

保誠精選「來港安居寶」優惠加推條款及細則

- 1) 保誠精選「來港安居寶」首年保費 5 折優惠 (本「優惠」) 由保誠財險有限公司 (「保誠」) 提供，優惠期由 2026 年 9 月 4 日 00:00 至 2026 年 12 月 31 日 23:59 (香港時間) (「推廣期」)。
- 2) 本優惠只適用於在推廣期內透過 PRUeShop 成功投保保誠精選「來港安居寶」保障計劃之基本保障或基本保障連自選保障 (「推廣產品」) 的新保單 (「合資格保單」)。
- 3) 在本優惠下，於推廣期內投保推廣產品的合資格保單持有人，將獲贈保誠精選「家居寶」家居保障計劃、保誠精選「僱傭寶」家庭傭工保障計劃以及保誠精選「駕駛寶」汽車保障計劃首次保費 8 折優惠碼各一個，各優惠碼受第 9 項之條款及細則約束；優惠碼只會派發一次，如有遺失或損毀，恕不補發；
- 4) 如合資格保單保單持有人於優惠碼有效期內，使用此等優惠碼投保保誠精選「家居寶」家居保障計劃、保誠精選「僱傭寶」家庭傭工保障計劃，以及保誠精選「駕駛寶」汽車保障計劃各一份 (「指定產品」)，且所有保單均於 2027 年 2 月 28 日或之前獲保誠批核及簽發，保單持有人可獲贈兩日一夜住宿及娛樂體驗套票乙份 (包括酒店兩日一夜住宿；如合資格保單的受保人人數達到 2 名或以上，可同時按照合資格保單的受保人人數獲得娛樂體驗門票) (「獎品」)，並將 2027 年 2 月 28 日後三個月內以電郵方式發放換領詳情。
- 5) 除另有指明外，本優惠可與其他推廣優惠活動同時享用。
- 6) 在任何情況下，本優惠不得更換、退回、兌換現金或其他獎品。

7) 保誠精選「家居寶」、「僱傭寶」及「駕駛寶」首次保費 8 折優惠碼條款及細則

- a) 保誠精選「家居寶」家居保障計劃、保誠精選「僱傭寶」家庭傭工保障計劃及保誠精選「駕駛寶」汽車保障計劃首次保費 8 折優惠碼 (本「優惠碼」) 由保誠財險有限公司 (「保誠」) 發出，有效期由 2026 年 9 月 4 日 00:00 至 2027 年 1 月 31 日 23:59，包括首尾兩天 (「優惠碼有效期」)。
- b) 本優惠碼只適用於網上 PRUeShop 保誠精選「家居寶」家居保障計劃或保誠精選「僱傭寶」家庭傭工保障計劃之用；保誠精選「駕駛寶」汽車保障計劃首次保費 8 折優惠則只適用於透過保誠理財顧問使用指定優惠碼投保。(「優惠碼推廣產品」) 所有該等新保單申請必須於優惠碼有效期內遞交，而該等新保單必須於 2027 年 2 月 28 日或之前由保誠批核及簽發 (「合資格保單」)。
- c) 使用優惠碼投保的合資格保單可享有首次保費 8 折優惠。有關合資格保單於續保時將不再享有本優惠。有關合資格保單必須在首個 (適用於全年保障) / 首兩個 (適用於兩年保障) 保單年度維持生效，方可享有本優惠。
- d) 以下情況均不可享有此優惠碼，保誠將根據情況保留追究折扣差額之權利 (如有)。
 - (i) 於推廣期內遞交新保單申請前的 2 個月內曾取消現有保單；或
 - (ii) 於不續保或現有保單失效前後 2 個月內遞交新保單申請、將現有保單轉換成新保單 (不論其保障或保障期)

