



Listening. Understanding. Delivering.

A protection solution for
Your family



PRUCare



Why **PRUCare** ?

Provide 

100%

Sum assured on Death/
Total and Permanent
Disability

Additional Benefits 

500%

Sum Assured upon Critical
Illness diagnosis (Waiver
of premium included)

Additional rider 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

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.



1. Death/TPD of Life Assured During Policy Term

The Policy shall be terminated after Death/TPD payment.



2. Coverage

Customer can choose 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. Premium

Will be charged based on age, Sum Assured, gender and optional riders selected.



4. 5-year term policy

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

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

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

Get in touch with us now at

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Our team is ready to help answer
all your questions.

