



PRUCredit Shield Elite

(Master Policy Number: CSEN01)

(This is an insurance product)

This insurance plan is underwritten by Prudential Assurance Malaysia Berhad 198301012262 (107655-U), a licensed insurance company under the Financial Services Act 2013 that is regulated by Bank Negara Malaysia and is distributed by United Overseas Bank (Malaysia) Bhd (199301017069 (271809-K)), Level 16, UOB Plaza 1 KL, 7 Jalan Raja Laut, 50350 Kuala Lumpur, Malaysia.

PRODUCT DISCLOSURE SHEET

PRUDENTIAL ASSURANCE MALAYSIA BERHAD

(Read this Product Disclosure Sheet before you decide to take out PRUCredit Shield Elite. Be sure to also read the general terms and conditions.)

Name: PRUCredit Shield Elite
Master Policy Number: CSEN01

non-participating group insurance plan

16/07/2023

1. What is this product about?

PRUCredit Shield Elite is a yearly renewable non-participating group insurance plan where UOB Malaysia is the Master Policyholder of the plan. This plan offers insurance protection by settling your principal and supplementary credit card related Outstanding Balance in the event of death, Total and Permanent Disability (TPD), Temporary Total Disability (TTD), hospitalisation, or diagnosis of one of the 43 critical illnesses.

This plan also pays a Compassionate Benefit in the event of death. At the end of every certificate year, this plan will pay a No Claim Bonus if there is no claim incurred during the particular certificate year.

The Outstanding Balance means the sum outstanding from the Insured Cardmember's principal and supplementary credit card (if any) including any finance, late payment charges, outstanding credit card balance and term loan instalment amount arising from the conversion of credit card balance to a term loan being charged to the credit card, prior to the occurrence of the Insured Cardmember's death, TPD, TTD, diagnosis of one of the 43 critical illnesses, or the first day of hospitalisation in accordance with the provisions under the insurance certificate. For clarity, if any of these new credit card outstanding balance related charges as mentioned here are incurred after the occurrence of death, TPD, TTD, diagnosis of one of the 43 critical illnesses, or on or after the first day of hospitalisation, it shall not form any part of the Outstanding Balance.

2. What are the covers / benefits provided?

This plan provides:

Basic Benefits	
Death Benefit	In the event of death/TPD/diagnosis of one of the 43 critical illnesses*, 300% of the Outstanding Balance** shall be payable.
Total and Permanent Disability (TPD) Benefit	However, for Angioplasty And Other Invasive Treatments For Coronary Artery Disease, only 10% of the Critical Illness Benefit shall be payable, subject to maximum RM25,000.
Critical Illness Benefit	
Temporary Total Disability (TTD) Benefit	In the event of Insured Cardmember becoming totally and temporarily disabled continuously for at least 15 days, monthly payment equivalent to 10% of the Outstanding Balance** shall be payable, up to 12 monthly payments per lifetime and premium, as and when due, will be waived.
Compassionate Benefit	In the event of death, 20% of the Outstanding Balance shall be payable on top of the Death Benefit described above, up to the maximum limit of RM3,000 per life. Compassionate Benefit will be payable directly to the claimant nominated by the Insured Cardmember. However, we are not liable to pay any Compassionate Benefit that is below RM20 for each Insured Cardmember.
Hospitalisation Benefit	In the event of hospitalisation which is medically necessary for more than 6 days continuously due to sickness, disease, illness or injury, 100% of the Outstanding Balance shall be payable. In each certificate year, there shall only be 1 claim on Hospitalisation Benefit per plan subject to a maximum of RM 30,000 per Insured Cardmember.
No Claim Bonus (NCB)	At the end of every certificate year, 10% of total premiums paid in a particular certificate year shall be payable, provided the insurance certificate remains in force and if there is no claim incurred during the particular certificate year.

