

Why PRUCare?

- ➔ Provide 100% benefit on Death/Total and Permanent Disability
- ➔ 500% of Sum Assured upon Critical Illness diagnosis (Waiver of premium included)

Additional Riders benefits can be selected:

- ☑ 500% of Sum Assured upon Juvenile Medical Conditions diagnosis (Waiver of Premium included)
- ☑ 100% of Sum Assured upon diagnosis with any of specified cancer for Extra Gender Specific Cancer
- ☑ 50% of Sum Assured upon Pregnancy Complications
- ☑ 10% of Sum Assured upon Reconstructive Surgery or Skin Grafting
- ☑ 25% of Sum Assured upon Diabetic Complications

Easy purchase and simple claim process

We would love to help you explore more solutions that best fit you and your family.



A protection solution for your whole family



Get in touch with us now at

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Our team is ready to help answer all your questions.



PRUCare Package

Customer Profile						
Adult / Juvenile	Adult				Juvenile	
Gender	Male		Female		All	
Occupation Class (*)	1 & 2	3 & 4	1 & 2	3 & 4	All	
Insurance Product: PRUCare						
Base	Death/Total and Permanent Disability	✓	✓	✓	✓	✓
PRUCritical Care Rider						
Compulsory	Critical Illness (x500%) (including Waiver of Premium)	✓	✓	✓	✓	✓
Optional Benefits	Juvenile Medical Conditions (x500%) (including Waiver of Premium)	✗	✗	✗	✗	✓
	Extra Gender-Specific Cancer (x100%)	✓	✓	✓	✓	✓
	Diabetic Complications (x25%)	✓	✓	✓	✓	✓
	Pregnancy Complications (x50%)	✗	✗	✓	✓	✗
	Reconstructive Surgery or Skin Grafting (x10%)	✓	✗	✓	✗	✗

Remark (*) Occupation Class 1 and 2 refer to non-manual or small amount of manual work with no or minor accident/health risk. Occupation Class 3 and 4 refer to moderate level or predominately manual work with the moderate and appreciable accident/health risk.

Note:

1. In case of death/TPD of the Life Assured during the policy term, the Policy shall be terminated after Death/TPD payment.
2. Customer can purchase the coverage from USD 1,000 to USD 5,000 for Death or Total and Permanent Disability (TPD) and can customize the package based on their needs and profile as illustrated in the above table. The Sum Assured of each benefit is provided as the percentage of the Death/TPD's Sum Assured.
3. The premium will be charged based on age, Sum Assured, gender and optional riders selected.
4. The Policy is for 5 years term and can be renewed every 5 years thereafter subject to our Company offering the product at that time.

Key exclusions

Key summary exclusions include but not limited to:

1. Suicide, attempted suicide or self-inflicted injury
2. Committed criminal offense or attempted criminal offense
3. Pre-existing conditions
4. Illness or conditions presenting itself or being diagnosed within waiting period
5. Effects of drug or alcohol abuse
6. Diagnosis due to congenital anomaly or defect.
7. Life Assured dies within the Survival Period

If Reconstructive Surgery or Skin Grafting benefit is selected, following exclusions apply in addition to above conditions:

1. Illness or injury from dangerous activity or sport
2. Civil commotion, riot, strike, terrorist activities, breaking or attempting to break the law, resisting arrest or any imprisonment
3. Consequences from nuclear fallout, radioactivity, any nuclear fuel, material or waste, war or related risks

Remarks: For more details on exclusions and applicable waiting period, please refer to the relevant Insurance Policy.

