

PRU**T**erm

Prudential's one-year life insurance protection product, **PRU**Term, provides financial security and peace of mind. Easy enrollment and affordable pricing options.



Listening. Understanding. Delivering.





A gift for you and your loved ones

Do you worry about your family's future in case an unfortunate event were to happen to you?

Life has its uncertainties; there is real peace of mind knowing that your family is financially secure in case an unfortunate incident happens to you. **PRUTerm** is a life insurance plan that provides protection against financial loss should death, total and permanent disability or accident happen.

Plan Highlights



- Insurance protection at an affordable cost
- Easy enrollment with no medical examination required

How PRUTerm works

Ko Aung at age 30, who is recently married, purchases a **PRUTerm** policy with coverage of 3 million MMK. He also purchases another **PRUTerm** policy with coverage of 1 million MMK for his wife.

He pays amount below for the two policies:

Payment for his policy - 30,000 MMK (1% of 3 million)

Payment for his wife's policy - 10,000 MMK (1% of 1 million)

Policy 1



Policy 2



Features at a Glance

Eligible Age	Age between 16 - 60 Note: 16 – 17 is juvenile, parents will be the policyholder
Coverage	Min: 100,000 MMK Max: 5,000,000 MMK
Annual payment	1% of coverage
Coverage Term	1 year
Benefits:	
Death Benefit / Total Permanent Disability (TPD) Benefit	100% of coverage
Accidental Injury Benefit*	
Loss of one arm or leg	50% of coverage
Fracture of both arms or legs	50% of coverage
Loss of sight of one eye	50% of coverage
Fracture of one arm or leg	25% of coverage
Loss of hearing of one ear	25% of coverage
Hospitalisation benefit due to accidental injury	(maximum 100% of coverage or 3 claims, whichever earlier) 2% of coverage (maximum 5 days per hospitalisation and 3 times per policy year)
Conditions that are not covered	<ul style="list-style-type: none">• Suicide• Death, injury or hospitalization as a result of committing or attempting to commit criminal offence by the Insured• Death, injury, medical treatment due to usage or withdrawal of drugs and alcohol by the Insured• Cost for hearing aids• Fraudulent insurance claim• Cost for medical examination• Cost for infertility treatment• Cost for dental surgery and treatment, except as a result of an accident• Cost for eye glasses, optical examination, surgery and treatment, except as a result of an accident• Cost for cosmetic surgery• Congenital deformity or as a result of abnormal operation procedure• For the death, total and permanent disability, accident or hospitalization of the insured, if no claim is made within one year of the event, the claim benefit will be forfeited and denied

*The list above for accidental injury benefit is non-exhaustive. An appropriate amount (as a percentage of coverage) may be paid out upon receipt of medical recommendation letter from Doctor. Prudential shall retain the discretion to determine the amount to be paid.

#The policy shall be terminated upon the claim of Death Benefit / TPD Benefit.

Important Notes:

1. The Terms and Conditions stated in this brochure are non-exhaustive. For more details, kindly refer to the Insurance Contract.
2. Should customer cancel the policy during policy term, no payment will be refunded and the coverage will continue until end of policy term.
3. You should satisfy yourself that this policy will best serve your needs and that the payment payable under the policy is an amount that you can afford before making decision.

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