



PRUDENTIAL
ပရူဒန်ရှယ် အာမခံ

Listening. Understanding. Delivering.



PRUFlexiprotect C11

We DO health.

Giving access to a comprehensive critical illness coverage for groups and organizations.

PRUFlexiprotect CI1 is group insurance that provides critical illness coverage. The Members of this group insurance may be employees of an organization, Members of a society or a cooperative. This requires a minimum of five Members.



1-year product



Easy to renew up to age 65



Cash benefit that is paid in one single payment in the event of critical illness.



Attract



Retain



Secure



Provides Financial Security in times of Illness

PRUFlexiprotect1 ensures that Members will be cushioned from the devastation caused by disruption of income upon diagnosis of critical illness. Members may be covered for as low as 50,000 MMK. For employer-employee accounts, providing this benefit cements the care of the company to its employees and is seen as a vital element in attracting and retaining talent.



We Cover the Most Number of Critical Illness Conditions

This benefit ensures there is money for treatment should the Member be diagnosed with any of the 20 critical illnesses covered by this product. 25% of the sum assured, whichever is lower, becomes available if the Member is diagnosed by a licensed Physician to have any of the following Early Stage Critical Illnesses: Late Stage diagnosis pays 100% of this benefit's sum assured or remaining 75% should Early Stage claim has already been made.



Early Stage Critical Illness

- Early Stage Cancer – carcinoma in situ and other early cancers of specified organs
- Insertion of a permanent cardiac pacemaker or defibrillator
- Coronary Angioplasty
- Carotid Artery Surgery
- Cerebral Aneurysm Surgery
- Partial surgical removal of the liver
- Surgical removal of one Lung
- Surgical removal of one kidney
- Minimally invasive surgery to aorta
- Small Bowel Transplant

Late Stage Critical Illness

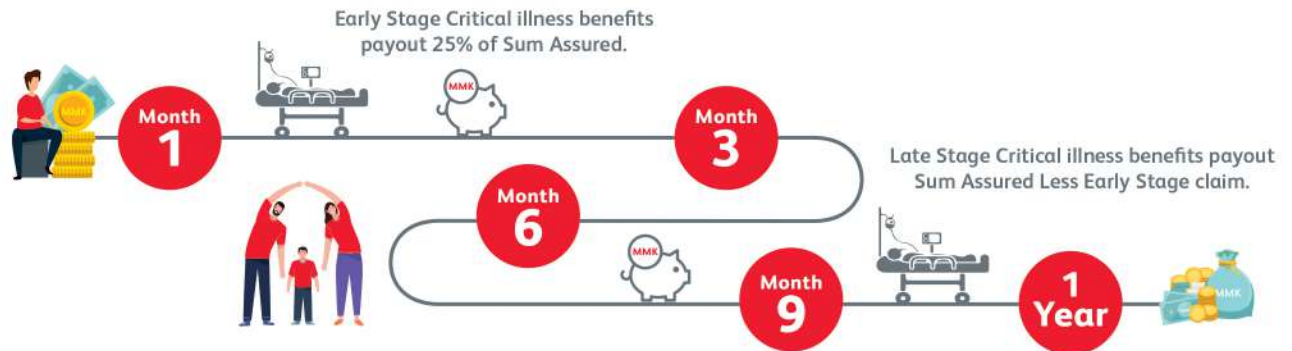
- Major Cancers
- Heart Attack of Specified Severity
- Coronary Artery By-Pass Surgery
- Stroke with Permanent Neurological Deficit
- End Stage Liver Failure
- End Stage Lung Disease
- Kidney Failure
- Open Chest Surgery to Aorta
- Open Chest Heart Valve Surgery
- Major Organ Transplant

Please note: For full definition and explanation of the above diseases, please ask your Prudential Sales Representative.










The Example of a PRUFlexiprotect CI1 Insurance Plan

Critical Illness Sum Assured: (amount of cash available to Member when diagnosis of critical illness)	10,000,000 MMK
Critical Illness benefit (Early Stage) = 25% * 10,000,000 MMK	2,500,000 MMK
Critical Illness benefit (Late Stage) = 10,000,000 MMK – 2,500,000 MMK (early-stage benefit pay-out)	7,500,000 MMK
Policy Term (amount of time you need to pay and you are covered)	1 year
Age	33 years Male (Age Next Birthday)
Annual Premium	83,160 MMK



Must Know Before Buying This Product

- 
Pre-existing Conditions – medical conditions, injuries, or illnesses that you already have before purchasing this product will not be covered by the Critical Illness benefit
- 
Waiting Period – the Critical Illness Benefits of this product are available after ninety (90) calendar days from policy effective date.
- 
Survival Period – insured must be alive for at least fourteen (14) calendar days to claim the critical illness benefits
- 
Product Exclusions – there are conditions that may affect the full pay-out of early stage and/or late stage critical illness benefit of PRUFlexiprotect CI 1.
 For example: Pre-existing conditions, which are conditions which existed before the Policy Date or Date of Reinstatement or effective date of the benefit, whichever is later, unless the conditions are declared to the Company and accepted by the Company. Please request your Prudential Myanmar Sales Representative for the complete list of exclusions.
- 
Underwriting - You may be required to undergo a full medical examination and to make declarations about your health and physical condition before purchasing this product. This is dependent on the amount of your sum assured, age, occupation and/or avocation.
- 
Incontestability – Except for non-payment of premiums or any other grounds recognized by any laws and regulations in Myanmar, the Company shall be unable to contest this Policy after it has been enforced during the lifetime of the Insured for two (2) years from date of issue of this Policy or of its last reinstatement.
- 
Renewability- Policy may be renewed for further consecutive periods by the payment of premium on the effective date of the renewal at the Company's premium rate in force at the time of renewal, subject to the Company's right to decline renewal of this Policy on any anniversary date of the Policy upon giving forty-five (45) calendar days prior written notice mailed or delivered to the Policyholder at the address shown in the Proposal of the Company's intention not to renew the Policy or to condition its renewal upon reduction of limits, increase in premium, or elimination of coverage. The Company's acceptance of premiums shall constitute its consent to the renewal of the Policy. Unless renewed as herein provided, the Policy shall terminate, at the expiration of the grace period for any premium not paid when due. Should this product no longer fit your needs, Policyholder may opt not to pay the renewal premium of the next benefit term and the coverage will cease.



21-Days Free Look Period

You have twenty-one (21) calendar days from the date of delivery of your policy to review in detail the features 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. Simply complete and submit the Free Look form within this period and we will refund premium you paid less cost of medical, if any.



Prudential Myanmar Life Insurance Limited

15-01, 15th Floor, Sule Square, 221 Sule Pagoda Road,
Kyauktada Township, Yangon, Myanmar.
Customer service Hotline : 09770110010
www.prudential.com.mm
www.facebook.com/prudentialmyanmarlifeinsurance

