

# PRUHealth Critical Illness Extended Care III

Continuous cover for ongoing critical illness –  
with lump-sum financial support for cancer every year,  
up to a total of 660% cover while it persists

Critical Illness Protection



**PRUDENTIAL**  
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Listening. Understanding. Delivering.



# PRUHealth Critical Illness Extended Care III

Now, more than ever, people live with critical illnesses – including cancer. The continuous and extended treatment needed, particularly for cancer, can have a major impact on your family’s finances. **PRUHealth Critical Illness Extended Care III** offers ongoing protection with limited years of premium payment. Even if you claim for a critical illness, it keeps protecting you with cover for cancer, heart attack and stroke. The plan also aims to give you continuous annual lump-sum financial support throughout your cancer treatment. It also pays a benefit if you have to stay in an intensive care unit (ICU) for health issues beyond critical illnesses, including infectious diseases and injuries.

## Plan highlights



Covers 117 disease conditions



Up to 860% coverage against critical illnesses

- Multiple coverage for Cancer, Heart Attack and Stroke after a 100% Major Disease Benefit claim
- Extra cover for new or continued cancer strikes:
  - Extended Major Disease Benefit for Cancer – up to 2 extra claims, each with 100% cover; and
  - Cancer Treatment Extra Benefit – up to 2 extra payments of 60% each, starting from 1 year after a previous Cancer claim
- Extended Major Disease Benefit for Heart Attack and Stroke – up to 2 extra claims, each with 100% cover



Intensive Care Benefit – up to 20% cover for 3 or more consecutive days’ stay in an ICU because of health issues beyond critical illnesses, including infectious diseases and injuries



Protection for early stage major disease conditions, including Carcinoma-in-situ



50% extra protection for a major disease claim or death claim within the first 10 years



Covers against disease conditions related to congenital diseases or developmental disorders



Premium waiver; 12 months after an early stage major disease claim or all future premiums after a major disease claim



Protection and long-term savings in one plan

## Special protection to your family



50% extra life protection for the first 10 years when any 2 members of your family are both covered under the plan



Waives all future premiums of your child’s policy until they reach age 26 (age next birthday) if you or your spouse unfortunately passes away

## Value-added service to enhance your protection



Treatment Sure – Get back on the road to health with personalised medical advice from global experts

# The benefits



## Coverage for 117 disease conditions

We offer protection against **117 disease conditions**, including **56 Major Disease Conditions** and **61 Early Stage Major Disease Conditions**. The plan covers most common disease conditions, including cancer, heart attack and stroke.

If the person covered by the policy (the “life assured”) is diagnosed with one of the covered **Major Disease Conditions**, we will pay a lump sum of up to **100%** of the current sum assured as the **Major Disease Benefit**; or we will pay this amount as a **Death Benefit** if the life assured unfortunately passes away.

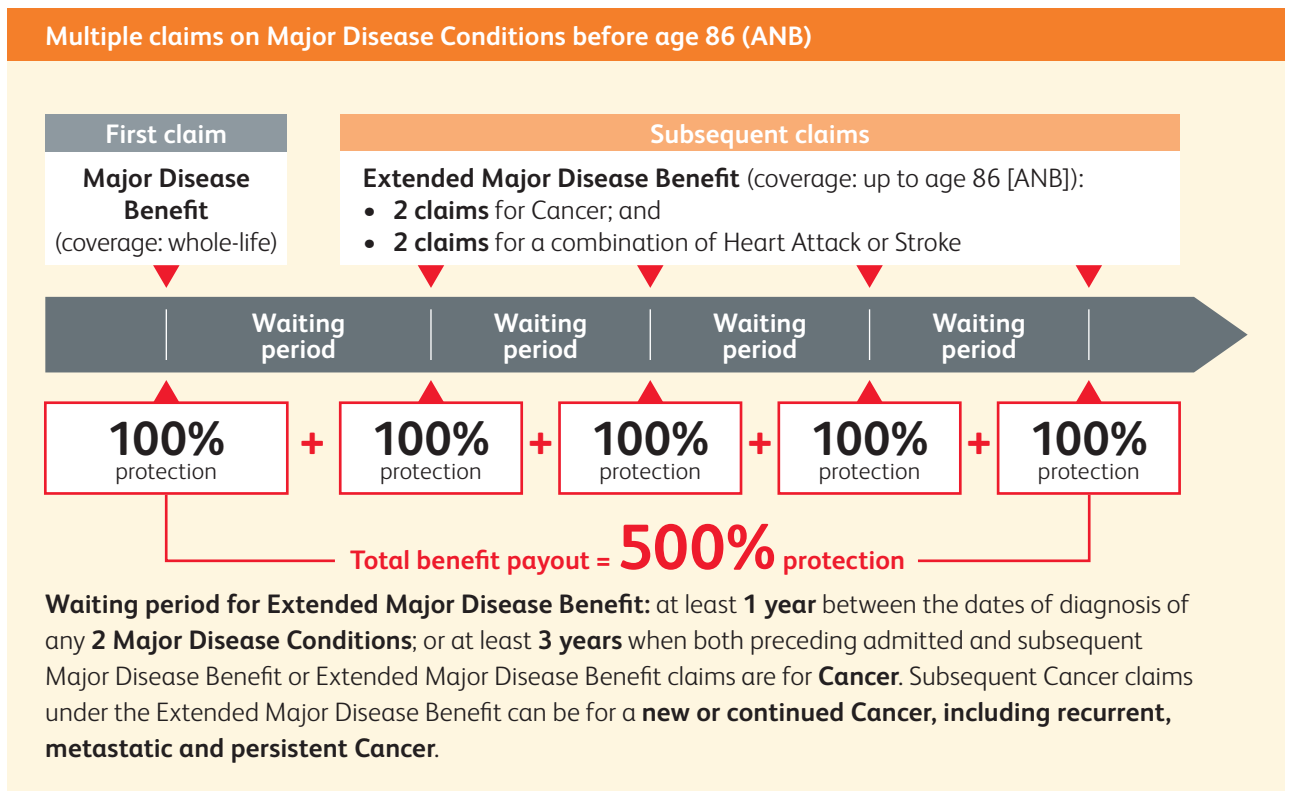
You can find the full list of the disease conditions we cover in the “List of disease conditions the plan covers” section below.



## 400% extra coverage against Cancer, Heart Attack and Stroke – even after a major disease claim

Although treatment today is better than ever, critical illnesses can strike again, causing serious financial impact. That’s why, even after we have paid the Major Disease Benefit; the plan still covers the life assured if they are unfortunately diagnosed with one of these conditions: **Cancer, Heart Attack and Stroke**.

You can claim up to **2 times** for **Cancer** and up to **2 times** for a combination of **Heart Attack or Stroke**, before the life assured reaches age 86 (age next birthday [ANB]). We will pay **100%** of the current sum assured each time as an **Extended Major Disease Benefit**, up to a total of **400%** of the current sum assured of your PRUHealth Critical Illness Extended Care III.



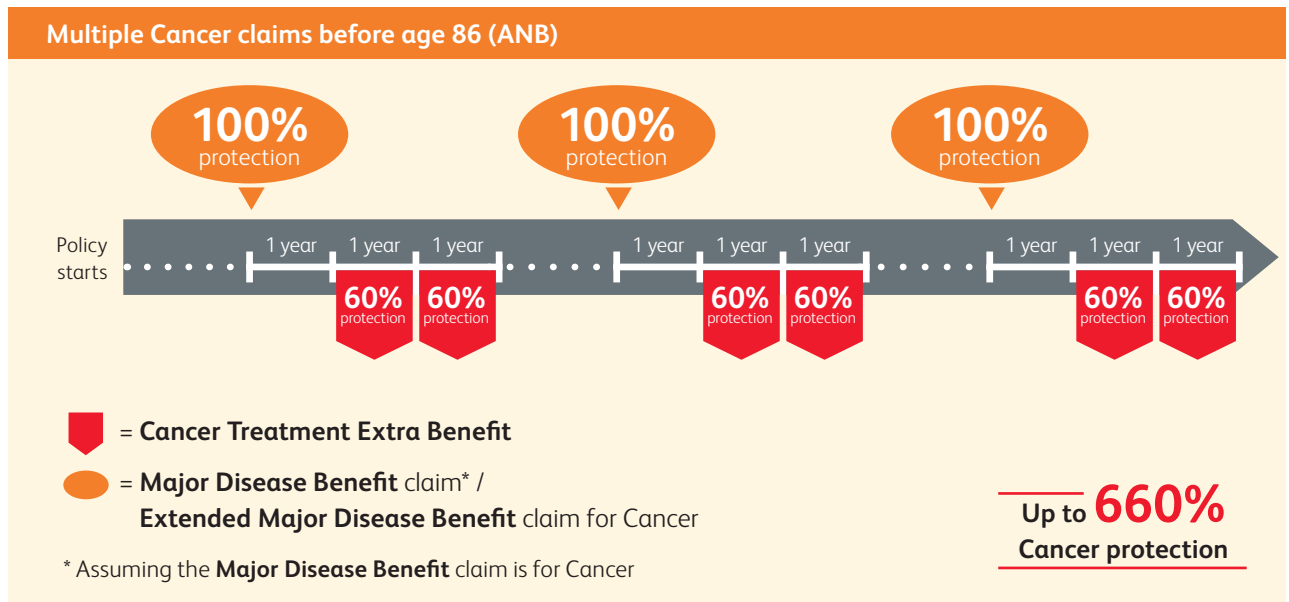


## A stronger safety net for Cancer

What happens if the Cancer unfortunately recurs or persists during the 3-year waiting period for Cancer? As soon as **1 year** after the date of diagnosis of each preceding **Cancer** which we have **paid** the **Major Disease Benefit** or **Extended Major Disease Benefit**, we will offer the **Cancer Treatment Extra Benefit**.