- e) 每個優惠碼只可使用一次。不可與其他需要填寫優惠碼之推廣同時使用。本優惠碼只會派發一次，如有遺失或損毀，恕不補發。
 - f) 在任何情況下，本優惠碼不得更換、退回、兌換現金或其他獎品。
 - g) 本優惠碼不適用於應付徵費。
 - h) 優惠碼推廣產品由保誠承保，並受保單內的所有條款及細則約束。有關產品詳情，請參閱產品小冊子及保單樣本內的條款及細則。
 - i) 所有保單申請須經保誠核保，保誠保留接受或拒絕投保申請的權利。
 - j) 保誠保留更改以上細則及條款的權利而毋須預先通知。如對本優惠碼有任何爭議，將以保誠的決定為準。
 - k) 本優惠碼之條款及細則受香港特別行政區之法律管限，香港法院對於任何因本優惠之條款及細則所引發的爭議享有獨有的司法管轄權。
- 8) 保誠並非獎品供應商，亦非該供應商的代理。該獎品之使用須受個別供應商所訂定之所有條款及條件規限。保誠毋須就該獎品的任何問題（包括但不限於其供應及使用有關事宜）負上任何責任。任何因這些獎品所引起的爭議應由保單持有人與供應商直接解決。對任何因使用或不當使用該獎品而直接或間接引致的任何損失或損害，保誠概不承擔任何法律責任或責任。
- 9) 推廣產品由保誠承保及簽發，並受其保單內的所有條款及細則約束。有關產品詳情，請參閱相關產品小冊子及相關保單樣本內的條款及細則。
- 10) 所有保單申請須經保誠核保，保誠保留接受或拒絕投保申請的權利。
- 11) 保誠保留更改本優惠之條款及細則及/或終止本優惠的權利而毋須預先通知。如對本優惠有任何爭議，將以保誠的決定為準。
- 12) 本優惠之條款及細則受香港特別行政區之法律管限，香港法院對於任何因本優惠之條款及細則所引發的爭議享有獨有的司法管轄權。

以上資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。

本優惠僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。

倘若中文內容與英文內容有不一致之處，優惠之條款及細則以英文版為準。



Terms and Conditions of PRUChoice Hong Kong Stay Offer

- 1) **PRUChoice Hong Kong Stay 50% off first year premium offer** (the "Promotion") is offered by Prudential General Insurance Hong Kong Limited ("Prudential") from 4 September 2026 00:00 until 31 December 2026 23:59, Hong Kong Time (the "Promotion Period").
- 2) The Promotion is applicable to the successful purchase of any new policy of the Basic Cover or the Basic Cover together with the Optional Cover of **PRUChoice Hong Kong Stay Insurance Plan** ("Promotion Products") during the Promotion Period via PRUeShop ("Eligible Policy").
- 3) Under the Promotion, upon taking out an Eligible Policy, the policyholder will be entitled to receive one 20% off first premium discount code each for **PRUChoice Home Insurance Plan**, **PRUChoice Maid Insurance Plan** and **PRUChoice Motor Insurance Plan**, subject to the terms and conditions set out in Clause 9. The discount code(s) will only be issued once. If it/they is/are lost or damaged, it/they will not be reissued.
- 4) Policyholders who successfully purchase **PRUChoice Hong Kong Stay Insurance Plan** during the Promotion Period and use the Discount Code to purchase **PRUChoice Home Insurance Plan**, **PRUChoice Maid Insurance Plan** and **PRUChoice Motor Insurance Plan** for each (the "Specified Products") within Discount Code Validity period, and whose applications for all such policies are underwritten and issued by Prudential on or before 28 February 2027, shall be entitled to receive one set of Accommodation and Entertainment Experience Package (including Hotel 2-Day 1-Night Stay; for Eligible Policy covering 2 or more insured persons, policyholder will also receive Entertainment Experience tickets according to the number of insured persons under the Eligible Policy, ("Prize") and the redemption details will be sent via email within three (3) months after 28 February 2027.
- 5) The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.
- 6) The Promotion will not be replaced, returned, exchanged for cash or other prizes under any circumstances.

