

# Cancer No Fear

Simple cancer cover of up to HKD 150,000 for  
as low as HKD 0.6 a day\*

Critical Illness Protection



**PRUDENTIAL**  
英國保誠

Listening. Understanding. Delivering.



# Cancer No Fear

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Getting a major cancer diagnosis can be a huge shock, but **Cancer No Fear** lets you take the breathing space of a few months away from work without worrying about the bills. It is a low-cost plan that with just a few clicks – and no medical tests – pays you up to HKD 150,000 to help settle your everyday expenses if major cancer hits.

## Plan highlights



Choose from 6 levels of major Cancer cover at an affordable premium



Compassionate Death Benefit



Apply with just a few clicks and no medical examination

# The benefits

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## Choose from 6 levels of major Cancer cover at an affordable premium

Take away the worry of paying your bills upon getting a major Cancer diagnosis with **Cancer No Fear's wallet-friendly premium.** When you take out the plan for yourself, it gives you breathing space as you prepare for treatment and set off on your road to recovery.

We will pay you up to a lump sum of **HKD 150,000** as a **Major Cancer Benefit** if you are unfortunately diagnosed with a major Cancer.

You can choose from **6 plan levels**, each with different premiums and levels of cover:

Plan Level	Major Cancer Benefit Amount
Plan 1	HKD 100,000
Plan 2	HKD 110,000
Plan 3	HKD 120,000
Plan 4	HKD 130,000
Plan 5	HKD 140,000
Plan 6	HKD 150,000

You can find more about our “Cancer covered under the plan” and “Major Cancer Benefit” in the “More about the plan” section below.



## Compassionate Death Benefit

Provided we have not already paid a **Major Cancer Benefit**, if you unfortunately pass away for any reason (this does not have to be through a Cancer), we will pay **105%** of the premium you paid for the current policy year as a **Compassionate Death Benefit**.



## Apply with just a few clicks and no medical examination

Simply visit our “Pulse App” to take out your plan with a few steps. To get the protection, you only need to complete a **simple health declaration** and there is **no medical examination**.

\* We calculated this premium based on a 30-year old, non-smoking female who takes out the plan with the sum assured of HKD 150,000 (i.e. Plan 6) and an annual premium of HKD 218.

## Key exclusions

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We will not pay the **Major Cancer Benefit** if:

- (i) the Cancer existed before the effective date of this plan; or
- (ii) you suffer from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a Cancer before the effective date of this plan; or
- (iii) you are diagnosed by a registered specialist with a Cancer, or you have shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Cancer, within 90 days from the effective date of this plan (the “waiting period”); or
- (iv) the Cancer is a direct or indirect result of:
  - (a) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV); or
  - (b) narcotics used by you unless taken as prescribed by a registered doctor, or abuse of drugs and/or alcohol by you.

For more details on exclusions, please refer to relevant policy provisions.

# More about the plan

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## Plan type

Basic plan

## Eligibility

Permanent HKID cardholder who lives in Hong Kong

## Benefit term/Premium term

- Until age 81 (ANB)
- The plan's **Major Cancer Benefit** has a 90-day waiting period

## Renewable period/Issue age/Currency option

Renewable period	Issue age (ANB)	Currency option
Yearly (up to age 81 [ANB])	19 – 60	HKD

- The policyholder and life assured of this plan must be the same person.
- Each policyholder can take out 1 policy only across all plan levels. You cannot change the plan level once we issue your policy.

## Premium structure/Plan renewal

- We will determine the premium based on your risk class (including, but not only, age, gender, smoking status and plan level) at the time of policy renewal.
- We have the right to review the premium rates from time to time and adjust the plan's premium rates for particular risk classes on each policy anniversary.

## Cancer covered under the plan

We define **Cancer** as “a malignant tumour characterised by the uncontrolled growth of malignant cells and the invasion of tissue” under the plan. This includes leukaemia but excludes any of the following:

- any tumour which is histologically classified as pre-malignant, non-invasive, or carcinoma-in-situ, or as having either borderline malignancy or low malignant potential;
- any Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Cervical Squamous Intra-epithelial Lesion;
- any tumour in the presence of any Human Immunodeficiency Virus;
- chronic lymphocytic leukaemia less than RAI Stage III;
- any skin cancer other than malignant melanoma;
- any thyroid tumour which is histologically classified as T1N0M0 or a lower stage according to the TNM classification system; and
- any prostate tumour which is histologically classified as T1a or T1b or a lower stage according to the TNM classification system.

The diagnosis of Cancer must always be confirmed by a histopathology report.

## Major Cancer Benefit

- If you are unfortunately diagnosed with a Cancer covered, we will pay a **Major Cancer Benefit** according to the plan level you take out.
- For us to pay this benefit, you need to survive for at least 14 days from the date of diagnosis of Cancer.

## Termination of this plan

We will terminate this plan when the first of these happens:

- you unfortunately pass away; or
- the plan reaches the end of coverage period; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date; or
- once we pay the **Major Cancer Benefit**.

## Key risks

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### **How may our credit risk affect your policy?**

The insurance benefits of your plan are subject to our credit risk. If we become insolvent, you may lose its coverage.

### **How may inflation affect the value of your plan?**

We expect the cost of living to rise in the future because of inflation. That means the insurance you take out today will not have the same buying power in the future, even if the plan offers increasing benefit intended to offset inflation.

### **What happens if you do not pay your premiums?**

You should only apply for this product if you intend to pay all of its premiums. If you miss any of your premium payments, we may terminate your policy and you would lose the policy's coverage.

### **Why may we adjust your premiums?**

We have the right to review the premium rates from time to time and adjust the plan's premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims and persistency experience.

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## **Important information**

### **Suicide clause**

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the policy, the death benefit will be limited to a refund of the premiums paid without interest subject to the deduction of any amounts we have already paid and any indebtedness you owe us under the policy.

### **Cancellation right**

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy via our Pulse App – PRUServices within 21 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer, whichever is earlier.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

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## Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1193 for more details.

## Notes

**Cancer No Fear is underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This brochure does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this brochure. For further details and the full terms and conditions of this plan, you can download a sample of the policy provisions from Pulse App.**

Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.

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