



LoanSafe

A Life Insurance product that helps pay off your debt in case of unfortunate event



YOU HAVE A LOT OF DREAMS. TO MAKE YOUR DREAMS COME TRUE, YOU CAN ALWAYS SECURE YOUR LOAN WITH US.

GET IN TOUCH WITH US NOW AT

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- ☎ 1800 21 22 23 FREE
- ✉ info@prudential.com.kh
- 🌐 www.prudential.com.kh
- 📍 VTRUST Tower, Ground floor, #24, Street 169 – Tchechoslovaquie Blvd, Sangkat Vealvong, Khan 7 Makara, Phnom Penh, Cambodia, PO Box 417

Our team is ready to help answer all your question.

Why LoanSafe?

While pursuing your dream, how will you protect your house, your business and your family from the loan repayment, in case of the unfortunate event that may lead to your Death or Total and Permanent Disability?



LoanSafe

- In case of an unfortunate event that makes you unable to work due to Total Permanent Disability (TPD) or if you pass away, your debt will not become a burden to your family because **LoanSafe** will pay off your outstanding loan repayments up to the Sum Assured.
- **LoanSafe** provides 2 coverage options of reducing term and level term on your loan disbursement amount, allowing you to customize the insurance cover requirement as per your outstanding liabilities.

Outstanding Features

	Low Premium
	Cover Various Types of Loan such as Home Loans, Commercial Loans, Personal Loan, Car Loan
	Simple Onboarding Process
	Additional USD 3,000 upon Accidental Death/TPD
	Choices of premium payment (Single Pay or Limited Pay)



Detailed features of LoanSafe

Age limit	Entry Age: 18-68 years Expiry Age: below 70 years
Policy Term (PT)	Single Pay: 1- 25 years Limited Pay: 5- 25 years (Premium Payment Term = PT – 3 years)
Sum Assured	Sum Assured is the amount of coverage that you would like to have as the insurance coverage. Sum Assured Option: LoanSafe provides 2 coverage options on your loan disbursement amount, which allows you to customize the insurance cover requirement as per your outstanding liabilities. <ul style="list-style-type: none"> • Reducing Term Benefit: Your Sum Assured will be reducing every policy month and in case of death/TPD, Sum Assured applicable at the time of death/TPD will be paid. • Level Term 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/TPD during the policy term. <p>Sum Assured limit: Minimum requested loan amount is USD 1,000. Additional benefit of USD 3,000 is provided upon Death/TPD due to Accident.</p>
Beneficiary	Primary beneficiary is the Financial Institution, whose benefit is payable to the extent of the amount dues to the Financial Institution; the remaining benefit (if any) will be paid to other beneficiary(ries) assigned by you

Note: The claim amount will be based on the initial schedule of benefit at the purchase and could be higher or lower than actual outstanding loan amount.

Benefit Illustration

Mr Samnang would like to request a loan of USD10,000 with 10 years term. To ensure this debt would not become a burden to his wife if he is not around, Mr. Samnang purchases **LoanSafe** from Prudential Cambodia.

He has a choice for his coverage. He can opt between reducing term and level term.



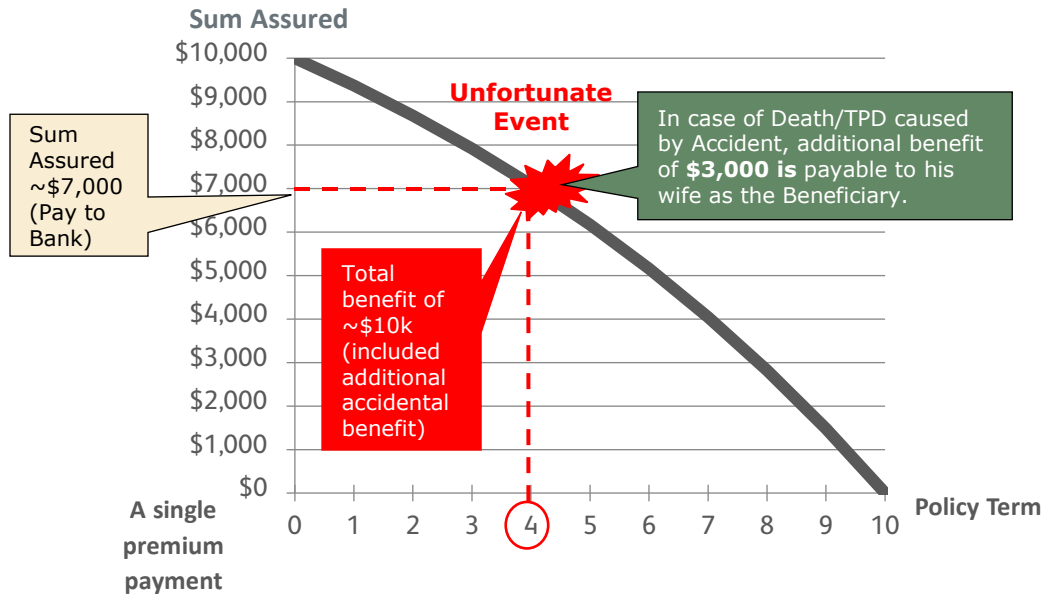
Mr Samnang's LoanSafe Summary	
Age	35 years
Gender	Male
Payment term	One single premium
Loan amount	USD 10,000
Policy Term	10 years
Premium as per Level Term Option	USD 672.28
Premium as per Reducing Term Option	USD 446.78