We will pay an **extra 60%** of the current sum assured of your **PRUHealth Critical Illness Extended Care III**, before the life assured reaches age 86 (ANB), as long as they are still suffering from Cancer and receiving **active treatment** or **end-of-life care for Cancer**. This needs to be within each of the following periods:

- (i) **at least 1 year but less than 2 years** after the date of diagnosis of the preceding Cancer claim; and
- (ii) **at least 2 years but less than 3 years** after the date of diagnosis of the preceding Cancer claim.



Together with the **Extended Major Disease Benefit** for Heart Attack or Stroke mentioned above, we will provide critical illness protection of **up to a total of 860%** of the current sum assured of your **PRUHealth Critical Illness Extended Care III**.



### Extended protection beyond critical illnesses – Intensive Care Benefit

You never know what's around the next corner. Whether it is a **global pandemic or a health issue beyond critical illnesses**, you could need the 24-hour intensive care programme that an ICU offers. That is why this plan also covers the life assured for ICU treatment if needed.

If the life assured needs to stay in the ICU for 3 or more consecutive days, we will pay up to 20% of the current sum assured of your **PRUHealth Critical Illness Extended Care III** as an **Intensive Care Benefit**. We will only pay the **Intensive Care Benefit** once.

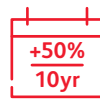
If the life assured is admitted to an ICU outside of Hong Kong or Macau, we will adjust the benefit amount to up to 10% of the current sum assured of **PRUHealth Critical Illness Extended Care III**.

We will deduct the amount you have claimed for this benefit when we pay any subsequent **Major Disease Benefit, Death Benefit** or **Surrender Value**.

You can find more about this benefit in the "Benefit schedule" and in the "More about the plan" sections below.

- The **remaining 57 covered Early Stage Major Disease Conditions** can **each** be claimed **1 time**, each claim for up to **20%** of the current sum assured.

We will deduct the total amount you have claimed for Early Stage Major Disease Benefit when we pay any subsequent Major Disease Benefit, Death Benefit or Surrender Value.



### 50% extra protection for a major disease claim or death claim within the first 10 years

For added protection, we offer a **Critical Illness Care Enhancer III** that gives you an **extra 50%** of the current sum assured of **PRUHealth Critical Illness Extended Care III**.

When the life assured is covered by this **Critical Illness Care Enhancer III**, we will pay this one-off, extra protection for a Major Disease Benefit claim or death claim you make within the **first 10 years** of your plan.

If you do not make any claims under the plan, you can convert your **Critical Illness Care Enhancer III** to a new life insurance plan with a cash value (that we will specify at the time of conversion) for the life assured, within 1 month before or after your **Critical Illness Care Enhancer III** ends without the need to give us any health information.



### Protection for early stage major disease conditions, including Carcinoma-in-situ

We will pay a percentage of the current sum assured of your **PRUHealth Critical Illness Extended Care III** for Early Stage Major Disease Conditions, the amount of which depends on the diagnosed condition. You can claim the **Early Stage Major Disease Benefit a total of 3 times** as follows:

- **Carcinoma-in-situ** and **Coronary Angioplasty** can **each** be claimed up to **2 times**, each claim for up to **25%** of the current sum assured; or
- **Early Thyroid** or **Prostate Cancer** and **Less Aggressive Malignancy** can **each** be claimed **1 time**, each claim for up to **25%** of the current sum assured; or



## Tips



### What happens to my cover after I have claimed the Major Disease Benefit?

After the Major Disease Benefit claim, you do not need to pay any more premiums for your plan, and the life assured is still covered by the **Extended Major Disease Benefit** and the **Cancer Treatment Extra Benefit**.

You can make **2 further claims** for **Cancer** and also **2 further claims** for a combination of **Heart Attack or Stroke** up to age 86 (ANB) under the **Extended Major Disease Benefit**.

We keep protecting the life assured with the **Cancer Treatment Extra Benefit** if their Cancer unfortunately recurs or persists. We cover them from **1 year** after the date of diagnosis of each preceding **Cancer** which we have paid the **Major Disease Benefit** or **Extended Major Disease Benefit**, before they reach age 86 (ANB).

Once we have paid the Major Disease Benefit, the Early Stage Major Disease Benefit, Early Stage Critical Illness Premium Waiver Benefit, Intensive Care Benefit, Parental Premium Waiver Benefit, Death Benefit, Surrender Value, Special Bonus and **Critical Illness Care Enhancer III** are no longer available.



### How do I make multiple claims?

#### Making a claim on Extended Major Disease Benefit

For us to pay the **Extended Major Disease Benefit** for the life assured under age 86 (ANB), they need to survive for at least 14 days from the date of diagnosis. They should also fulfil the “waiting period” and “making Extended Major Disease Benefit claim(s) for Prostate Cancer” requirements which we have explained in the “More about the plan” section later in the brochure.

#### Making a claim for Early Stage Major Disease Benefit

There are also claim conditions requirements for a second claim on Carcinoma-in-situ and Coronary Angioplasty. We have outlined these in the “More about the plan” section later in the brochure.



## Special protection to your family



### Family Extra Benefit

To extend protection to your loved ones, when **any 2 members of your family are both covered under** the plan, this one-off benefit gives an **additional 50%** of the current sum assured under **PRUHealth Critical Illness Extended Care III** to cover the death of the life assured within the **first 10 years**.



#### How this benefit works

This benefit is eligible to the following 3 relationship groups:

You take out the plan for yourself and your spouse



or

You take out the plan for yourself and your child



or

You take out the plan for your 2 children



#### Case

Mr. and Mrs. Tong are each the life assured of their own **PRUHealth Critical Illness Extended Care III** policy, with a current sum assured of **USD 120,000** and **USD 180,000** respectively. In the **first 10 years** of their policies, they are both entitled to the plan's **Family Extra Benefit**. This gives Mr. Tong or Mrs. Tong an **extra 50%** of their current sum assured if either of them unfortunately passes away.

#### Mr. and Mrs. Tong enrol in PRUHealth Critical Illness Extended Care III together

##### Mr. Tong's policy

**PRUHealth Critical Illness Extended Care III**



Mr. Tong's current sum assured

USD **120,000**



**Family Extra Benefit** – to provide first 10 years of life protection  
USD **60,000**

##### Mrs. Tong's policy

**PRUHealth Critical Illness Extended Care III**



Mrs. Tong's current sum assured

USD **180,000**



**Family Extra Benefit** – to provide first 10 years of life protection  
USD **90,000**

You can find more about this benefit in the "Benefit schedule" and in the "More about the plan" sections below.



### Parental Premium Waiver Benefit for continuous protection

The plan helps you protect your child (as the life assured aged 1 – 18 (ANB) when the plan comes into force), even if you are no longer able to, with a Parental Premium Waiver Benefit – without the need to give us any health information. If you (or your spouse) are aged 19 – 51 (ANB) when your plan comes into force, and unfortunately pass away before the premium term ends, we will **waive the future basic premiums** of your plan, starting from the next due premium, until the life assured reaches age 26 (ANB) or the premium term ends, whichever is earlier. That means your loved ones' protection stays in place, even when finances may be tight after the loss of a family breadwinner.

Except for death caused by an accident, to be eligible for this benefit, the policy needs to have been in force for at least 2 years when you (or your spouse) unfortunately pass away. There is more about how this benefit works in the “More about the plan” section below.



### Covers against disease conditions related to congenital diseases or developmental disorders

Many parents worry about their child having a congenital disorder which may develop into a critical illness later on. Discovering a condition like this can put tremendous emotional strain on a family – let alone the financial implications of medical and ongoing care. The plan covers disease conditions **related to congenital diseases or developmental disorders**, if these congenital diseases or developmental disorders (or their signs and symptoms) are undetected before we issue the policy and within the first 90 days after we have issued the policy.



### Premium waiver of 12 months after an early stage major disease claim or of all future premiums after a major disease claim

To ease your financial burden when a critical disease strikes, we waive your premium payments at different stages of critical illness:

#### Early Stage Critical Illness Premium Waiver Benefit

Once we have paid the Early Stage Major Disease Benefit, we will **waive** the premiums of your **PRUHealth Critical Illness Extended Care III due** in the **next 12 months**.

#### Critical Illness Premium Waiver Benefit

Once we have paid the Major Disease Benefit, we will **waive all future premiums** of your **PRUHealth Critical Illness Extended Care III** to give you continuous protection until the life assured reaches age 86 (ANB).





### Protection and long-term savings in one plan

Besides offering in-depth protection, **PRU**Health Critical Illness Extended Care III is a Shareholder-backed Participating Plan providing long-term savings value. We may pay a guaranteed cash value when you surrender the policy. We may also pay a non-guaranteed one-off bonus – the Special Bonus – when you surrender your policy or make a claim for the Major Disease Benefit or Death Benefit.

Please also refer to our brochure on Shareholder-backed Participating Plan available at <https://pruhk.co/shareholderpar-en> for more information (such as investment philosophy and bonus philosophy) on your Shareholder-backed Participating Plan and the operation of the Shareholder-backed Participating Fund.



### Supplementary benefits to extend your coverage

You can choose from a range of supplementary benefits to help tailor your plan. By paying additional premiums, you can cover the life assured against extra medical expenses and accidents.



### Value-added service to enhance your protection



### Treatment Sure – Get back on the road to health with personalised medical advice from global experts

If you are ill, medical experts' guidance can help you make the right treatment decisions. This is why we offer the **Treatment Sure**, including **second medical opinions** and **overseas medical concierge** services. Whether or not the condition is one of the 117 disease conditions we cover, **Treatment Sure** can help.



#### Support from the dedicated physician case manager

A dedicated physician case manager will answer questions throughout the medical journey.



#### Professional team of physician case managers

Access to over 3,000 doctors who speak more than 30 languages, so they can communicate in yours.



#### Comprehensive network

A network of over 50,000 global medical experts, covering more than 450 specialties.

You can find more about our “**Treatment Sure**” in the “More about the plan” section below.

Click [here](#) or scan the QR code for service and enrolment details:



You can find more about the benefits in the “Benefit schedule” and in the “More about the plan” sections below.

## Benefit schedule

Benefits		Coverage	Maximum number of claims	When making a claim:
Early Stage Major Disease Benefit <sup>1</sup>	Carcinoma-in-situ	<b>25%</b> of current sum assured of <b>PRUHealth Critical Illness Extended Care III</b>	2	<ul style="list-style-type: none"> <li>There is a USD 50,000/HKD 400,000 per life limit for <b>each</b> of the 20<sup>2</sup> designated Early Stage Major Disease Conditions under all in-force and terminated <b>PRUHealth Critical Illness Extended Care III</b> plan(s) for the same life assured regardless of where such policy(ies) were issued.</li> <li>We will not pay any Early Stage Major Disease Benefit if we have paid the Major Disease Benefit.</li> </ul>
	Coronary Angioplasty		2	
	Early Thyroid or Prostate Cancer		1	
	Less Aggressive Malignancy		1	
	The other 57 Early Stage Major Disease Conditions	<b>20%</b> of current sum assured of <b>PRUHealth Critical Illness Extended Care III</b>	Each disease condition: 1	
<b>Overall maximum number of claims: 3</b>				
Intensive Care Benefit <sup>1</sup>	<b>20%</b> of current sum assured of <b>PRUHealth Critical Illness Extended Care III</b>	1	<ul style="list-style-type: none"> <li>We offer this benefit for Qualified ICU Stay for 3 or more consecutive days.</li> <li>We will adjust the benefit amount to 10% of the current sum assured of <b>PRUHealth Critical Illness Extended Care III</b> for a Qualified ICU Stay outside of Hong Kong or Macau.</li> <li>There is a USD 50,000/HKD 400,000 per life limit for this benefit under all in-force and terminated policies with the same benefit for the same life assured regardless of where such policy(ies) were issued.</li> <li>We will not pay any Intensive Care Benefit if we have paid the Major Disease Benefit.</li> <li>You should also refer to the “Requirements of a Qualified ICU Stay” outlined in the “More about the plan” section below.</li> </ul>	
Major Disease Benefit	<b>PRUHealth Critical Illness Extended Care III</b> <b>100%</b> of current sum assured of <b>PRUHealth Critical Illness Extended Care III</b> + <b>Face value of Special Bonus<sup>3</sup></b> (if any) + <b>Critical Illness Care Enhancer III</b> <b>100%</b> of current sum assured of <b>Critical Illness Care Enhancer III</b> (if applicable)	1	<ul style="list-style-type: none"> <li>We will deduct the total claimed amount of Early Stage Major Disease Benefit and Intensive Care Benefit under <b>PRUHealth Critical Illness Extended Care III</b>.</li> </ul>	

Benefits	Coverage	Maximum number of claims	When making a claim:												
<p><b>Death Benefit</b></p>	<p><b>PRUHealth Critical Illness Extended Care III</b></p> <table border="0" style="width: 100%; text-align: center;"> <tr> <td style="width: 45%; vertical-align: top;"> <p><b>100%</b> of current sum assured of <b>PRUHealth Critical Illness Extended Care III</b></p> </td> <td style="width: 10%; vertical-align: middle;">+</td> <td style="width: 45%; vertical-align: top;"> <p><b>Face value of Special Bonus<sup>3</sup></b> (if any)</p> </td> </tr> <tr> <td colspan="3">+</td> </tr> <tr> <td colspan="3"> <p><b>Critical Illness Care Enhancer III</b></p> </td> </tr> <tr> <td colspan="3"> <p><b>100%</b> of current sum assured of <b>Critical Illness Care Enhancer III</b> (if applicable)</p> </td> </tr> </table>	<p><b>100%</b> of current sum assured of <b>PRUHealth Critical Illness Extended Care III</b></p>	+	<p><b>Face value of Special Bonus<sup>3</sup></b> (if any)</p>	+			<p><b>Critical Illness Care Enhancer III</b></p>			<p><b>100%</b> of current sum assured of <b>Critical Illness Care Enhancer III</b> (if applicable)</p>			<p>-----</p>	<ul style="list-style-type: none"> <li>• We will deduct the total claimed amount of the Early Stage Major Disease Benefit and Intensive Care Benefit under <b>PRUHealth Critical Illness Extended Care III</b>.</li> <li>• We will not pay any Death Benefit if we have paid the Major Disease Benefit.</li> </ul>
<p><b>100%</b> of current sum assured of <b>PRUHealth Critical Illness Extended Care III</b></p>	+	<p><b>Face value of Special Bonus<sup>3</sup></b> (if any)</p>													
+															
<p><b>Critical Illness Care Enhancer III</b></p>															
<p><b>100%</b> of current sum assured of <b>Critical Illness Care Enhancer III</b> (if applicable)</p>															
<p><b>Surrender Value</b></p>	<p><b>Guaranteed Cash Value<sup>4</sup></b></p> <p style="text-align: center;">+</p> <p><b>Cash value of Special Bonus<sup>3</sup></b> (if any)</p>	<p>-----</p>	<ul style="list-style-type: none"> <li>• We will deduct the total claimed amount of the Early Stage Major Disease Benefit and Intensive Care Benefit under <b>PRUHealth Critical Illness Extended Care III</b>.</li> <li>• We will not provide any Surrender Value if we have paid the Major Disease Benefit.</li> </ul>												

Benefits		Coverage	Maximum number of claims	When making a claim:
<b>Extended Major Disease Benefit (up to age 86 [ANB])</b>				
Extended Major Disease Benefit	Cancer	<b>100%</b> of current sum assured of PRUHealth Critical Illness Extended Care III	2	<ul style="list-style-type: none"> <li>We will pay the Extended Major Disease Benefit only if we have paid the Major Disease Benefit.</li> <li>Cover up to age 86(ANB) only.</li> <li>The life assured should also fulfil the “waiting period” and “survival period” as well as “Making Extended Major Disease Benefit claim(s) for Prostate Cancer” conditions outlined in the “More about the plan” section below.</li> </ul>
	Heart Attack or Stroke	<b>100%</b> of current sum assured of PRUHealth Critical Illness Extended Care III	2	
<b>Cancer Treatment Extra Benefit (up to age 86 [ANB])</b>				
Cancer Treatment Extra Benefit	Cancer	<b>60%</b> of current sum assured of PRUHealth Critical Illness Extended Care III	6	<ul style="list-style-type: none"> <li>We will pay the Cancer Treatment Extra Benefit only if we have paid the Major Disease Benefit or Extended Major Disease Benefit for Cancer.</li> <li>We will pay a maximum of 2 claims after each Major Disease Benefit or Extended Major Disease Benefit claim for Cancer.</li> <li>Cover up to age 86(ANB) only.</li> <li>The life assured should also fulfil “Making claim(s) for Cancer Treatment Extra Benefit” conditions outlined in the “More about the plan” section below.</li> </ul>
<b>Family Extra Benefit (if any 2 members in your family are both successfully covered under the plan)</b>				
Family Extra Benefit (extra life protection)		<b>50%</b> of current sum assured of PRUHealth Critical Illness Extended Care III	-----	<ul style="list-style-type: none"> <li>We will pay the Family Extra Benefit <b>when the life assured passes away</b> within the <b>first 10 years</b>, regardless of whether Early Stage Major Disease Benefit, Major Disease Benefit, Extended Major Disease Benefit, Cancer Treatment Extra Benefit or Intensive Care Benefit has been paid.</li> </ul>

## Remarks

We will deduct any outstanding loans and interest from all benefits we pay under PRUHealth Critical Illness Extended Care III.

- In case the life assured is diagnosed of Early Stage Major Disease Condition(s) and fulfils the requirement of Intensive Care Benefit in the same hospital confinement or same Event, we will only pay the higher of Early Stage Major Disease Benefit and Intensive Care Benefit (or we will only pay Early Stage Major Disease Benefit if the benefit amounts are equal) under all PRUHealth Critical Illness Extended Care III plans covering the same life assured regardless of where such policy(ies) were issued. Event shall mean (i) an accident causing bodily injury that results in more than one claimable disease condition or claimable Qualified ICU Stay; or (ii) an illness, treatment or complications that results in more than one claimable disease condition or claimable Qualified ICU Stay, whether or not it occurs in the same hospital confinement.
- The limit applies to selected Early Stage Major Disease Conditions, including Carcinoma-in-situ, Coronary Angioplasty, Dengue Haemorrhagic Fever, Early Thyroid or Prostate Cancer, Insulin Dependent Diabetes Mellitus, Juvenile Huntington Disease, Kawasaki Disease, Less Aggressive Malignancy, Marble Bone Disease (Osteopetrosis), Osteogenesis Imperfecta, Rheumatic Fever with Valvular Impairment, Severe Asthma, Severe Autism Spectrum Disorder, Severe Central or Mixed Sleep Apnoea, Severe Epilepsy, Severe Haemophilia, Severe Obstructive Sleep Apnoea, Severe Psychiatric Illness, Systemic Juvenile Rheumatoid Arthritis and Type I Juvenile Spinal Amyotrophy.
- The Special Bonus is a one-off non-guaranteed bonus. Please refer to “Special Bonus” in the “More about the plan” section for details.
- Please refer to “Surrender Value” in the “More about the plan” section for details.

## List of disease conditions the plan covers

	Early Stage Major Disease Conditions	Major Disease Conditions
Disease Groups	Coverage for whole life <sup>1</sup> unless specified	
<b>Cancer</b>	<ol style="list-style-type: none"> <li>1. Carcinoma-in-situ<sup>2,3</sup></li> <li>2. Early Thyroid or Prostate Cancer<sup>3,4</sup></li> <li>3. Less Aggressive Malignancy<sup>3,5</sup></li> </ol>	<ol style="list-style-type: none"> <li>1. Cancer<sup>6</sup></li> </ol>
<b>Illnesses related to the Heart</b>	<ol style="list-style-type: none"> <li>4. Aortic Aneurysm</li> <li>5. Coronary Angioplasty<sup>3</sup></li> <li>6. Insertion of Cardiac Defibrillator</li> <li>7. Insertion of Cardiac Pacemaker</li> <li>8. Insulin Dependent Diabetes Mellitus<sup>3</sup> (coverage until age 18 [ANB])</li> <li>9. Kawasaki Disease<sup>3</sup> (coverage until age 18 [ANB])</li> <li>10. Less Severe Cardiomyopathy</li> <li>11. Less Severe Infective Endocarditis</li> <li>12. Percutaneous Heart Valve Surgery</li> <li>13. Pericardectomy</li> <li>14. Rheumatic Fever with Valvular Impairment<sup>3</sup> (coverage until age 18 [ANB])</li> <li>15. Transmyocardial Laser Revascularisation</li> </ol>	<ol style="list-style-type: none"> <li>2. Cardiomyopathy</li> <li>3. Coronary Artery Disease Requiring Surgery</li> <li>4. Heart Attack</li> <li>5. Heart Valve and Structural Surgery</li> <li>6. Infective Endocarditis</li> <li>7. Primary Pulmonary Arterial Hypertension</li> <li>8. Surgery to the Aorta</li> </ol>
<b>Illnesses related to the Nervous System</b>	<ol style="list-style-type: none"> <li>16. Carotid Endarterectomy and Angioplasty and Stenting for Carotid Arteries</li> <li>17. Cerebral Arteriovenous Malformation Requiring Surgery</li> <li>18. Cerebral Shunt Insertion</li> <li>19. Early Spinal Muscular Atrophy</li> <li>20. Early Stage Dementia including Early Stage Alzheimer's Disease</li> <li>21. Endovascular Treatment for Cerebral Aneurysm</li> <li>22. Juvenile Huntington Disease<sup>3</sup> (coverage until age 18 [ANB])</li> <li>23. Less Severe Bacterial Meningitis</li> <li>24. Less Severe Coma</li> <li>25. Less Severe Viral Encephalitis</li> <li>26. Moderately Severe Muscular Dystrophy</li> <li>27. Moderately Severe Myasthenia Gravis</li> <li>28. Severe Autism Spectrum Disorder<sup>3</sup> (coverage until age 18 [ANB])</li> <li>29. Severe Psychiatric Illness<sup>3</sup></li> <li>30. Surgery for Subdural Haematoma</li> <li>31. Surgical Removal of Pituitary Tumour</li> <li>32. Type I Juvenile Spinal Amyotrophy<sup>3</sup> (coverage until age 18 [ANB])</li> </ol>	<ol style="list-style-type: none"> <li>9. Alzheimer's Disease</li> <li>10. Amyotrophic Lateral Sclerosis</li> <li>11. Apallic Syndrome</li> <li>12. Bacterial Meningitis</li> <li>13. Benign Brain Tumour</li> <li>14. Brain Surgery</li> <li>15. Coma</li> <li>16. Creutzfeldt-Jacob Disease (CJD)</li> <li>17. Encephalitis</li> <li>18. Major Head Trauma</li> <li>19. Meningeal Tuberculosis</li> <li>20. Motor Neurone Disease</li> <li>21. Multiple Sclerosis</li> <li>22. Muscular Dystrophy</li> <li>23. Paralysis</li> <li>24. Parkinson's Disease</li> <li>25. Poliomyelitis</li> <li>26. Progressive Bulbar Palsy</li> <li>27. Progressive Supranuclear Palsy</li> <li>28. Severe Myasthenia Gravis</li> <li>29. Spinal Muscular Atrophy</li> <li>30. Stroke</li> </ol>
<b>Illnesses related to the Major Organs and Functions</b>	<ol style="list-style-type: none"> <li>33. Acute Necrotizing Pancreatitis</li> <li>34. Amputation of One Foot due to Complication from Diabetes Mellitus</li> <li>35. Biliary Tract Reconstruction Surgery</li> <li>36. Chronic Lung Disease</li> <li>37. Dengue Haemorrhagic Fever<sup>3</sup> (coverage until age 18 [ANB])</li> <li>38. Endovascular Treatment of Peripheral Arterial Disease</li> <li>39. Hepatitis with Cirrhosis</li> <li>40. Insertion of a Vena-cava filter</li> <li>41. Less Severe Kidney Disease</li> <li>42. Less Severe Systemic Lupus Erythematosus</li> <li>43. Liver Surgery</li> <li>44. Loss of One Limb</li> </ol>	<ol style="list-style-type: none"> <li>31. Chronic Liver Disease</li> <li>32. Chronic Relapsing Pancreatitis</li> <li>33. End Stage Lung Disease</li> <li>34. Kidney Failure</li> <li>35. Major Organ Transplantation</li> <li>36. Necrotising Fasciitis</li> <li>37. Severance of Limbs</li> <li>38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis</li> </ol>