*A total of 43 critical illnesses are covered: Stroke, Heart Attack, Kidney Failure, Cancer, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease, End-Stage Liver Failure, Fulminant Viral Hepatitis, Coma, Benign Brain Tumor, Paralysis Of Limbs, Blindness, Deafness, Third Degree Burns, HIV Infection Due To Blood Transfusion, Full-Blown AIDS, End-Stage Lung Disease, Encephalitis, Major Organ / Bone Marrow Transplant, Loss Of Speech, Brain Surgery, Heart Valve Surgery, Loss Of Independent Existence, Bacterial Meningitis, Major Head Trauma, Chronic Aplastic Anemia, Motor Neuron Disease, Parkinson's Disease, Alzheimer's Disease / Severe Dementia, Surgery To Aorta, Multiple Sclerosis, Primary Pulmonary Arterial Hypertension, Medullary Cystic Disease, Cardiomyopathy, Systemic Lupus Erythematosus With Severe Kidney Complications, Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection, Muscular Dystrophy, Terminal Illness, Poliomyelitis, Apallic Syndrome, Chronic Relapsing Pancreatitis and Progressive Scleroderma.

**Sum Insured is the Insured Cardmember's Outstanding Balance, subject to the maximum claim amount of RM100,000 for

a Principal Classic or Gold Card Member or RM300,000 for a Principal Platinum Card Member per product per life, irrespective of the number of card enrolments of such Principal Card Member under the **PRUCredit Shield Elite** group insurance plan. In the event where an Insured Cardmember holds both Principal Classic or Gold Card(s) and Principal Platinum Card(s), the Sum Insured shall be the Insured Cardmember's combined Outstanding Balance for his/her Principal Classic or Gold Card(s) and Principal Platinum Card(s) and shall not exceed the maximum claim amount of RM300,000 for a Principal Platinum Card. The Master Policyholder will have the sole and absolute discretion to categorize any of its credit cards into 'Classic', 'Gold' or 'Platinum'.

Note: Outstanding premium shall be deducted from the claim (except No Claim Bonus and Compassionate Benefit) paid by us. Outstanding premium is the difference between the revised premium (calculated based on the increased Outstanding Balance, if the Outstanding Balance that is payable is more than the Outstanding Balance at the previous monthly billing date that premium was received) and the premium received at the previous monthly billing date.

Coverage Duration: up to age next birthday of 66, subject to renewal.

3. How much premium do I have to pay?

The total monthly premium that the Insured Cardmember has to pay may vary depending on the Insured Cardmember's Outstanding Balance as at the respective monthly billing dates of the Insured Cardmember's credit card at the rate of RM0.66 for every RM100.00 (or any part thereof on a pro-rated basis) of the Insured Cardmember's Outstanding Balance.

Payment Mode: Credit Card

The premium rate for this plan is not guaranteed and may be revised at Certificate Anniversary. You will be notified in writing of the amended premium rate at least 90 days prior to Certificate Anniversary. You should satisfy yourself that this plan will best serve your needs and you can afford to pay the premiums throughout the term of the plan.

4. What are the fees and charges I have to pay?

Commissions: 10% of monthly premium

Taxes at the prevailing rate may be charged on any of the premiums, charges or other payments due and payable under this certificate, where applicable.

5. What are some of the key terms and conditions that I should be aware of?

- **Importance of disclosure** – you must disclose all relevant facts about your medical condition accurately, and state your age and any answers correctly when answering any question asked by us. If the insurance coverage is intended wholly for your personal purposes, you must take reasonable care to disclose any facts that you know to be relevant to us and not to mislead us. Your duty of disclosure continues until the insurance certificate is issued.
- **Free-look period** – you may cancel your insurance coverage by returning the insurance certificate within 30 days after the insurance certificate has been delivered to you. The premiums that you have paid, excluding taxes (if any, and less any medical expenses incurred) will be refunded to you, provided there is no claim incurred during the free-look period.
- **Free coverage period** – you are given a complimentary coverage from the date of commencement of coverage until the day before the billing date of the second monthly bill of the Insured Cardmember's credit card issued.
- **Nomination of Beneficiary** – you are advised to nominate a beneficiary(s) for your insurance application to ensure a smooth settlement of claims. You should also ensure that the beneficiary(s) is aware of the certificate that you have purchased.
- **Claims** – please refer to the insurance certificate to understand further on the claims requirements.
- **Waiting period** – the eligibility for the benefits under the certificate will only start after the waiting periods below from the effective date of the certificate.

