

Discover motherhood with
holistic protection



PRUMum

A maternity plan with comprehensive coverage
for expecting mums and their newborns.

As you embark on the journey to motherhood, the way you do life evolves, and your protection needs will grow and change dramatically.

Crafted to meet the needs of expecting mums, **PRUMum** is a 4-year maternity term plan that protects you and your baby from as early as week 13 of pregnancy with 4 coverage options to choose from. **PRUMum** also covers assisted pregnancies such as In Vitro Fertilisation (IVF)¹, so your family can get the most out of life.

Key Benefits & Coverages for Mum*



Pregnancy Complications

Get protection for up to 17 pregnancy complications.



Mental Wellness Care

Cover the costs of Psychological Consultations² and Postpartum Depression diagnosis³.



Gestational Diabetes (GDM)

Protect you and your baby against GDM, its resulting conditions, and complications⁴ for up to 10% Sum Assured.



Hospital Care Benefit

- Receive 2% Sum Assured a day, for up to 50 days of hospitalisation for 26 conditions including Lactation Mastitis.
- With **Hospital Care Accelerator Benefit⁵**, receive payout on hospitalisation or Intensive Care Unit admission.

Key Benefits & Coverages for Baby*



Congenital Conditions⁶

Cover against 25 Congenital Illnesses such as Down's Syndrome.



Hospital Care Benefit⁸

- Receive 2% Sum Assured a day, for up to 25 days of hospitalisation against 8 conditions such as Hand, Foot and Mouth Disease or Phototherapy for severe Neonatal Jaundice and Premature Birth.
- **Hospital Care Accelerator Benefit⁹** provides financial support for your child's Intensive Care Unit hospitalisation of three or more continuous days.



Health Cover for Child

Option to protect your baby's healthcare needs by signing up for a **PRUShield Plus** or **PRUShield Standard** plan within 14 to 90 days from birth without medical underwriting. This does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible **PRUShield** plan⁷.

¹ Coverage for assisted pregnancies conceived through In Vitro Fertilisation (IVF), Intracytoplasmic Sperm Injection (ICSI), Intrauterine Insemination (IUI) and Intracervical Insemination (ICI) will go through normal underwriting.

² Up to S\$200 in total.

³ Up to 5% Sum Assured.

⁴ Refer to Product Summary for the covered conditions related to gestational diabetes mellitus.

⁵ The total payout from Hospital Care and Hospital Care Accelerator Benefit is 100% of the original Sum Assured. The payout is subject to hospitalisation for a consecutive period of 30 days, or to Intensive Care Unit admission for 1 day or more.

⁶ Applicable to Multiple birth pregnancy with 100% Sum Assured per life.

⁷ This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible **PRUShield** policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the **PRUMum** Product Summary for the full terms and conditions.

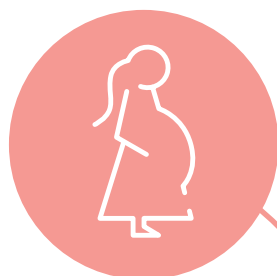
⁸ Applicable to Multiple birth pregnancy, up to 50% Sum Assured per life.

⁹ Total payout from Hospital Care and Hospital Care Accelerator Benefit for Child is 50% of the original Sum Assured.

* Terms & Conditions apply. Refer to www.prudential.com.sg/prumum for more details.

How PRUMum works

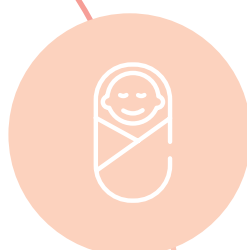
As a single premium protection plan designed for expecting mothers, **PRUMum** aims to provide the care and protection for mums and babies at different stages of this defining milestone.



Mum reaches 13 weeks of pregnancy

She purchases **PRUMum** for the assurance she needs before delivery. Her coverage includes

- 17 Pregnancy Complications
- Gestational Diabetes Mellitus (GDM)
- Psychological Consultations
- Hospital Care Benefit



Mum gives birth

Baby receives coverage for hospitalisation and against 25 Congenital Illnesses up to 3 years old.

Mum continues to be covered for all conditions, including Postpartum Depression, Psychological Consultation, and Type II Diabetes Mellitus¹, for up to 60 days after the birth of the baby.



Within 14 to 90 days after birth

Mum easily signs her baby up for **PRUShield Plus** or **Standard**, without medical underwriting under specified conditions². She can have peace of mind for the long term with the knowledge that the Integrated Shield Plan coverage will stay with her baby for life.



Baby turns 3

Baby's coverage for 25 Congenital Illnesses and Hospital Care Benefit expires, while Mum continues to be protected against Death.



End of 4th year with PRUMum

PRUMum policy expires. Baby continues to be protected with **PRUShield Plus** or **Standard** and embarks on life's exciting journey.

¹ Refer to Product Summary for the covered conditions related to gestational diabetes mellitus.

² The Health Cover for Child does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible **PRUShield** plan. This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible **PRUShield** policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the **PRUMum** Product Summary for the full terms and conditions.

Summary of Benefits:

Benefits	Benefit Limit	Coverage Period
Benefit for Mum under PRUMum		
Death Benefit for Mum	Option to choose Sum Assured of S\$5,000, S\$10,000, S\$15,000 or S\$20,000	Up to 4 years policy term
Pregnancy Complications		From inception until 60 days from birth of child*
Hospital Care Benefits	2% of Sum Assured/day	
Hospital Care Accelerator Benefit	100% of Sum Assured ¹	
Psychological Consultation	S\$100 / session (capped at 2 sessions)	
Postpartum Depression	5% of Sum Assured	
Gestational Diabetes Mellitus	10% of Sum Assured	
Benefit for Baby under PRUMum		
Congenital Illness Benefit	Option to choose Sum Assured of S\$5,000, S\$10,000, S\$15,000 or S\$20,000	Up to age 3 of child
Hospital Care Benefit	2% of Sum Assured/day	
Hospital Care Accelerator Benefit	50% of Sum Assured ³	
Health Cover for Child	Option to sign up for a PRUShield Plus or PRUShield Standard plan without medical underwriting under specified conditions ²	From 14 - 90 days after birth

* Benefit ends automatically once the benefit Sum Assured is paid out or 60 days after the birth of the child, whichever is earlier.

¹ The total payout from Hospital Care and Hospital Care Accelerator Benefit is 100% of the original Sum Assured. The payout is subject to hospitalisation for a consecutive period of 30 days, or to Intensive Care Unit admission for 1 day or more.

² The Health Cover for Child does not cover congenital illnesses or pre-existing conditions, which refers to any health issue the baby had before getting the eligible PRUShield plan. This includes symptoms or signs that the baby received medical treatment, medication, consultation, advice, or diagnosis for, or that would have made a sensible person seek medical help. For instance, if a baby was born with a cleft lip, any related expenses will not be covered, but other conditions which are not pre-existing will be considered. All other terms and conditions as stated in the eligible PRUShield policy document will apply. It's important to note that the cover can only be applied within 14 to 90 days after the baby's birth, and if the baby is not hospitalised during the application. Please refer to the PRUMum Product Summary for the full terms and conditions.

³ Total payout from Hospital Care and Hospital Care Accelerator Benefit for Child is 50% of the original Sum Assured. The payout is subject to the child's Intensive Care Unit hospitalisation of at least three continuous days.

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

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 a 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.

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 these insurance products 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).

Information is correct as at 20 September 2024.

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

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