For this example, the schedule of benefit is based on the assumed loan interest rate of 10% throughout the loan period, and there is no early or late repayment of the loan. If this amount exceeds the outstanding loan balance, your nominated beneficiary will receive the excess. If this amount is less than the outstanding loan balance, the remaining balance will need to be paid by your family to the bank.

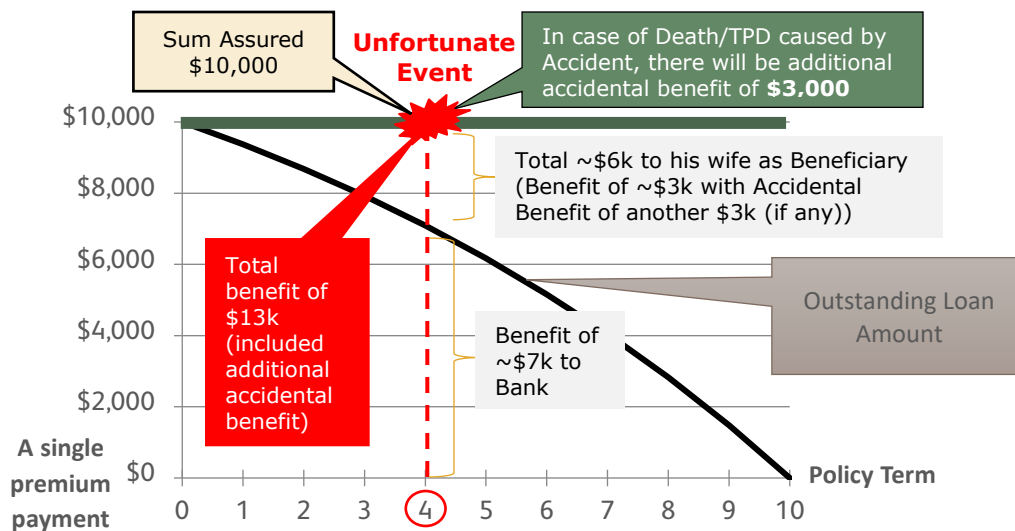
How does it work?

In case of an unfortunate event happening to Mr. Samnang at 4th year of his policy term, leading to his death/TPD.

For Reducing Term:



For Level Term:



Keys Exclusion

Key summary of exclusion clauses for **LoanSafe** includes but not limits to:

- a. Death/Total and Permanent Disability (TPD) benefit due to any causes:
 - Suicide or attempted suicide, self-inflicted injury, whether sane or insane, within two (2) years after the Policy Effective Date; or
 - Any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses, or
 - Committing or attempting to commit by the Policy Owner, the Life Assured, or the Beneficiary a criminal offence, or
 - Drugs or stimulators abuse, abusively using alcohol or driving vehicles under the influence of alcohol
- b. Additional Benefit on Death/Total and Permanent Disability (TPD) benefit due to accident:
 - Exclusion clauses in Part (a)
 - Participation in dangerous sports activities, or
 - Participation in aviation activities except as a fare-paying passenger on a multi-engine, scheduled and licensed commercial aircraft, or
 - War or aggressive acts, or
 - Any illness caused by insect bite (including mosquito bites) and worm infestation

Refer to the Insurance Policy for further detail of the exclusions.

Note: This is the product brochure of "LoanSafe" and is meant to be used for marketing purposes only. For a detailed illustration, please consult with our Financial Consultant (FC).