Benefits	Conditions	Waiting Period
Critical Illness Benefit	Heart Attack, Coronary Artery By-Pass surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments For Coronary Artery Disease and Cancer	60 days
	All other covered illnesses	30 days

Hospitalisation Benefit	Specified covered illnesses	120 days
	All other covered illnesses	30 days
	Hospitalisation due to accidents	Immediately

- **Surrender Value** – no surrender value will be payable upon surrender.
- **PRUCredit Shield Elite** is not a Shariah-compliant product.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the terms and conditions under this certificate.

6. What are the major exclusions under this certificate?

- Suicide - if death was due to suicide within one year from the effective date of the certificate, all premiums paid (excluding taxes, if any) will be refunded without interest.
- Total and Permanent Disability (TPD) benefit is not payable if the disability is directly or indirectly caused by:
 - (a) any pre-existing condition;
 - (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
 - (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
 - (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.
- Critical Illness benefit is not payable in the following circumstances:
 - (a) symptoms of illness that occur prior to or within 30 days after the commencement date of the insurance certificate, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments For Coronary Artery Disease in which 60 days waiting period applies;
 - (b) illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Full-Blown AIDS", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection"; or
 - (c) illness arises directly or indirectly from pre-existing illnesses.
- Temporary Total Disability (TTD) benefit is not payable in the following circumstances:
 - (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
 - (b) breaking or trying to break any law or to resist arrest;
 - (c) attempted suicide or self-inflicted injuries while sane or insane;
 - (d) pregnancy, childbirth, miscarriage or any related complications;
 - (e) pre-existing physical or mental defect or infirmity;
 - (f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger- carrying commercial aircraft operating on a regular scheduled route or any hazardous activities or sports, unless agreed to by special endorsement;
 - (g) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner; or
 - (h) alcoholic intoxication.
- Compassionate benefit is not payable in the following circumstance:
 - (a) if death was due to suicide within one year from the effective date of the certificate, all premiums paid (excluding taxes, if any) will be refunded without interest.
- Hospitalisation benefit is not payable in the following circumstance:
 - (a) pre-existing conditions;
 - (b) Specified Illnesses occurring during the first 120 days from the commencement date of the insurance certificate:
 - (1) hypertension, diabetes mellitus and cardiovascular disease;
 - (2) growths of any kind including tumours, cancers, cysts, nodules, polyps;
 - (3) stones of the urinary system and biliary system;
 - (4) any disease of the ear, nose (including sinuses) or throat;
 - (5) hernias, haemorrhoids, fistulae, hydrocele or varicocele;
 - (6) any disease of the reproductive system including endometriosis; or
 - (7) any disorders of the spine (including a slipped disc) and knee conditions.
 - (c) any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the commencement date of the insurance certificate, except for traumatic bodily injury caused by an accident;
 - (d) elective cosmetic or plastic surgery except re-constructive surgery necessary to restore function, hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic

- appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof;
- (e) dental conditions including dental treatment or oral surgery except as necessitated by accident to restore function of sound natural teeth occurring while the certificate is in force;
 - (f) private nursing, rest cures or sanitarium care;
 - (g) drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases;
 - (h) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
 - (i) pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility and its complications. Erectile dysfunction and tests or treatment related to impotence or sterilization;
 - (j) primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain or bariatric surgery;
 - (k) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
 - (l) war or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots, civil commotion, insurrection, revolution or any war-like operations;
 - (m) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
 - (n) expenses incurred for donation of any body parts or organ by an Insured Cardmember and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
 - (o) investigation and treatment of sleep apnoea and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment;
 - (p) psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
 - (q) costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical item;
 - (r) sickness or injury arising from violation of any law, participating in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
 - (s) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
 - (t) expenses incurred for sex changes;
 - (u) experimental treatment, including medication and/or unconventional medical technology/procedure, which has not been proven to be effective, based on established medical practice, or which has not been approved by a recognized body in Malaysia; or
 - (v) care or treatment that do not lead to a recovery, conservation of your condition or restoration to your previous state of health.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the terms and conditions under this certificate.

7. Can I cancel my insurance coverage?

You may cancel your insurance certificate by giving a written notice to us. However, no cash value will be payable when you cancel the insurance certificate.

8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where to obtain further information?