7) Terms and conditions of 20% off first premium discount code for PRUChoice Home, Maid and Motor Insurance Plan

- a) The 20% off first premium discount code **PRUChoice Home Insurance Plan**, **PRUChoice Maid Insurance Plan** and **PRUChoice Motor Insurance Plan** (the "Discount code") is offered by Prudential General Insurance Hong Kong Limited ("Prudential"), validity period from 4 September 2026 00:00 until 31 January 2027 23:59, both dates inclusive (the "Discount Code Validity Period").
- b) The Discount Code is only applicable to the purchase of **PRUChoice Home Insurance Plan**, and **PRUChoice Maid Insurance Plan**; the 20% off first premium discount for **PRUChoice Motor Insurance** is only applicable to the purchase through a Prudential Financial Consultant using the designated discount code ("Discount Code Promotion Product"). All such new application(s) must be submitted within the Discount Code Validity Period, and the policy(ies) must be underwritten and issued by Prudential on or before 28 February 2027. ("Eligible Policy of the Discount Code Promotion")
- c) Under the Discount Code, a 20% off discount will apply to first premium of the Eligible Policy of the Discount Code Promotion and will not be applicable to subsequent renewals (applicable to Annual Cover and 2-Years Plan). These Eligible Policy of the Discount Code must be kept in-force during the first policy year (applicable to Annual Cover)/first two years(applicable to 2-Years Plan), in order to enjoy the promotion.
- d) The following circumstances will not be eligible for the promotion. Prudential reserves the right to pursue the shortfall (if any).
 - (i) Cancelling existing inforce policy(ies) within 2 months prior to submitting a new policy application(s) during the Promotion Period; or



- (ii) Submitting a new policy application within 2 months before or after non-renewal or expiry of the existing policy, converting any existing policy(ies) to new policy(ies) irrespective of coverages or coverage period.
- e) Each Discount Code can only be used once. This Discount Code cannot be used together with other promotions that require entering a coupon code. The Discount Code will only be issued once; if it is lost or damaged, it will not be reissued.
- f) The Discount Code will not be replaced, returned, exchanged for cash or other prizes under any circumstances.
- g) This Offer is not applicable to levy payable.
- h) Discount Code Promotion Product is underwritten by Prudential and is subject to all policy terms and conditions. For product details, please refer to the product brochure as well as the terms and conditions set out in the specimen policy.
- i) All policy applications are subject to the underwriting approval of Prudential. Prudential reserves the right to accept or decline any policy application.
- j) Prudential reserves the right to amend these terms and conditions at any time without prior notice. In case of dispute, Prudential's decision is final and conclusive.
- k) The terms and conditions of the Promotion are governed by the laws of the Hong Kong Special Administrative Region and the Hong Kong Courts have exclusive jurisdiction if any dispute arises.
- 8) Prudential is not the supplier of the Prize and is not the agent of such supplier. The use of the Prize is subject to the terms and conditions imposed thereon by the individual supplier. Prudential shall not be responsible or liable in any way whatsoever in relation to this Prize (including but not limited to the supply and the use). Any disputes arising from these Prizes shall be resolved by the policyholder and the supplier directly. Prudential will not be responsible or liable for loss or damage directly or indirectly resulting from any use or misuse of these Prizes.
- 9) The Promotion Products are underwritten and issued by Prudential and are subject to their respective policy terms and conditions. For product details, please refer to the relevant product brochure as well as the terms and conditions set out in the relevant specimen policy.
- 10) All policy applications are subject to the underwriting approval of Prudential. Prudential reserves the right to accept or decline any policy application.
- 11) Prudential reserves the right to amend these terms and conditions and/or terminate the Promotion at any time without prior notice. In case of dispute, Prudential's decision is final and conclusive.
- 12) The terms and conditions of the Promotion are governed by the laws of the Hong Kong Special Administrative Region and the Hong Kong Courts have exclusive jurisdiction if any dispute arises.

The information listed above is for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.

The Promotion is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

In the event of any inconsistency between Chinese and English versions of the terms and conditions of the Promotion, the English version shall prevail.