PRUDENTIAL
保誠保險

「夏日啟航賞」推廣優惠條款及細則

1) 「夏日啟航賞」推廣優惠（本「優惠」）由保誠財險有限公司（「保誠」）提供，優惠期由2026年8月5日00:00至2026年8月6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**「旅遊樂」旅遊保障計劃（「推廣產品」）的新保單（「合資格保單」）。
3) 在本優惠下，合資格保單將享以下優惠:
   a) 推廣期內，成功投保推廣產品，合資格保單的單次旅程保費將享有 7 折優惠或全年保障之首年保費將享有 85 折優惠，並成為合資格的客戶（「合資格客戶」）。優惠資格以保誠記錄的保單繕發時間為準。有關合資格保單於來年續保時將不再享有本優惠（適用於全年保障）。有關合資格保單必須在首個保單年度維持生效，方可享有本優惠（適用於全年保障）。

   b) 如合資格客戶透過保誠理財顧問向保誠出示一份由同一位合資格客戶作為保單持有人向保誠保險有限公司購買、並於推廣產品保單繕發日期後六個月內成功繕發及仍然生效的人壽保險產品有效新保單之證明 （例如：保單號碼），該合資格保單可額外獲得保費 20%保費回贈；有關額外 20% 保費回贈將於保誠核實相關申請後以支票形式回贈予合資格客戶，並根據保誠記錄中合資格保單所提供的通訊地址寄出。
4) 優惠資格以保誠記錄的保單繕發時間為準。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保單年度維持生效，方可享有本優惠。
5) 以下情況均不可享有此優惠，保誠將根據情況保留追究折扣差額之權利 (如有)。
   a) 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
   b) 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) ；或
   c) 因分拆現有保單所得到的額外保單。
6) 除另有指明外，本優惠可與其他推廣優惠活動同時享用。s
7) 在任何情況下，本優惠不得更換、退回、兌換現金或其他獎品。
8) 本優惠不適用於應付保費徵費。
9) 推廣產品由保誠承保及繕發，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。

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，本優惠之條款及細則以英文版為準。

Terms and Conditions of "Summer Takeoff Rewards" Promotion

1. "Summer Takeoff Rewards" promotion (the "Promotion") is offered by Prudential General Insurance Hong Kong Limited ("Prudential") from 5 August 2026 00:00 until 6 August 2026 23:59, Hong Kong Time (the "Promotion Period").

2. The Promotion is applicable to the successful purchase of any new policy of PRUChoice Travel Insurance ("Promotion Product") during the Promotion Period via PRUeShop ("Eligible Policy").

3. Under the Promotion, Eligible Policy will be able to enjoy the following:

   a) During the Promotion Period, a 30% discount will apply to premium of Single Trip Cover or a 15% discount will apply to the first-year premium of Annual Cover of the Eligible Policy and will become an Eligible Customer ("Eligible Customer"). Eligibility for the discount is determined based on the policy issuance time as recorded by Prudential. The Eligible Policy will not be applicable to subsequent renewals (applicable to Annual Cover). Eligible Policy(ies) must be kept in-force during the first policy year in order to enjoy the Promotion (applicable to Annual Cover).
   b) If an Eligible Customer presents, through a Prudential financial consultant, a valid proof (e.g. policy number) of a new and inforce life insurance policy held by that Eligible Customer as policyholder, and is issued by Prudential Hong Kong Limited ("Prudential Life") within six (6) months after the issuance for the Promotion Product, the Eligible Policy will be entitled to an additional 20% premium rebate on the premium ("The Rebate"); The Rebate will be issued to the Eligible Customer in the form of a cheque after verification of the relevant application. This cheque will be mailed to the correspondence address provided on the Eligible Policy, as recorded by Prudential.

4. Eligibility for the Promotion is determined based on the policy issuance time as recorded by Prudential. The Promotion will not be applicable to any subsequent renewals of the Eligible Policy. Eligible Policy(ies) must be kept in-force during the first policy year in order to enjoy the Promotion.

5. The following circumstances will not be eligible for this Promotion. Prudential reserves the right to pursue the shortfall (if any).

   a) Cancelling existing inforce policy(ies) within 2 months prior to submitting a new policy application(s) during the Promotion Period; or
   b) 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; or
   c) Additional policy(ies) created due to splitting of existing policy(ies).

6. The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.

7. The Promotion will not be replaced, returned, exchanged for cash or other prizes under any circumstances.

8. The Promotion is not applicable to premium levy payable.

9. The Promotion Product is underwritten and issued by Prudential and is subject to its 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 the terms and conditions of the Promotion 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 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.