For more information on the latest products and services, do visit UOB.my/banca or visit the nearest UOB Bank Branches. You may also contact the 24-hour UOB Contact Centre at 03 26128 121 or visit UOB.my/contactus for more ways to reach us.

If you have any enquiries, please contact us at:

Prudential Assurance Malaysia Berhad 198301012262 (107655-U)
Level 20, Menara Prudential,
Persiaran TRX Barat,
55188 Tun Razak Exchange,

Kuala Lumpur, Malaysia,
P.O. Box 10025, 50700 Kuala Lumpur.
Tel: 03-2771 2499
E-mail: customer.mys@prudential.com.my

10. Other similar types of plan available

Please visit www.prudential.com.my for other types of plans offered by the insurer.

IMPORTANT NOTE:

THIS IS A PURE PROTECTION PRODUCT AND DOES NOT INCLUDE ANY SAVINGS OR INVESTMENT ELEMENTS. YOU MUST CHOOSE THE TYPE OF CERTIFICATE THAT BEST SUITS YOUR PERSONAL CIRCUMSTANCES. YOU SHOULD READ AND UNDERSTAND THE CERTIFICATE AND CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.

The benefit(s) payable under eligible certificate/policy is(are) protected by Perbadanan Insurans Deposit Malaysia ("PIDM") up to limits. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact Prudential Assurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

The information provided in this disclosure sheet is valid as at 16/07/2023.

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Appendix: Death, Total and Permanent Disability (TPD) & Compassionate Benefit

PRUCredit Shield Elite

Description & Benefits

Death Benefit & Total and Permanent Disability Benefit (TPD):

In the event of Insured Cardmember's death or Insured Cardmember suffering from TPD, 300% of the Outstanding Balance shall be payable.

Sum Insured is the Insured Cardmember's Outstanding Balance, subject to the maximum claim amount of RM100,000 for a Principal Classic or Gold Card Member or RM300,000 for a Principal Platinum Card Member per product per life, irrespective of the number of card enrolments of such Principal Card Member under the PRUCredit Shield Elite group insurance plan. In the event where an Insured Cardmember holds both Principal Classic or Gold Card(s) and Principal Platinum Card(s), the Sum Insured shall be the Insured Cardmember's combined Outstanding Balance for his/her Principal Classic or Gold Card(s) and Principal Platinum Card(s) and shall not exceed the maximum claim amount of RM300,000 for a Principal Platinum Card.

The Master Policyholder will have the sole and absolute discretion to categorize any of its credit cards into 'Classic', 'Gold' or 'Platinum'.

Compassionate Benefit:

In the event of Insured Cardmember's death, 20% of the Outstanding Balance shall be payable on top of the Death Benefit described above, up to the maximum limit of RM3,000 per life. Compassionate Benefit will be payable directly to the claimant nominated by the Insured Cardmember. However, we are not liable to pay any Compassionate Benefit that is below RM20 for each Insured Cardmember.

Please refer to **Conditions** and **Exclusions** for Death, TPD and Compassionate for terms and exclusions.

Conditions:

Total and Permanent Disability (TPD)

In the event of Total and Permanent Disability (TPD) prior to the expiry of the certificate, one lump sum shall be payable and the certificate will be terminated thereafter.

Total and Permanent Disability (TPD) shall mean:

-while aged below and including 60 years, the insured life:

- (a) becomes permanently and completely unable to engage in any occupation and is permanently and completely unable to perform any work for remuneration or profit;
- (b) totally and irrecoverably loses sight in both eyes;
- (c) totally and irrecoverably loses by severance one limb each at or above his/her wrist and ankle, or two limbs at or above his/her wrist or ankle; or
- (d) totally and irrecoverably loses sight in one eye and totally and irrecoverably loses by severance one limb at or above his/her wrist or ankle.

-while aged above and including 61 years, the insured life shall receive confirmation by a Consultant Physician of the loss of independent existence lasting for a minimum period of 6 months and resulting in a permanent inability to perform at least 3 of the following Activities of Daily Living either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.

Activities of Daily Living are:

- (a) Transfer
- (b) Dressing
- (c) Mobility
- (d) Bathing/Washing
- (e) Eating
- (f) Continence

In all cases above, such disability must be permanent and must last for a minimum period of six (6) consecutive months.

