

	Before Birth			After Birth – 2 years old			
	Pregnancy Care Benefit ¹			Child Care Benefit ²			
	Pregnancy Complications Eclampsia, Abruptio placentae, Amniotic fluid embolism	Death of Foetus*	Maternal death up to 30 days from delivery	ICU / HDU for Premature Birth	Infant death* Within 30 days of birth	Incubation of new born child immediately following birth	Hospitalisation of child due to Congenital Conditions ³
PRU_{early start}	Not available	Total premiums paid or total value of units in account, whichever is higher.	RM10,000	RM300 daily (max 30 days)	Total premiums paid or total value of units in account, whichever is higher	RM100 daily (max 60 days)	Reimbursement of hospitalisation claims up to RM25,000 annually** (up to age 2 years old)
PRU_{best start}	RM5,000		RM20,000	RM500 daily (max 30 days)		RM200 daily (max 60 days)	

* Amount payable will be adjusted if any withdrawals have been made.

** Payable only if diagnosis and hospitalisation is prior to child attaining age 2 years.

1 & 2 For further details regarding the Pregnancy Care Benefit and Child Care Benefit, please refer to your policy document.

3 Congenital conditions covered under: