

PRUCancer 360

The simple and cost effective way to protect your family's finances when cancer strikes

Critical Illness Protection


PRUDENTIAL
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Listening. Understanding. Delivering.



PRUCancer 360

How would you and your young family manage financially if cancer strikes?

PRUCancer 360 is an affordable plan that pays a lump sum to help cover everyday bills and give you financial breathing space when cancer hits your income. It couldn't be simpler to apply, there is no medical examination and we guarantee to renew your plan yearly until you reach age 81 (age next birthday ([ANB])). It also offers a discount on plans if you take out the plan for yourself and/or your family members.

Plan highlights



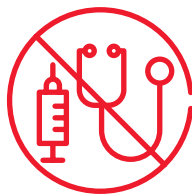
100% lump-sum cover
for Cancer



25% cover for Early Stage
Cancer, including
Carcinoma-in-situ



Guaranteed yearly
renewable cover



No need for a medical
examination



Discounted premiums
make it easier to protect
your family

The benefits



100% lump-sum cover for Cancer

PRUCancer 360 gives you and your family security against the financial impact of cancer at an affordable premium.

If the person covered by the plan (the “life assured”) is diagnosed with Cancer, we will pay a lump sum of **100%** of the sum assured as a **Major Cancer Benefit**.

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



25% cover for Early Stage Cancer, including Carcinoma-in-situ

If the life assured is diagnosed with Early Stage Cancer, we will pay **25%** of the sum assured as an **Early Stage Cancer Benefit**. These include Carcinoma-in-situ and Early Thyroid or Prostate Cancer.

Once we have paid your **Early Stage Cancer Benefit** claim, we will reduce your sum assured for the Major Cancer Benefit by the same amount. But, because we have reduced your sum assured, we will also reduce your premium.

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



Guaranteed yearly renewable cover

We **guarantee** you can **renew your plan every year** and we will keep protecting the life assured until they reach age 81 (ANB) even if their health condition changes. We will adjust your premiums each year until the policy ends.

There are more details in the “Premium structure/ Plan renewal” in the “More about the plan” section below.



No need for a medical examination

To get the protection, you only need to complete a **simple health declaration** and **there is no medical examination**.



Discounted premiums make it easier to protect your family

If you take out the plan for yourself and/or your family members (so you are the policyholder of all plans) for ensuring all of you are well protected financially against Cancer, on each policy anniversary we will give you a **family discount** of up to **15%** of premiums of each **PRUCancer 360** plan from the previous policy year. You can only use the family discount to cover the future premiums of each of the plans.

And, when your family grows and you take out this plan for your new family member, we will also count them so you might **enjoy higher family discount rate**.

Number of PRUCancer 360 owned by you for yourself and/or your family members on each policy anniversary	Family discount rate
2-3	10%
4 or more	15%

There is more about the “Family discount” in the “More about the plan” section below.

Key exclusions

We will not pay any Early Stage Cancer Benefit or Major Cancer Benefit if:

- (i) the Cancer or Early Stage Cancer existed before the effective date of this plan, or in case of reinstatement, before the effective date of such reinstatement, whichever is later; or
- (ii) the life assured suffers from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a Cancer or Early Stage Cancer before the effective date of this plan, or in case of reinstatement, before the effective date of such reinstatement, whichever is later; or
- (iii) the life assured is diagnosed by a registered specialist with a Cancer or Early Stage Cancer, or the life assured has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Cancer or Early Stage Cancer, within 90 days from the effective date of this plan, or in case of reinstatement, from the effective date of such reinstatement, whichever is later; or
- (iv) the Cancer or Early Stage 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 the life assured unless taken as prescribed by a registered doctor, or the life assured's abuse of drugs and/or alcohol.

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

More about the plan

Plan type

Basic plan

(When this plan is a basic plan, it means you can choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time.)