For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology.

Exclusions

Death & Compassionate

If death was due to suicide within one year from the effective date of the certificate, all premiums paid (excluding taxes, if any) will be refunded without interest.

Total and Permanent Disability (TPD)

TPD benefit is not payable if the disability is directly or indirectly caused by

- (a) any pre-existing condition;
- (b) any attempted suicide or self-inflicted injury whether attempted/inflicted while sane or insane;
- (c) any traveling in an aircraft other than as a pilot or a member of a crew or a fare paying passenger in a commercial aircraft licensed for passenger service on scheduled flights over established routes only; or
- (d) any participation in any aerial sporting activities such as hang-gliding, ballooning, parachuting, sky-diving, bungee jumping and other such similar activities.

Note: *This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this certificate.*

Other Certificate Conditions

(i) Non-guaranteed Premium Rate:

The premium rate for this plan are not guaranteed and may be revised at Certificate Anniversary. You will be notified in writing of the amended premium rate at least 90 days prior to Certificate Anniversary.

Appendix: Critical Illness Benefit

PRUCredit Shield Elite

Description & Benefits

Critical Illness Benefit

Upon diagnosis of any covered critical illnesses prior to the expiry of the certificate, 300% of the Outstanding Balance shall be payable.

Sum Insured is the Insured Cardmember's Outstanding Balance, subject to the maximum claim amount of RM100,000 for a Principal Classic or Gold Card Member or RM300,000 for a Principal Platinum Card Member per product per life, irrespective of the number of card enrolments of such Principal Card Member under the PRUCredit Shield Elite group insurance plan. In the event where an Insured Cardmember holds both Principal Classic or Gold Card(s) and Principal Platinum Card(s), the Sum Insured shall be the Insured Cardmember's combined Outstanding Balance for his/her Principal Classic or Gold Card(s) and Principal Platinum Card(s) and shall not exceed the maximum claim amount of RM300,000 for a Principal Platinum Card.

The Master Policyholder will have the sole and absolute discretion to categorize any of its credit cards into 'Classic', 'Gold' or 'Platinum'.

However, for Angioplasty And Other Invasive Treatments For Coronary Artery Disease, only 10% of the Critical Illness Benefit shall be payable, subject to maximum RM25,000.

Conditions:

Critical Illnesses

A total of 43 illnesses are covered under the Critical Illness.

1) Stroke	11) Benign Brain Tumor	23) Heart Valve Surgery	36) Systemic Lupus Erythematosus With Severe Kidney Complications
2) Heart Attack	12) Paralysis Of Limbs	24) Loss Of Independent Existence	37) Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
3) Kidney Failure	13) Blindness	25) Bacterial Meningitis	38) Muscular Dystrophy
4) Cancer	14) Deafness	26) Major Head Trauma	39) Terminal Illness
5) Coronary Artery By-Pass Surgery	15) Third Degree Burns	27) Chronic Aplastic Anemia	40) Poliomyelitis
6) Serious Coronary Artery Disease	16) HIV Infection Due To Blood Transfusion	28) Motor Neuron Disease	41) Apallic Syndrome
7) Angioplasty And Other Invasive Treatments For Coronary Artery Disease	17) Full-Blown AIDS	29) Parkinson's Disease	42) Chronic Relapsing Pancreatitis
8) End-Stage Liver Failure	18) End-Stage Lung Disease	30) Alzheimer's Disease / Severe Dementia	43) Progressive Scleroderma
9) Fulminant Viral Hepatitis	19) Encephalitis	31) Surgery To Aorta	
10) Coma	20) Major Organ / Bone Marrow Transplant	32) Multiple Sclerosis	
	21) Loss Of Speech	33) Primary Pulmonary Arterial Hypertension	
	22) Brain Surgery	34) Medullary Cystic Disease	
		35) Cardiomyopathy	

Exclusions

Critical Illness

Critical Illness benefit is not payable in the following circumstances:

- symptoms of illness that occur prior to or within 30 days after the commencement date of the insurance certificate, except for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, and Angioplasty And Other Invasive Treatments For Coronary Artery Disease in which 60 days waiting period applies;
- illness that is directly or indirectly caused by the existence of AIDS or the presence of any HIV infection, except for "HIV Infection Due To Blood Transfusion", "Full-Blown AIDS", "Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection"; or
- illness arises directly or indirectly from pre-existing illnesses.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this certificate.

