

Lighten the heaviest moments



PRUActive Crisis Guard

Find relief as we cover you against health crises that require serious treatments

Life is full of surprises, but your health shouldn't be left to chance. A health crisis can strike at any time, whether due to a pandemic, accident, or critical illness.

Lighten your heaviest moments with **PRU**Active Crisis Guard.

A first-in-market protection plan that provides **clear coverage** with **payouts based on serious medical treatments** you undergo, instead of complicated disease definitions. Whether it's cancer treatment, ICU stays, heart procedures or getting a stroke, we've got you covered, making **protection simple and stress-free** for you and your loved ones.

Focus on what truly matters – getting support for the medical treatments you need and your recovery without having to worry.



Key Benefits

Future-proof your coverage from health crises¹



Enjoy **100% payout** for Open Surgery, Organ Transplant and Top 3 Critical Illnesses

Open Surgery of Major Organs

- Heart²
- Brain and spinal cord
- Lungs³
- Liver
- Kidneys

Covered Organ Transplants

- Bone Marrow
- Heart
- Lungs
- Liver
- Kidneys
- Pancreas
- Intestine

Covered Advanced Stage Critical Illnesses

- Cancer
- Heart Attack
- Stroke



Receive **50% payout** for Cancer Treatment and Intensive Care Unit (ICU) Admission

Covered Cancer Treatments

- Chemotherapy
- Radiotherapy
- Radiation Surgery or Radiosurgery
- Targeted Therapy
- Immunotherapy
- Radical Surgery

ICU Admission

Upon admittance to ICU for at least 5 continuous days after undergoing surgery or suffering an infection



Protect your family's future

Your loved ones are protected in the event of your death and will receive a 25% payout.

Guaranteed renewability regardless of health



Your policy will automatically renew at the end of each 5-year policy term, regardless of your health condition⁴.

Guaranteed convertibility to another plan



You have the flexibility to convert to a new whole life or endowment plan at any time, without requiring evidence of good health⁵.

¹ We pay each benefit once only and payout is subject to the definitions stated in the product summary. For certain medical conditions, there is a waiting period of 90 days from the date of issuance or reinstatement whichever is later. Survival period of 7 days is applicable before a claim can be made.

² This also includes heart valves and heart vessels (i.e., coronary arteries and aorta).

³ This also includes the mediastinum.

⁴ Maximum renewal age is 70 age next birthday. Premiums payable for the renewed policy term will be based on the life assured's attained age next birthday and at the prevailing premium rates at the date of renewal.

⁵ This option to convert to another policy is available if the life assured is under 55 years old and is subject to terms and conditions.

PRUActive Crisis Guard provides affordable coverage against health crises




Meet Zac | Age 25, non-smoker

He is in his first job after graduating from university.


While he is still young and healthy, he is looking for affordable protection that would cover him should unexpected health crises occur in future.

Age

25  **Zac purchases PRUActive Crisis Guard**
With a **sum assured of S\$100,000**, for a premium of **S\$18.87 per month**.

28  **He is diagnosed with early-stage prostate cancer**
Undergoes chemotherapy and receives a **Cancer Treatment Benefit of S\$50,000**.
The Cancer Treatment Benefit ends, and the policy continues for a remaining **sum assured of S\$50,000** and a premium of **S\$9.44 per month**.

30  **Policy automatically renews for another 5 years without the need for evidence of good health**
His premium for the renewed period is **S\$12.75 per month**.

34  **Meets with a serious accident**
Undergoes open surgery on his spinal cord and receives an **Open Surgery of Major Organs Benefit of S\$50,000**.
The policy terminates as 100% of the sum assured is paid.

S\$50,000

Cancer Treatment
Benefit

+

S\$50,000

Open Surgery of
Major Organs Benefit

=

S\$100,000

Total Payout

56x Premium Paid¹

¹ Zac paid a total premium of S\$1,784.04.

**For more information, speak to your Prudential Financial Representative.
Call us at 1800 333 0 333 today.**

Important Notes:

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Representative for a financial analysis before purchasing an insurance policy suitable to meet your needs.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs.

Premiums are not guaranteed and may be adjusted based on future claims experience.

This brochure is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to this insurance product in the policy documents that can be obtained from your Prudential Financial Representative.

This brochure is for distribution in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

In the event that the policy is not suitable, the client may cancel the policy by making a written request to Prudential within the 14-day free look period. Prudential will refund any premiums paid, less medical fees, other expenses incurred and any outstanding amounts owed in connection with the policy.

Information is correct as at 7 January 2025.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Prudential Assurance Company Singapore (Pte) Limited.

(Reg. No. 199002477Z)

7 Straits View, #06-01 Marina One East Tower

Singapore 018936

Tel: 1800 333 0 333 Fax: 6734 6953

Part of Prudential plc

www.prudential.com.sg