



Listening. Understanding. Delivering.

PRUFlexiprotect1

We DO customized protection for a group of people
Experience tailored coverage for your team

PRUFlexiprotect1 PRUFlexiprotect 1 is a group insurance 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 natural death, accidental death and/or critical illness.



Option for uninterrupted coverage with the convertibility feature.



Attract



Retain



Secure



Provides Financial Security

PRUFlexiprotect1 ensures that beneficiaries of the Member will be cushioned from the devastation caused by disruption of income should death occur. 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 vital element in attracting and retaining talent.



Option for Uninterrupted Protection

Members of **PRUFlexiprotect1** coverage have the option to convert to **PRUFlexiprotect PLUS** or any existing permanent plan without proof of good health. They can avail of this option at the time of leaving their employment or organization or before age 60 whichever comes first.



Enhance the Protection of your Members with Add-on Benefits

Accidental Death Benefit

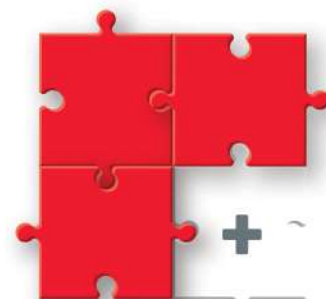
✓ This benefit has its own sum assured and it will pay-out should the Member die due to accident.

Double Indemnity Benefit

✓ This benefit doubles the sum assured of your Accidental Death Benefit, upon death as a result of accident while being a passenger of a Mass Public Transportation. It shall consist of commercial trains (including the urban rail vehicles), buses, airlines, ships and ferries with fixed routes for fare-paying passengers.

Critical Illness Benefit

✓ This benefit ensures there is money for treatment should 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.



PRUFlexiprotect1



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

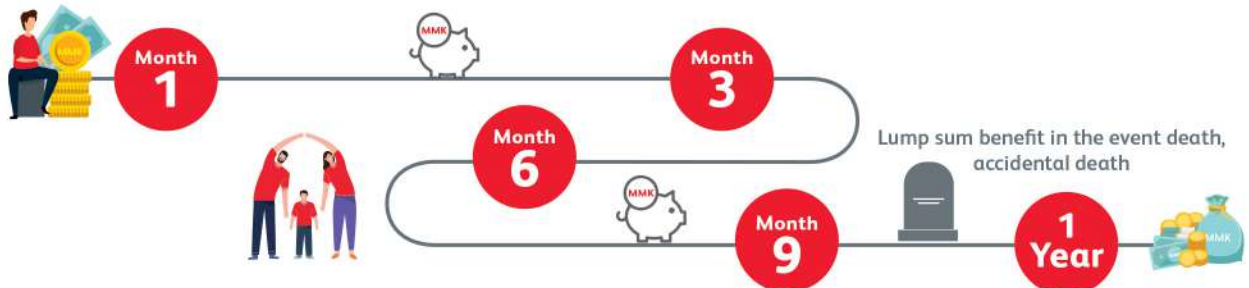
- Major Cancers
- Heart Attack of Specified Severity
- Stroke with Permanent Neurological Deficit
- Kidney Failure
- End Stage Lung Disease
- End Stage Liver Failure
- Major Organ Transplant
- Open Chest Surgery to Aorta
- Open Chest Heart Valve Surgery
- Coronary Artery By-Pass Surgery

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



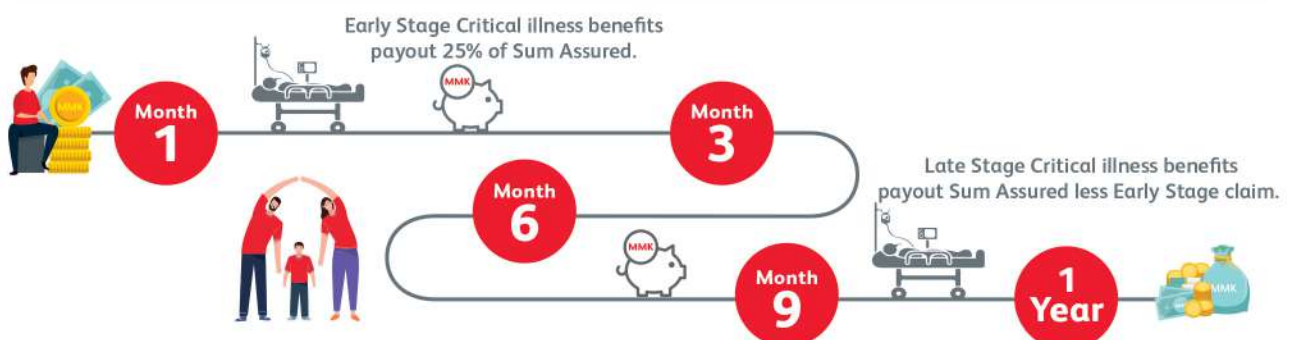
Example 1: PRUFlexiprotect1 Insurance Plan (Base plan only)

Base Plan Sum Assured (amount of cash available to beneficiary when Member dies)	10,000,000 MMK
Policy Term (Coverage Period)	1 year
Age	55 years Male (Age Next Birthday)
Annual Premium	157,500 MMK



Example 2: PRUFlexiprotect1 Insurance Plan (Base plan with Critical Illness)

Base Plan Sum Assured (amount of cash available to beneficiary when Member dies)	10,000,000 MMK
Add-on Benefit:	
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 (Coverage Period)	1 year
Age	55 years Male (Age Next Birthday)
Annual Premium: (Base Plan with Critical Illness)	375,550 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** from the date of diagnosis to claim the critical illness benefits.
- ✔ Product Exclusions – There are conditions that may affect the full pay-out of PRUFlexiprotect1 and its add-on benefits such as Accident Death Benefit, Double Indemnity and Critical Illness Benefit. For example, Exclusion on Death: A committed criminal offense or an attempted commitment of a criminal offense. In cases where the criminal offense was carried out by one or several beneficiaries, only the beneficiaries not involved in the aforementioned criminal activity will remain eligible to receive their benefits.
Exclusion Accidental Death Benefit and Double Indemnity: war or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
Exclusion on Critical Illness: 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. Please request your Prudential Myanmar Sales Representative for the complete list of exclusions.
- ✔ Underwriting – Members may be required to accomplish a full underwriting form to make declarations about their health and physical condition and/or undergo a medical examination and before coverage is given. This is dependent on the amount on the sum assured, age, occupation or if Member came from a medical leave.
- ✔ Incontestability – Except for non-payment of premiums or any other grounds recognized by any laws and Regulations in Myanmar, the Company unable to contest this Policy after it has been enforced during the lifetime of the Member 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 you the total premium you have paid, less the cost of medical examination, if any.



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