	Early Stage Major Disease Conditions	Major Disease Conditions
<b>Disease Groups</b>	<b>Coverage for whole life<sup>1</sup> unless specified</b>	
<b>Terminal Illness and Disabilities</b>		39. Loss of Independent Existence (coverage until age 65 [ANB]) 40. Terminal Illness 41. Total and Permanent Disability (coverage until age 65 [ANB])
<b>Other Illnesses</b>	45. Cochlear Implant Surgery 46. Diabetic Retinopathy 47. Facial Reconstructive Surgery for Injury and Burns due to Accident 48. Less Severe Burns to Body due to Accident 49. Less Severe Crohn's Disease 50. Loss of Hearing in One Ear 51. Loss of Sight of One Eye 52. Marble Bone Disease (Osteopetrosis) <sup>3</sup> (coverage until age 18 [ANB]) 53. Osteogenesis Imperfecta <sup>3</sup> (coverage until age 18 [ANB]) 54. Osteoporosis with Fractures (coverage until age 70 [ANB]) 55. Pheochromocytoma 56. Severe Asthma <sup>3</sup> (coverage until age 18 [ANB]) 57. Severe Central or Mixed Sleep Apnoea <sup>3</sup> 58. Severe Epilepsy <sup>3</sup> 59. Severe Haemophilia <sup>3</sup> (coverage until age 18 [ANB]) 60. Severe Obstructive Sleep Apnoea <sup>3</sup> 61. Systemic Juvenile Rheumatoid Arthritis <sup>3</sup> (coverage until age 18 [ANB])	42. AIDS due to Blood Transfusion 43. Aplastic Anaemia 44. Blindness 45. Crohn's Disease 46. Deafness 47. Ebola 48. Elephantiasis 49. Fulminant Viral Hepatitis 50. Loss of Speech 51. Major Burns 52. Medullary Cystic Disease 53. Occupationally Acquired HIV 54. Severe Rheumatoid Arthritis 55. Severe Ulcerative Colitis 56. Systemic Scleroderma

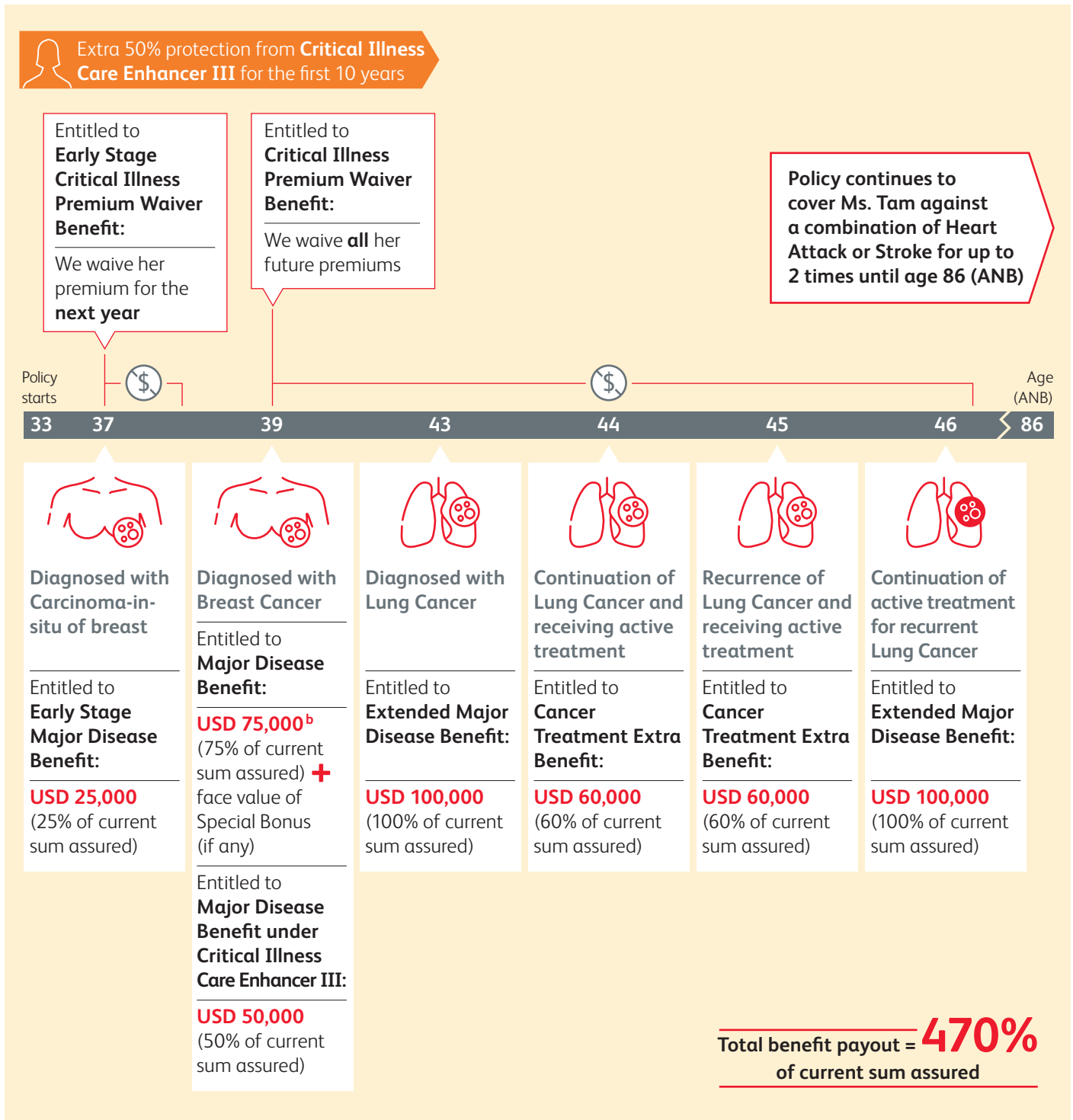
- The plan offers whole-of-life protection if you have not claimed the Major Disease Benefit.
- Carcinoma-in-situ covers all organs except for Carcinoma-in-situ of the skin (including melanoma-in-situ).
- There is a USD 50,000/HKD 400,000 per life limit for each of the 20 selected Early Stage Major Disease Conditions under all in-force and terminated PRUHealth Critical Illness Extended Care III plan(s) covering the same life assured regardless of where such policy(ies) were issued.
- 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.
- Less Aggressive Malignancy refers to the presence of one of the following malignant conditions: (a) chronic lymphocytic leukaemia classified as RAI stage I or II; or (b) non-melanoma skin cancer of at least AJCC stage II or above.
- Cancer does not include (a) thyroid tumour classified as T1N0M0 or a lower stage according to the TNM classification system; (b) prostate tumour classified as T1a or T1b or a lower stage according to the TNM classification system; (c) chronic lymphocytic leukaemia less than RAI stage III; (d) skin cancer other than malignant melanoma; (e) tumour in the presence of any HIV; (f) Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Cervical Squamous Intra-epithelial Lesion; and (g) tumour classified as pre-malignant, non-invasive, or Carcinoma-in-situ, or as having either borderline malignancy or low malignant potential.

# How does the plan work?

## Case 1 – Claims for multiple Cancer strikes<sup>a</sup>

At age 33 (ANB), Ms. Tam enrolled in a 20-year premium term PRUHealth Critical Illness Extended Care III for herself with a current sum assured of **USD 100,000**. She chooses to pay the premium annually, at **USD 3,540** for each year.

In the first 10 years of her policy, she is entitled to the plan's **Critical Illness Care Enhancer III**, which gives her extra protection of **USD 50,000**, i.e. 50% of the USD 100,000 current sum assured.