(i) Non-guaranteed Premium Rate:

The premium rate for this plan are not guaranteed and may be revised at Certificate Anniversary. You will be notified in writing of the amended premium rate at least 90 days prior to Certificate Anniversary.

(ii) Waiting Period:

Critical illness under the certificate will only start 60 days after the commencement date of the insurance certificate for Cancer, Heart Attack, Coronary Artery By-Pass Surgery, Serious Coronary Artery Disease, Angioplasty And Other Invasive Treatments for Coronary Artery Disease and 30 days for all other covered illnesses.

Appendix: Temporary Total Disability (TTD) Benefit

PRUCredit Shield Elite

Description & Benefits

Temporary Total Disability (TTD) Benefit

In the event of Insured Cardmember becoming totally and temporarily disabled continuously for at least 15 days, monthly payment equivalent to 10% of the Outstanding Balance shall be payable, up to 12 monthly payments per lifetime and premium, as and when due, will be waived.

Sum Insured is the Insured Cardmember's Outstanding Balance, subject to the maximum claim amount of RM100,000 for a Principal Classic or Gold Card Member or RM300,000 for a Principal Platinum Card Member per product per life, irrespective of the number of card enrolments of such Principal Card Member under the PRUCredit Shield Elite group insurance plan. In the event where an Insured Cardmember holds both Principal Classic or Gold Card(s) and Principal Platinum Card(s), the Sum Insured shall be the Insured Cardmember's combined Outstanding Balance for his/her Principal Classic or Gold Card(s) and Principal Platinum Card(s) and shall not exceed the maximum claim amount of RM300,000 for a Principal Platinum Card.

The Master Policyholder will have the sole and absolute discretion to categorize any of its credit cards into 'Classic', 'Gold' or 'Platinum'.

Exclusions

Temporary Total Disability (TTD)

TTD benefit is not payable in the following circumstances:

- (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, taking part in riot, strike or civil commotion;
- (b) breaking or trying to break any law or to resist arrest;
- (c) attempted suicide or self-inflicted injuries while sane or insane;
- (d) pregnancy, childbirth, miscarriage or any related complications;
- (e) pre-existing physical or mental defect or infirmity;
- (f) engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and sky-diving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any hazardous activities or sports, unless agreed to by special endorsement;
- (g) narcotic or drug unless taken as prescribed by a qualified registered medical practitioner; or
- (h) alcoholic intoxication.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this certificate.

Other Certificate Conditions

(i) Non-guaranteed Premium Rate:

The premium rate for this plan are not guaranteed and may be revised at Certificate Anniversary. You will be notified in writing of the amended premium rate at least 90 days prior to Certificate Anniversary.

Appendix: Hospitalisation Benefit

PRUCredit Shield Elite

Description & Benefits

Hospitalisation Benefit

In the event of hospitalisation which is medically necessary for more than 6 days continuously due to sickness, disease, illness or injury, 100% of the Outstanding Balance shall be payable.

In each certificate year, there shall only be 1 claim on Hospitalisation Benefit per plan subject to a maximum of RM 30,000 per Insured Cardmember.

Exclusions

Hospitalisation Benefit

Hospitalisation benefit is not payable in the following circumstances:

