Benefit

Your Sum Assured chosen at inception of the policy will remain level through-out the policy term and will be paid, in case of Death or Total and Permanent Disability (TPD) during the policy term.

Get an additional benefit of **USD 3,000** in case of Death or Total and Permanent Disability (TPD) due to an Accident.

### Critical Illness Benefit

Your Sum Assured chosen at inception of the policy will remain level through-out the policy term and will be paid, in case of:

Early-Stage Critical Illness (ESCI): **25%** of Sum Assured (up to a maximum of **\$25,000**)

Late-Stage Critical Illness (LSCI): **100%** of the Sum Assured minus any Early-stage critical illness claim (if any)

Sum Assured limit: Minimum requested Sum Assured is **USD 1,000**.

### Sum Assured

## Benefit Illustration

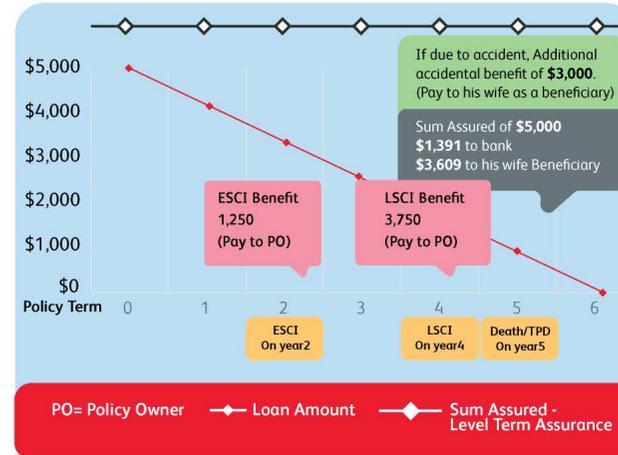
**Example:** Mr. Sam, 35 Years Old, is an entrepreneur. He purchased LoanSafe Care+ to protect his financial risk for his loan with a Sum Assured of \$5,000, the total premium for this policy is \$402.83.

In Year 2, he is diagnosed with early-stage critical illness (ESCI) and diagnosed with late-stage critical illness (LSCI) in year 4. He passed away in year 5.

The premium will depend on each individual's condition, and the showing number is determined by Mr. Sam's condition.

### Case Study

In this scenario, Mr. Sam's beneficiaries will receive the following



Need: Taking a Loan to start an own business in the near future.  
**Product Details**  
**Insurance Coverage Period (Policy Term): 6 Years**

## Insurance Benefits:

- In the 2nd year of the policy term, Mr. Sam is diagnosed with early-stage critical illness (ESCI), so **25%** of the Critical Illness benefit sum assured of **\$1,250** will be paid to him.
- In the 4th year of the policy term, he is diagnosed with late-stage critical illness (LSCI), so the remaining Critical Illness benefit sum assured of **\$3,750** will be paid to him.

Unfortunately, he passed away at the end of the 5th year.

If the cause of the insured event is not accidental:

- The sum assured of **\$5,000** will be distributed as follows:
  - \$1,391** to the bank as the primary beneficiary (assumed bank's loan outstanding amount is **\$1,391**), and
  - \$3,609** to his wife as the secondary beneficiary.
- If Mr. Sam passed away due to an accident: An additional benefit of **\$3,000** will be provided to the secondary beneficiary in case of Death or Total and Permanent Disability (TPD) due to an accident.

## Product Exclusions:

Key summary of exclusion clauses for LoanSafe Care+ includes, but not limited to the following:

### a. Death/Total and Permanent Disability (TPD) due to any cause:

- Suicide or self-inflicted injury within two years of the policy start date
- HIV and related illnesses
- Criminal acts by the policy owner, life assured, or beneficiary
- Drug or alcohol abuse

### b. Additional Benefit in case of Death or Total and Permanent Disability (TPD) due to an accident:

- Exclusions in Part (a)
- Dangerous sports activities
- Aviation activities (except as a fare-paying passenger on a licensed commercial aircraft)
- War or aggressive acts
- Illness caused by insect bites or worm infestation

### c. Critical Illness Benefit:

- Pre-existing conditions
- Critical illness diagnosed within the waiting period\*
- Suicide, self-inflicted injury, or unprescribed drug use
- Criminal acts by the policy owner, life assured, or beneficiary
- Drug or alcohol abuse
- Death within the survival period\*\*

Note: Please refer to the detailed terms and conditions of the exclusion in the insurance policy document.

## Important Note:

The terms and conditions stated in this brochure are non-exhaustive. For more information, please consult with our sale staff and please refer to the detailed product terms and conditions.

Customers may surrender the policy at any time during the policy term. If a surrender value is applicable, the amount payable is shown in Prudential's Benefit Illustration (However, early surrender is not in the customer's best interests).

21-day free look period: You have (21) calendar days from the issuance date of the life certificate to review in detail the features and benefits of this plan and its corresponding provisions. If, within this period, you do not wish to continue this policy, you may cancel your policy, and we will refund you the total insurance premium payment you have paid, minus any outstanding payments.

Please note, a brief waiting period applies before your Critical Illness benefits kick in:

- 120 days for Early-Stage Critical Illness
- 90 days for Late-Stage Critical Illness

In cases of critical illness conditions due to an accident, this waiting period does not apply.

\*A waiting period is the time you must wait before your benefits or coverage start. No claims shall be payable for any conditions which existed or were diagnosed during the Waiting Period; or after the expiry of the Waiting Period but which is related to a condition which existed or was diagnosed before or during the Waiting Period.

\*\*The company shall not pay benefits under Critical Illness coverage if the Life Assured dies within 14 days from the first date of critical illness diagnosis.