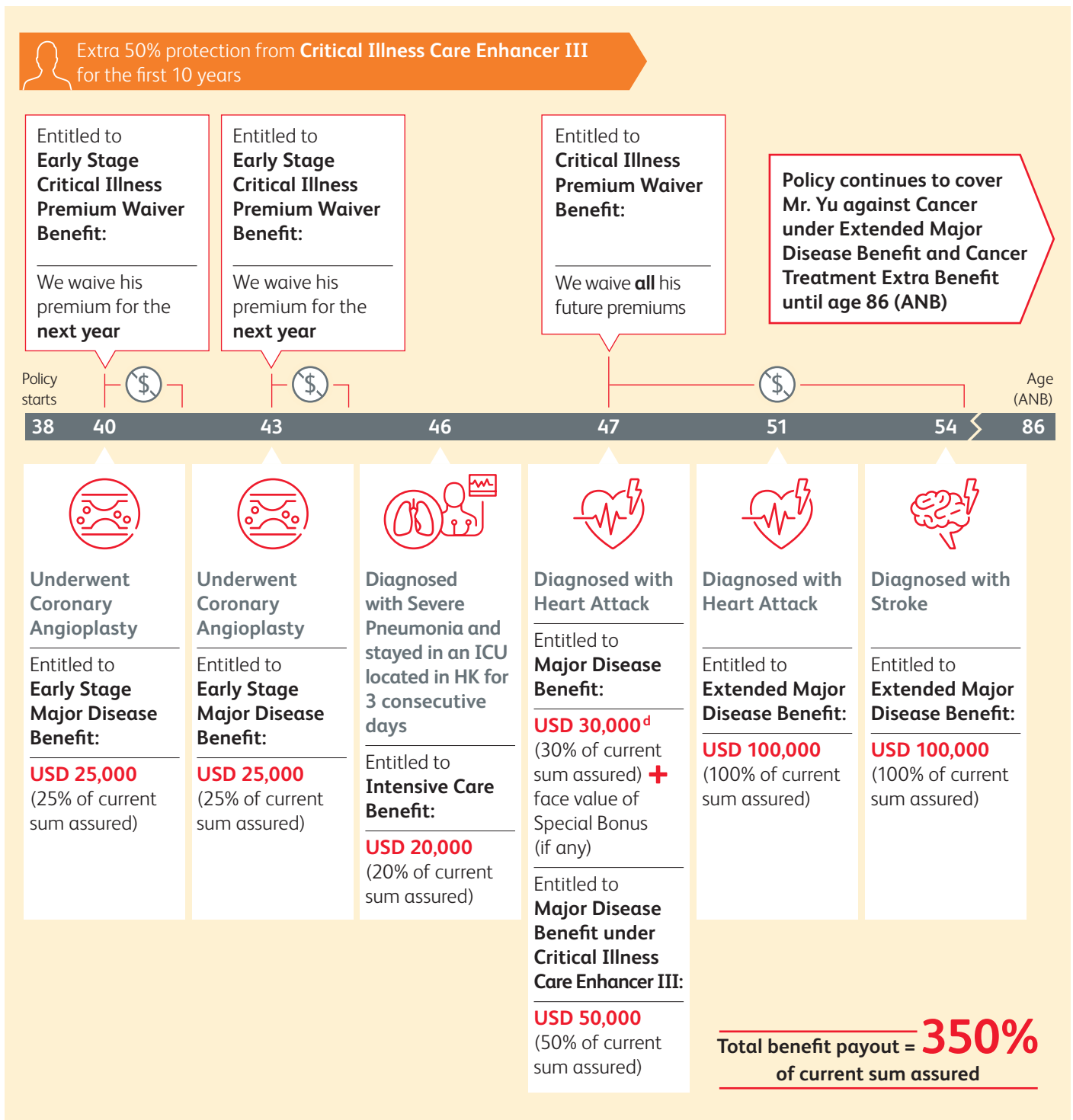
<sup>a</sup> We assume in the above example that Ms. Tam is a non-smoker. We also assume that she fulfils the definitions and claims requirements of the benefits, and that she has no policy loans nor makes any policy changes. Levy is excluded from the annual premium mentioned in above example.

<sup>b</sup> 100% of current sum assured less the total claimed amount of Early Stage Major Disease Benefit.

## Case 2 – Claims for multiple Heart Attack and Stroke<sup>c</sup>

At age 38 (ANB), Mr. Yu enrolled in a 20-year premium term PRUHealth Critical Illness Extended Care III for himself with a current sum assured of **USD 100,000**. He chooses to pay the premium annually, at **USD 3,867** for each year.

In the first 10 years of his policy, he is entitled to the plan's **Critical Illness Care Enhancer III**, which gives him extra protection of **USD 50,000**, i.e. 50% of the USD 100,000 current sum assured.



<sup>c</sup> We assume in the above example that Mr. Yu is a non-smoker. We also assume that he fulfils the definitions and claims requirements of the benefits, and that he takes no policy loans nor makes any policy changes. Levy is excluded from the annual premium mentioned in above example.

<sup>d</sup> 100% of current sum assured less the total claimed amount of Early Stage Major Disease Benefit and Intensive Care Benefit.



## Key exclusions

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We will not pay any Major Disease Benefit, Early Stage Major Disease Benefit, Extended Major Disease Benefit, Cancer Treatment Extra Benefit or Intensive Care Benefit of **PRUHealth Critical Illness Extended Care III** and **Critical Illness Care Enhancer III** if:

- i. the disease condition (including Major Disease Condition or Early Stage Major Disease Condition), or injury or illness resulting in a Qualified ICU Stay, existed before the effective date of this plan, or before the effective date of 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 disease condition or a Qualified ICU Stay before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- iii. the life assured is diagnosed by a registered specialist with a disease condition or fulfils the requirement of a Qualified ICU Stay, or has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a disease condition or a Qualified ICU Stay within 90 days from the effective date of this plan or from the effective date of reinstatement, whichever is later. This exclusion does not apply if the disease condition or Qualified ICU Stay is caused by an accident and the life assured is diagnosed as having the disease condition or requiring a Qualified ICU Stay within 90 days of the accident; or
- iv. the disease condition or the Qualified ICU Stay is a direct or indirect result of:
  - a. the life assured's attempted suicide or self-inflicted injuries while sane or insane; or
  - b. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for AIDS due to Blood Transfusion or Occupationally Acquired HIV; or
  - c. 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.

We will not pay the Major Disease Benefit for the life assured's Total and Permanent Disability as a direct or indirect result of:

- i. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or
- ii. travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

In addition, we will not pay the Parental Premium Waiver Benefit for the death of the policyholder (or their spouse) within 2 years from the effective date of Parental Premium Waiver Benefit or from the effective date of reinstatement of this plan, whichever is later, if the death of the policyholder (or their spouse) is a direct or indirect result of all or any of the following:

- i. war, hostilities (whether war is declared or not), rebellion, insurrection, riot or civil commotion; or
- ii. alcohol, narcotics or drugs unless taken as prescribed by a registered doctor; or
- iii. attempted suicide, suicide or self-inflicted injuries while sane or insane; or
- iv. participation in any criminal offence; or
- v. scuba diving or engaging in or taking part in any kind of race other than on foot; or
- vi. travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

For more details on exclusions, please refer to relevant policy provisions as well as the "More about the plan" section below.

## 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

The plan offers whole-of-life protection (except for Extended Major Disease Benefit and Cancer Treatment Extra Benefit).

### Premium term/Issue age/Currency option

Premium term	Issue age (ANB)	Currency option
10-year	1 – 65	HKD/USD
15-year	1 – 60	
20-year	1 – 55	
25-year	1 – 50	

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

### Premium structure

- We will determine the premium based on the risk class (including but not limited to age, gender and smoking status) of the life assured as well as the premium term selected. We have the right to review and adjust the premium rates for particular risk classes on each policy anniversary. We will not adjust the premium unless we notify you prior to the policy's anniversary.

### Current sum assured

- The current sum assured of **PRUHealth Critical Illness Extended Care III** (excluding **Critical Illness Care Enhancer III**) reflects any reductions of the sum assured you make to your plan.
- The current sum assured of **Critical Illness Care Enhancer III** reflects any reductions of the sum assured you make to your plan.

### Critical Illness Care Enhancer III

- If you reduce your sum assured of **PRUHealth Critical Illness Extended Care III**, we will also reduce your **Critical Illness Care Enhancer III**'s coverage in proportion.
- Critical Illness Care Enhancer III** is available only during the first 10 policy years of the plan.

- Early Stage Major Disease Benefit, Cancer Treatment Extra Benefit, Intensive Care Benefit, Extended Major Disease Benefit, Family Extra Benefit, Special Bonus and guaranteed cash value are not applicable to **Critical Illness Care Enhancer III**.
- We will stop your **Critical Illness Care Enhancer III** when you terminate the **PRUHealth Critical Illness Extended Care III**, the benefit term of **Critical Illness Care Enhancer III** has ended or we pay the Major Disease Benefit or Death Benefit.
- You can convert **Critical Illness Care Enhancer III** to a new life insurance plan with a cash value (as specified by us at the time of conversion) for the life assured at a premium rate determined by us, provided that:
  - no claims have been made under any **PRUHealth Critical Illness Extended Care III** (except the Parental Premium Waiver Benefit) and no Intensive Care Benefit claim has been made under any policy issued by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch), regardless of where such policy(ies) were issued, for the life assured since the effective date of **PRUHealth Critical Illness Extended Care III**;
  - the new sum assured (i) is the same or less than the current sum assured of **Critical Illness Care Enhancer III**; and (ii) fulfils the minimum sum assured requirement as set out by us at the time of conversion;
  - the new policy will be issued with the same special terms and conditions as your existing **PRUHealth Critical Illness Extended Care III**;
  - you apply for the conversion before the life assured reaches age 66 (ANB);
  - you apply for the conversion within 1 month before or after **Critical Illness Care Enhancer III** ends; and
  - you have an insurable interest in the life of the life assured (if you are not the life assured) named under the new policy and meet other specified conditions including minimum sum assured and issue age requirement of the new policy.

### Special Bonus

- The Special Bonus is a one-off non-guaranteed bonus.
- We normally declare the bonus annually according to our declared bonus rates. We may change the bonus rates from time to time and they may vary depending on the currency in which your plan is denominated. The bonus is not guaranteed. We will declare the bonus for your plan from its 5<sup>th</sup> anniversary.