- (a) pre-existing conditions;
- (b) Specified Illnesses occurring during the first 120 days from the commencement date of the insurance certificate:
 - (1) hypertension, diabetes mellitus and cardiovascular disease;
 - (2) growths of any kind including tumours, cancers, cysts, nodules, polyps;
 - (3) stones of the urinary system and biliary system;
 - (4) any disease of the ear, nose (including sinuses) or throat;
 - (5) hernias, haemorrhoids, fistulae, hydrocele or varicocele;
 - (6) any disease of the reproductive system including endometriosis; or
 - (7) any disorders of the spine (including a slipped disc) and knee conditions.
- (c) any medical or physical conditions and its signs or symptoms occurring within the first 30 days from the commencement date of the insurance certificate, except for traumatic bodily injury caused by an accident;
- (d) elective cosmetic or plastic surgery except re-constructive surgery necessary to restore function, hyperhidrosis, circumcision, eye examination for nearsightedness, farsightedness or astigmatism, visual aids and refraction or surgical correction of nearsightedness (Radial Keratotomy) and the use or acquisition of external prosthetic appliances or devices such as but not limited to artificial limbs, hearing aids, cochlear apparatus, external or temporary pacemakers and prescriptions thereof;
- (e) dental conditions including dental treatment or oral surgery except as necessitated by accident to restore function of sound natural teeth occurring while the certificate is in force;
- (f) private nursing, rest cures or sanatoria care;
- (g) drug abuse, addictive disorders from any kind of substance or alcohol use or misuse, under influence of alcohol, venereal disease and its sequelae, AIDS (Acquired Immune Deficiency Syndrome) or ARC (AIDS Related Complex) and HIV (Human Immunodeficiency Virus) related diseases;
- (h) any treatment or surgical operation for congenital abnormalities or deformities including hereditary conditions;
- (i) pregnancy, child birth (including surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control or treatment pertaining to infertility and its complications. Erectile dysfunction and tests or treatment related to impotence or sterilization;
- (j) primarily for investigatory purposes, diagnosis, X-ray examination, stem cell therapy, general physical or medical examinations, not incidental to treatment or diagnosis of a covered disability or any treatment which is not medically necessary and any preventive treatments, preventive medicines or examinations carried out by a physician, and treatments specifically for weight reduction or gain or bariatric surgery;
- (k) suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- (l) war or any act of war, declared or undeclared, criminal or terrorist activities, act of foreign enemies, active duty in any armed forces, direct participation in strikes, riots, civil commotion, insurrection, revolution or any war-like operations;
- (m) ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste from process of nuclear fission or from any nuclear weapons material;
- (n) expenses incurred for donation of any body parts or organ by an Insured Cardmember and acquisition of the organ including all costs incurred by the donor during organ transplant and its complications;
- (o) investigation and treatment of sleep apnoea and snoring disorders, hormone replacement therapy and alternative therapy such as treatment, medical service or supplies, including but not limited to chiropractic services, acupuncture, acupressure, reflexology, bonesetting, hyperbaric oxygen therapy, herbalist treatment, massage or aroma therapy or other alternative treatment;
- (p) psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations);
- (q) costs/expenses of services of a non-medical nature, such as television, telephones, telex services, radios or similar facilities, admission kit/pack and other ineligible non-medical item;

- (r) sickness or injury arising from violation of any law, participating in racing of any kind (except foot racing), hazardous sports such as but not limited to skydiving, water skiing, underwater activities requiring breathing apparatus, winter sports, professional sports and illegal activities;
- (s) private flying other than as a fare-paying passenger in any commercial scheduled airlines licensed to carry passengers over established routes;
- (t) expenses incurred for sex changes;
- (u) experimental treatment, including medication and/or unconventional medical technology/procedure, which has not been proven to be effective, based on established medical practice, or which has not been approved by a recognized body in Malaysia; or
- (v) care or treatment that do not lead to a recovery, conservation of your condition or restoration to your previous state of health.

Note: This list is non-exhaustive. Please refer to the insurance certificate for the full list of exclusions under this certificate.

Other Certificate Conditions

(i) Non-guaranteed Premium Rate:

The premium rate for this plan are not guaranteed and may be revised at Certificate Anniversary. You will be notified in writing of the amended premium rate at least 90 days prior to Certificate Anniversary.

(ii) Waiting Period:

Cover begins immediately on acceptance, for hospitalisation caused by accidents but it only begins:-

- 120 days after the commencement date of the insurance certificate for Specified Illnesses, and
- 30 days after the commencement date of the insurance certificate for any other causes.

(iii) Medically Necessary:

A medical service which is consistent with the diagnosis and customary medical treatment for a disability, and is in accordance with standards of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits. Please refer to the insurance certificate for the full definition.

Please refer to www.prudential.com.my for the "Non-Medically Necessary Services" list for examples of medical services that do not satisfy the definition of "Medically Necessary". The list is not exhaustive and is subject to review from time to time.