Benefit term/Premium term

Until age 81 (ANB)

Renewable period/Issue age/Currency option

Renewable period	Issue age (ANB)	Currency option
Yearly	1 – 65	HKD/USD

- The life assured must be at least 15 days old when the proposal document is signed.

Premium structure/Plan renewal

- We guarantee that you will be able to renew your plan on each policy anniversary until the end of benefit term subject to the premium rate and terms and conditions at that time.
- We will determine the premium based on the risk class (including, but not only, age, gender and smoking status) of the life assured at the time of each 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 and Early Stage 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.

- We cover the following **Early Stage Cancer** under the plan:
 - Carcinoma-in-situ: covers all organs except for Carcinoma-in-situ of the skin (including melanoma-in-situ); and
 - Early Thyroid or Prostate Cancer: refers to the presence of one of the following malignant conditions:
 - (a) thyroid tumour classified as T1N0M0 according to the TNM classification system; or
 - (b) prostate tumour classified as T1a or T1b according to the TNM classification system.

The diagnosis of Early Stage Cancer must be supported by a histopathological biopsy report and confirmed by a registered specialist in the relevant field.

Sum assured

The sum assured of **PRUCancer 360** is equal to:

- the sum assured you determine when we issue your plan;
- **less** any reductions to the sum assured you made to your plan;
- **less** any amount of **Early Stage Cancer Benefit** that we have paid (or it is confirmed that we will pay).

Early Stage Cancer Benefit

- If the life assured is diagnosed with an Early Stage Cancer covered, we will pay 25% of the plan's sum assured as **Early Stage Cancer Benefit** once.
- For us to pay this benefit, the life assured needs to survive for at least 14 days from the date of diagnosis of Early Stage Cancer.

Major Cancer Benefit

- If the life assured is diagnosed with a Cancer covered, we will pay a **Major Cancer Benefit** equal to 100% of sum assured of **PRUCancer 360**.
- For us to pay this benefit, the life assured needs to survive for at least 14 days from the date of diagnosis of Cancer.

Compassionate Death Benefit

Provided we have not paid a **Major Cancer Benefit**, if the life assured passes away, we will pay a **Compassionate Death Benefit** equal to HKD 20,000/USD 2,500.

Family discount

- The plans of all family members must be owned by you as the same policyholder.
- Once the plan has been in force for 1 year, on each policy anniversary we will count the number of in-force plans with the same policyholder and deposit the relevant family discount to the premium deposit account of respective plans.
- When calculating your family discount on the policy anniversary, if any of your plans is not in force, we will not include it for such calculation even if you reinstate it later.
- We will only count the **PRUCancer 360** owned by an individual (not corporate business entities) towards the family discount.
- You can only use the family discount to pay for the plan's future premiums. You cannot withdraw it from the premium deposit account.

Termination of this plan

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

- the death of the life assured; or
- you surrender the policy; or
- the plan reaches the end of benefit term; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date; or
- once we pay (or once it is confirmed that we will pay) the **Major Cancer Benefit**.

Key risks

How may our credit risk affect your policy?

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

How may currency exchange rate risk affect your benefits?

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your benefits to other currencies. Additionally, the conversion of your benefits to other currencies is subject to exchange restrictions applicable at the time when the benefits are paid. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

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 (i.e., the benefit payouts might not be able to cover your future needs), 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.

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 or from the date of any reinstatement, whichever is later, 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 by giving written notice to us 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 or his/her nominated representative, whichever is earlier. Such notice must be signed by the customer and received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. 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.

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

Notes

PRUCancer 360 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, please ask Prudential for a sample of the policy document.

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.

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

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Prudential Hong Kong Limited

(Part of Prudential plc (United Kingdom))

8/F, Prudential Tower

The Gateway, Harbour City, 21 Canton Road

Tsim Sha Tsui, Kowloon, Hong Kong

Customer Service Hotline: 2281 1333

Corporate Website

www.prudential.com.hk