- After each declaration of Special Bonus, the value may be adjusted and could be reduced comparing to previous declarations. As a result, the Major Disease Benefit, Death Benefit and Surrender Value may be lower than in previous years as well.
- The declared bonus may rise and fall and does not accumulate within the policy or form a permanent addition to the policy's value.
- The declared bonus has a face value which we will pay out in the event of death of the life assured or if you make a Major Disease Benefit claim.
- The bonus also has a non-guaranteed cash value which we determine by a variable cash value discount factor. In the event of policy surrender, the non-guaranteed cash value – not the face value – of the bonus shall be paid out.

### Surrender Value

Provided we have not paid a Major Disease Benefit, when you surrender your policy, we will pay a Surrender Value under **PRUHealth Critical Illness Extended Care III** equal to:

- guaranteed cash value (from 3<sup>rd</sup> policy anniversary);
- **plus** cash value of Special Bonus (from 5<sup>th</sup> policy anniversary, if any);
- **less** total claimed amount for Early Stage Major Disease Benefit and Intensive Care Benefit made under **PRUHealth Critical Illness Extended Care III**;
- **less** any outstanding loans and interest.

### Death Benefit

Provided we have not paid a Major Disease Benefit, if the life assured dies, we will pay a Death Benefit equal to:

- 100% of current sum assured of **PRUHealth Critical Illness Extended Care III**;
- **plus** face value of Special Bonus of **PRUHealth Critical Illness Extended Care III** (from 5<sup>th</sup> policy anniversary, if any);
- **plus** 100% of current sum assured of **Critical Illness Care Enhancer III** (if applicable);
- **less** total claimed amount for Early Stage Major Disease Benefit and Intensive Care Benefit made under **PRUHealth Critical Illness Extended Care III**;
- **less** any outstanding loans and interest.

### Waiting period and survival period for Extended Major Disease Benefit claim(s)

- You can claim for Extended Major Disease Benefit provided that the period elapsed between the dates of diagnosis of the preceding admitted and subsequent claims for Major Disease Conditions is:
  - at least 1 year; and
  - at least 3 years when both claims are Cancer.
- For us to pay this benefit, the life assured needs to survive for at least 14 days from the date of diagnosis of Cancer, Heart Attack and Stroke.

### Making Extended Major Disease Benefit claim(s) for Prostate Cancer

- If the life assured is above age 71 (ANB), and needs to make Extended Major Disease Benefit claim(s) for persistent Prostate Cancer, you have to show us that the life assured has had (or is having) Active Treatment for the same Cancer, during the period between the dates of diagnosis of the preceding admitted and subsequent Cancer claims on Major Disease Benefit or Extended Major Disease Benefit.
- Active Treatment includes surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is not included.

### Second claim conditions for Carcinoma-in-situ and Coronary Angioplasty

- To make a second claim for Carcinoma-in-situ, the second claim must be for a Carcinoma-in-situ in a different organ from the first successful claim.
- Paired organs (such as breast, fallopian tube, lung, ovary and testis) are considered to be the same organ for this Carcinoma-in-situ claim.
- To make a second claim for Coronary Angioplasty, the treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the coronary angiogram relating to the first claim.

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## Making claim(s) for Cancer Treatment Extra Benefit

- After we have paid a preceding Cancer claim for Major Disease Benefit or Extended Major Disease Benefit, you can claim for Cancer Treatment Extra Benefit as long as the life assured still suffers from Cancer and is receiving Active Treatment or End-of-life Care for Cancer, within each of the following periods:
  - i. at least 1 year but less than 2 years after the date of diagnosis of the preceding Cancer claim; and
  - ii. at least 2 years but less than 3 years after the date of diagnosis of the preceding Cancer claim.
- Active Treatment includes surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is not included.
- End-of-life Care means any treatment provided in hospital or a registered hospice specifically to relieve cancer symptoms in which the cancer is progressing due to lack of treatment to cure or control the cancer.

## Requirements of a Qualified ICU Stay

- A Qualified ICU Stay means a stay in the ICU which is medically necessary. If the stay is in an ICU outside of Hong Kong or Macau, only a stay in an ICU of a tertiary care hospital that is medically necessary will be considered as a Qualified ICU Stay.
- Any stay in the ICU as a direct or indirect result of the below circumstances will not be considered as a Qualified ICU Stay:
  - i. the life assured's pregnancy, surrogacy, childbirth or termination of pregnancy, birth control, infertility or human assisted reproduction, or sterilisation of either sexes; or
  - ii. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion, terrorist act, nuclear contamination, biological contamination or chemical contamination; or
  - iii. the life assured's participation in any criminal offence; or
  - iv. a cosmetic treatment performed on the life assured unless it is necessitated by injury caused by an accident; or
  - v. dental treatment or surgery performed on the life assured; or
  - vi. scuba diving or engaging in or taking part in any kind of race other than on foot, mountaineering involving the use of ropes or guides by the life assured; or

- vii. mental disorder, psychological or psychiatric conditions, behavioural problems or personality disorder of the life assured; or
- viii. confinement primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
- ix. experimental and/or unconventional medical technology/procedure/therapy performed on the life assured; or novel drugs/medicines/stem cell therapy not yet approved by the government, relevant authorities and recognised medical association in the locality; or
- x. treatment of obesity (including morbid obesity), weight control programmes or bariatric surgery (except when bariatric surgery is necessary as confirmed by a registered specialist after failure of conventional treatments); or
- xi. all kinds of transplantations (such as organ or bone marrow transplantations) performed on the life assured as a donor; or
- xii. treatment of sexually transmitted diseases; or sexual problems, such as impotence, whatever the cause, gender issues or sex changes or gender re-assignments.

## Family Extra Benefit

- If any 2 members in your family have successfully enrolled as life assureds under the **PRUHealth Critical Illness Extended Care III** plan (or any other plan issued by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) that offers the Family Extra Benefit), regardless of where the policy was issued, we will provide the Family Extra Benefit under both policies for the first 10 policy years.
- Members in your family include:
  - i. you or your spouse who are aged 19 (ANB) or above; and
  - ii. your children who are below age 19 (ANB) when the respective plans come into force.
- For us to pay this benefit,
  - the period between the dates of application of both policies does not exceed 90 days; and
  - both policies have not been linked to any other policy for this benefit before; and
  - the policyholders of both policies shall be individuals (rather than corporate business entities).

- Once the policies have been successfully linked, we will notify you in writing after they have been in effect for at least 30 days to confirm your cover.
- We will terminate this benefit when its benefit term has ended.
- This benefit applies only when we successfully issue both policies. **If we reject either application or the policy is cancelled, we will not provide this benefit.**

### Parental Premium Waiver Benefit

- The Parental Premium Waiver Benefit applies to you, as the eligible policyholder of the **PRUHealth Critical Illness Extended Care III** if:
  - the life assured is aged 1 – 18 (ANB) when the plan comes into force; and
  - you are aged 19 – 51 (ANB) when your plan comes into force, or on the date we accept any changes to the plan's policyholder (whichever is later).
- The Parental Premium Waiver Benefit also applies to your spouse given that:
  - the life assured is aged 1 – 18 (ANB) when the plan comes into force; and
  - your spouse has been registered and approved by us; and
  - such registration can be made by you by completing and submitting a form to us if:
    - > you are the parent of the life assured of the plan when you register; and
    - > your spouse is the legally married spouse when you register; and
  - your spouse is aged 19 – 51 (ANB) when (a) the plan comes into force (if you register them when we issue the policy), or (b) on the date when we approve your registration (if this is made after we issue the policy), whichever is later.
- We will offer this benefit when either you or your spouse (collectively the "Covered Person(s)") passes away at least 2 years (the "waiting period") from (a) the effective date of the plan; or (b) the respective date we approve you or your spouse as the Covered Person(s); or (c) the effective date you reinstate your plan, whichever is later (the 2-year waiting period does not apply to the death caused by an accident).
- The Covered Person(s) does not need to provide us any health information for this benefit.

### Treatment Sure

- The Treatment Sure offers Global Expert Medical Opinion and Medical Concierge services for the life assured of **PRUHealth Critical Illness Extended Care III**. Whether or not the condition is one of the 117 disease conditions we cover, the service is suitable for any non-emergency medical conditions (e.g. cancer, gastroenteric diseases and orthopaedic issues) that needs a second opinion, **but excludes:**
  - Accidents and medical emergencies
  - Urgent or life-threatening conditions
  - Daily or common medical issues (such as colds, fever, flu and occasional rashes)
  - Chronic disease management (such as chronic hepatitis, diabetes and high blood pressure), except for any complications of chronic diseases
- The Global Expert Medical Opinion report is intended to supplement the information the life assured has already received from their attending doctor. It should not be used to replace their attending doctor's recommendations. The final decision on the medical treatment arrangements must be made solely by the life assured.
- The Medical Concierge is only available after the life assured has completed the Global Expert Medical Opinion. If the life assured chooses to receive treatment abroad, they will be responsible for all fees and charges for travel and accommodation and related items.
- Treatment Sure is provided by a third-party service provider we have designated, and is subject to their terms and conditions. We will not be responsible for the accuracy of any third-party information quoted above.
- We maintain sole discretion to change the scope of the service and the service provider from time to time without advance notice. We may also cease and/or suspend the service at our sole discretion.
- We are not the service provider for the service. The relevant service provider is not our agent, and vice versa. We make no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider. Under no circumstance shall we be responsible or liable for the acts or omissions of the service provider in the provision of such services.

