



### Why PRUស្រលាញ់+?

PRUស្រលាញ់+ is an affordable life insurance product that provides death/total and permanent disability (TPD), critical illness and financial protection to you and your beloved. It ensures that you can secure your loved ones' financial future while also receiving the benefits of some return at maturity.

With PRUស្រលាញ់+, you can have peace of mind knowing you are protected today and in the future.

### Benefits at a glance

- **Affordable** life insurance product - **one time payment** with **5 years protection**
- Get life and financial protection with the critical illness (CI) coverage up to **50 conditions**.
- Get **100% of Sum Assured** due to non-accident in case of Death/Total and Permanent disability (TPD).
- Get **300% of Sum Assured** due to accident in case of Death/Total and Permanent disability (TPD) due to Accident.
- Short-term commitment with **partial cash back at maturity**
- Feasible to purchase **without medical checkup**



# PRUស្រលាញ់+

*Love* that protects. *Responsibility* that rewards.



## Get in touch with us now at:

- ☎ 023 964 222
- ☎ 1800 21 22 23 (Toll Free)
- ✉ info@prudential.com.kh
- 🌐 www.prudential.com.kh
- 📍 Chip Mong Tower, Unit L20th Floor, Russian Federation Blvd (110), Phum 10, Sangkat Phsar Depou, Khan Toul Kork, Phnom Penh, Cambodia

## What are the Critical Illness Conditions covered in PRUស្រស់ជាញី+?

- 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.

### Product Features

Entry age	18 - 60 years old
Expiry age	65 years old
Policy term	5 years
Premium term	Single pay
Payment Method	Bank transfer and Mobile Wallet
Sum Assured	Minimum: USD 3,000 Maximum: USD 50,000
Death/Total and Permanent Disability (TPD) benefit	<ul style="list-style-type: none"> <li>✔ 100% of sum assured payable upon Death/TPD not due to accident</li> <li>✔ 300% of sum assured payable upon Death/TPD due to accident</li> </ul>
Critical Illness benefit	Up to 50 conditions: <ul style="list-style-type: none"> <li>✔ Early-Stage: 25% of sum assured (up to a maximum of \$ 25,000)</li> <li>✔ Late-Stage: 100% of sum assured minus early-stage claim if any</li> </ul>
Partial Cash Back Benefit at Maturity	40% of your single premium
Geographical Coverage	Worldwide
Single Premium1	360.00 USD

1Premium is based on Male age 30 with 3,000 USD Sum Assured. Premium amounts may vary depending on age and gender.

## Benefit Illustration:

### Example 1:

Mr. A, 30 years old, is a finance officer. He purchased PRUស្រស់ជាញី+ with Sum Assured of \$3,000 for life protection. After 2 years of purchasing the insurance, he was diagnosed with early-stage CI, and at the end of year 3, he was diagnosed with late-stage CI.

#### Death Scenario – Mr.A passed away at year 5



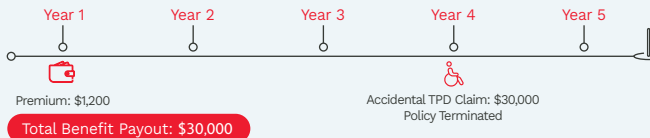
#### No Death or TPD Claim Scenario



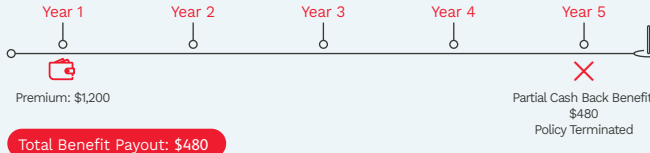
### Example 2:

Mr. B, 30 years old, is a teacher. He purchased PRUស្រស់ជាញី+ for his life and financial protection with a Sum Assured of \$10,000.

#### Accidental TPD Scenario – Mr. B loss his leg due to accident in year 4



#### Happy Scenario – Mr. B survived till the end term



## Product Exclusions:

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

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

- 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. Death/Total Permanent and Disability (TPD) due to an accident only:

- 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
- HIV and related illnesses
- Critical illness diagnosed within the waiting period\*
- Early-stage critical illness condition diagnosed during waiting period and progressed to Late-stage after the waiting period
- Death of Life Assured within 14 days\*\* from critical illness diagnosis
- Any covered critical illness condition or medical procedure caused by attempted suicide; alcohol or drug abuse; or while attempting to or while committing a crime.
- Illness caused by donation of the Insured's organs.

## Important Note:

The terms and conditions stated in this brochure are non-exhaustive. For more information, please consult with our Individual Insurance Agent or Sales 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 Schedule of Benefit Illustration. However, early surrender is not in the customer's best interests.

**21-days free look period:** You have (21) calendar days from the issuance date of your policy to review in detail the features and benefits of this plan and its corresponding provisions. If, within this period, you feel that this plan does not satisfy your needs, you may cancel your policy, and we will refund you the total insurance payment you have paid, minus any outstanding payments.

Please note, a brief waiting period applies before your Critical Illness benefit kicks 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 this product if the Life Assured dies within 14 days from the first date of critical illness diagnosis.