

Protect your legacy and secure the future of the people you love and care for

For assistance and enquiries, you may contact our Customer Service team via:



FAQs

Why is PRUCredit Protector the right product for me?

PRUCredit Protector is an appropriate product for customers who have taken any type of loan. The product will protect you from passing on the burden of loan repayment on your family in the unfortunate event of death or total permanent disability.

Can I buy PRUCredit Protector for only some part of the loan?

The insurance cover must be the same amount as the loan.

Can the borrower have more than one loan?

Yes, the borrower can take more than one loan from the bank and Prudential will provide different insurance covers for the respective amounts subject to the maximum sum assured per life.

Does a member need to undergo any medical underwriting?

No, it is simplified underwriting with approximately 3-5 questions being asked.

5 In case of a claim, who will the claim be paid to?

The primary beneficiary will be the bank. The secondary beneficiary will be the family of life insured.

Can I surrender the policy during the policy term?

Yes, the policy can be surrendered by the policy owner but this means you will lose your insurance protection if the loan is not yet fully repaid.

What would be the payout on surrender?

A cash amount called Surrender Benefit will be paid based on the policy term and policy year in which the policy is surrendered. Surrendering a policy early may not be beneficial for customer.

Can I cancel the policy immediately post purchase?

Yes, the policy has a freelook period which allows the customer to cancel the policy within 30 days from the date of receiving policy.

Is the product renewable? 9

No, the product is a single premium product and not applicable for renewal.

10 What are the exclusions of the product?

The policy has a few exclusions like suicide or attempted suicide within the first 2 years of the policy, HIV includes AIDS, committing a criminal offense, drugs, abusively using alcohol, etc. For a detailed list please refer to the Terms and Conditions document.

PRUCredit Protector

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Listening, Understanding, Delivering.



Product Description

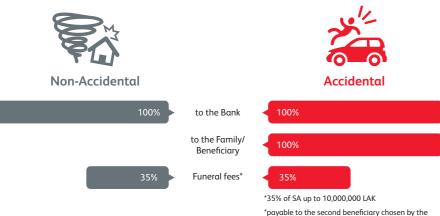
What is PRUCredit Protector?



PRUCredit Protector is a type of insurance that helps pay off your outstanding loan balance to the bank up to the sum assured selected, in case of loss of life or total permanent disability. It is designed not only to pay off your outstanding debt but also to **protect your family** or beneficiary from any unexpected financial worry.

What is Prudential's PRUCredit Protector?

Benefit on Death & Total Permanent Disability (TPD)



policy owner

Product Feature