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## Termination of this plan

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

- the death of the life assured; or
- once the policy is surrendered; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date; or
- once we can provide no further protection under the Extended Major Disease Benefit or Cancer Treatment Extra Benefit before the policy anniversary following the life assured's age 86 (ANB); or
- on the policy anniversary following the life assured's age 86 (ANB) if we have paid (or if it is confirmed that we will pay) the Major Disease Benefit; or
- once we pay (or once it is confirmed that we will pay) Major Disease Benefit after the policy anniversary following the life assured's age 86 (ANB); or
- once outstanding loans and interest are more than 90% of the guaranteed cash value of your plan minus the total claimed amount for Early Stage Major Disease Benefit and Intensive Care Benefit.

## Bonus philosophy

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Policyholders of the Shareholder-backed Participating Plans shall enjoy a fair share of the relevant experience of the Shareholder-backed Participating Fund (the “Fund”) through the addition of non-guaranteed bonus. We aim to protect all policyholders’ respective rights and reasonable expectations by providing payments that are fair across different groups of policyholders. While the value of the plan is mostly affected by the overall performance of the Fund, smoothing may be applied to produce more stable returns over the long-term.

### Factors affecting the bonus

- The non-guaranteed bonus of the plan includes a Special Bonus. The bonus we pay is not guaranteed and is subject to review and adjustment at our discretion. Factors that may affect it include (but not limited to):
  - i. Investment performance factors – Your plan’s performance will be affected by the return on its underlying investment portfolio. This could be driven by:
    - interest earnings from fixed-income securities and dividend from equity-type securities (if any);
    - capital gains and losses from investment assets;
    - counterparty default risk of fixed-income securities (such as bonds);
    - investment outlook; and
    - external market risk factors such as recessions and changes in monetary policies and foreign exchange rates.
  - ii. Claims factors – Our historical claims experience on death and/or other covered benefits, and projected future costs of providing death benefit and/or other covered benefits.
  - iii. Expense factors – These include direct expenses associated with issuing and maintaining your policy, such as commissions, overrides, underwriting and policy administration expenses. They may also include indirect expenses (such as general overheads) allocated to your policy.
  - iv. Persistency factors – Policy persistency (a measure of how long policyholders keep their policies) and any partial surrenders of a group of policies may impact the bonus we pay to the continuing policies.
- The actual future amounts of benefits and/or returns may be higher or lower than the values currently presented in the marketing materials. Our website at <https://pruhk.co/bonushistory-SHPAR-en> explains the bonus history.

# Investment philosophy

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## Investment strategy

We aim to protect the rights and manage the reasonable expectations of all Shareholder-backed Participating policyholders. Our investment objective is to maximise policyholders' returns with an acceptable level of risk. We do this through a broad mix of investments.

The Shareholder-backed Participating Fund invests in various types of assets, such as equity-type securities and fixed-income securities to diversify investment risks. The equity-type securities aim to provide policyholders with the potential for a higher long-term return.

We adopt an actively managed investment strategy, which we adjust in response to changing market conditions. Under normal circumstances, our experts allocate a smaller proportion of higher-risk assets, such as equities, to insurance plans with a higher guarantee and a larger proportion of higher-risk assets to insurance plans with lower guarantees. In doing so, we aim to match the level of risk to the risk profiles of our products. We may utilise derivatives to manage risks or improve returns. We may also make use of securities-lending to enhance returns.

The following paragraphs explain the current investment mix according to our investment strategy. Should there be any material changes in the investment strategy, we will inform you of the changes and explain the reasons behind and their implications.

## The investment mix of your plan

The current long-term target asset allocation is as follows:

Asset type	Allocation (%) USD-/HKD-denominated policies
Fixed-income securities	55%
Equity-type securities	45%

Our guaranteed liabilities to the policyholders are mainly supported by fixed-income securities.

We primarily invest in fixed-income securities rated at least investment-grade. A small portion of high-yield and emerging-market bonds may be included to improve yield and diversification.

For equity-type securities, most of the investments are in stocks listed on major international exchanges.



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Our currency strategy is to broadly match the fixed-income securities to the underlying policy denomination, while we allow more flexibility for equity-type securities for diversification. Subject to market availability and opportunity, we may invest fixed-income securities in a currency other than the underlying policy denomination and currency hedging may be used to reduce the currency risk.

We invest globally to achieve diversification benefits and we currently have a higher relative allocation in the US and Asia which will be reviewed regularly.

**We actively manage and adjust actual exposure in response to changing market conditions and opportunities. Given asset values may vary due to changes in the economic environment and investment performance, the actual allocation may vary from the target allocation above. On a regular basis, we review the investment mix to be in line with our investment objectives and risk appetite. For more information on the investment mix, please refer to <https://pruhk.co/investmentmix-en>.**

## Key risks

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### **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.

### **What are the risks of surrendering your plan or withdrawing money from your plan?**

The liquidity of an insurance policy is limited. You are strongly advised to reserve adequate liquid assets for emergencies. For any surrender/withdrawal especially at the early stage upon policy inception, you may receive an amount considerably less than the premiums you paid.

### **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 will automatically settle your outstanding premiums or premiums and levy(ies) by an automatic premium loan, with interest charged at a rate as determined by us. In the case the loan amount (plus accrued interest) exceeds the amount we allow for loan under the policy, we may terminate your policy and you may receive an amount considerably less than the premiums you paid, as well as losing the policy's coverage.

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

We have the right to review 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, investment 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 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.

### Automatic Exchange of Financial Account Information

Over 100 countries and jurisdictions around the world have committed to adopt new rules for automatic exchange of financial account information (“AEOI”). Under the new rules, financial institutions are required to identify account holders who are foreign tax residents and report certain information regarding their investment income and account balance to the local tax authority where the financial institution operates. When countries or jurisdictions start exchanging information on an automatic basis, the relevant local tax authority where the financial account is maintained will then provide this information to the tax authority of the account holder’s country of tax residence. This information exchange will be conducted on a regular, annual basis.

Hong Kong has adopted the new rules into its legislation (please see the Inland Revenue (Amendment) (No. 3) Ordinance 2016 (“the Amendment Ordinance”) which came into effect on 30 June 2016). Therefore, the above requirements will be applicable to financial institutions in Hong Kong including Prudential. Under these rules, certain policyholders of Prudential are considered as “account holders”. Financial institutions in Hong Kong including Prudential are required to implement due diligence procedures to identify account holders (i.e. policyholders in case where the financial institution is an insurance company) and in the case where the account holder is an entity, its “controlling persons”, who are foreign tax residents, and report this information to the Inland Revenue Department (“IRD”) if required. The IRD may transfer this information to the country of tax residence of such account holders.

In order to comply with the law, Prudential may require you, the account holder, to:

1. complete and provide us with a self-certification form with information regarding your tax residence status, your tax identification number in your country or countries of tax residence, your date of birth, and in the case where the policyholder is an entity (for example, a trust or a company), the classification of the entity that holds the policy and information regarding “controlling persons” of such entities;
2. provide us all required information and documentation for complying with Prudential’s due diligence procedures; and
3. advise us of any change in circumstances which affect your tax residence status and provide us with a suitably updated self-certification form within 30 days of such change in circumstances.

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According to the due diligence procedures set out in the Amendment Ordinance, self-certifications are required from account holders for all new accounts. As for pre-existing accounts, if a reporting financial institution has doubts about the tax residence of an account holder, it may require a self-certification from the account holder to verify its tax residence.

Prudential cannot provide you with any tax or legal advice. If you have doubts about your tax residence you should seek professional advice. You should seek independent professional advice on the impact that AEOI may have on you or your policy.

An account holder who knowingly or recklessly provides a statement that is misleading, false or incorrect in a material particular in making a self-certification to a reporting financial institution is liable on conviction to a fine at level 3 (HKD 10,000).

For further information on the implementation of the Common Reporting Standard and AEOI in Hong Kong, please refer to the IRD website: [www.ird.gov.hk/eng/tax/dta\\_aeoi.htm](http://www.ird.gov.hk/eng/tax/dta_aeoi.htm).

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## Need more details? Get in touch

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

## Notes

**PRUHealth Critical Illness Extended Care III 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”.

This brochure 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.



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