

# Warm Heart Cardiovascular Protector

Simple lump-sum cover supporting you through  
heart diseases and stroke

Critical Illness Protection



**PRUDENTIAL**  
英國保誠

Listening. Understanding. Delivering.



## Warm Heart Cardiovascular Protector

Together, heart and cerebrovascular disease (such as stroke) are the 2<sup>nd</sup> biggest killers in Hong Kong<sup>1</sup>. Although heart attacks and strokes are more survivable than ever, good rehabilitation takes time – sometimes years. Our **Warm Heart Cardiovascular Protector** buys you that time. With just a few clicks, we will protect you with a lump sum of up to HKD 150,000 for a heart disease, a heart surgery or a stroke the plan covers. We also guarantee you can renew your plan every year until you reach age 81 (age next birthday [ANB]).



## Plan highlights



Choose from 6 levels of protection for heart disease, heart surgery and stroke at an affordable premium



Death Benefit to support your loved ones financially should the unfortunate occur



Guaranteed yearly renewable cover



Apply with just a few clicks and no medical examination



# DID YOU KNOW?

“

It is estimated that around

1 in 10

people aged 30 – 74 will suffer **cardiovascular disease**, such as heart attack or stroke, over the **next 10 years**<sup>2</sup>

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**Heart attacks** are **increasingly common** for people aged

<40<sup>3</sup>

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**Angioplasty patients** can usually expect a

quick  
recovery

with **few risks** or **complications**<sup>4</sup>

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**Strokes** are almost

doubling

for people **aged 25 – 44**<sup>5</sup>

”



## The benefits



### Choose from 6 levels of protection for heart disease, heart surgery and stroke at an affordable premium

More people than ever are surviving a heart attack or a stroke, so being able to have surgery or treatment and take time to recover without money worries is all the more important.

When you take out the plan for yourself, for just HKD 0.50 a day\*, we will provide protection for any Covered Heart Disease, Covered Heart Surgery or Stroke by paying 100% of the sum assured as the **Heart Disease Benefit** or **Stroke Benefit**.

The plan will also support you should you need an angioplasty, so you can concentrate on rehabilitation and recovery.

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

Plan Level	Heart Disease Benefit or Stroke 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 “List of covered diseases, treatments or surgeries under the plan” and “Heart Disease Benefit or Stroke Benefit” in the “More about the plan” section below.

\* We calculated this premium based on a 30-year-old, non-smoking male who takes out **Warm Heart Cardiovascular Protector** with the sum assured of HKD 150,000 (i.e. Plan 6) and an annual premium of HKD 159.

# DID YOU KNOW?



## >90%

of people **survive a heart attack**<sup>6</sup>

## 75%

of people **survive a stroke**<sup>7</sup>

## 45%

of patients **delay angioplasty surgery** due to **high medical costs**<sup>8</sup>

**Angioplasty surgery in public hospitals** could **cost** around

# HKD 80,000

<sup>9</sup>



### Death Benefit to support your loved ones financially

Provided we have not already paid you the **Heart Disease Benefit** or **Stroke Benefit**, if you unfortunately pass away for any reason, we will pay **100%** of the sum assured as the **Death Benefit**, giving your loved ones financial security just when they need it most.



### Guaranteed yearly renewable cover

We **guarantee** you will be able to **renew** your plan **every year** and we will protect you until age 81 (ANB) even if your health condition changes. We will adjust your premiums each year until the policy ends.

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



### 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**.

Source:

1. Centre for Health Protection, Department of Health, HKSAR government website. Number of Deaths by Leading Causes of Death, 2001 – 2020.
2. “Non-Communicable Diseases Watch September 2018 – Overview of Cardiovascular Diseases”, Centre for Health Protection, Department of Health, HKSAR government.
3. “Heart attacks increasingly common in young adults”, ScienceDaily.
4. “How long does it take to recover from angioplasty”, Frontier Medical Care.
5. “Rising Stroke Incidence in Young Adults: More Epidemiological Evidence, More Questions to Be Answered”, Journal of the American Heart Association.
6. “How heart attacks became less deadly”, Harvard Health Publishing, Harvard Medical School.
7. Hong Kong Stroke Fund website. Stroke Statistics.
8. “Dr.東：兩成患者輪候手術逾年 私營機構推公院價通波仔救急”。
9. “私院紛推「抗疫特惠」通波仔「套餐」六萬起與公院相若”，Headline Daily.

We gathered the above statistics from external sources for reference purposes only. We do not confirm or guarantee their accuracy or reliability and accept no liability, legal or otherwise, for any loss or damage incurred as a result of any inaccuracies or omissions.



## Key exclusions

We will not pay the **Heart Disease Benefit** or **Stroke Benefit** if:

- i. the Covered Heart Disease or Stroke existed, or the Covered Heart Surgery performed before the effective date of this plan; or
- ii. you suffer from any pre-existing condition, or show any signs or symptoms, which may be the cause or triggering condition of the Covered Heart Disease, Covered Heart Surgery or Stroke before the effective date of this plan; or
- iii. you are diagnosed by a registered specialist with the Covered Heart Disease or Stroke, or you undergo any Covered Heart Surgery, or you have shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of the Covered Heart Disease, Covered Heart Surgery or Stroke, within 90 days from the effective date of this plan (the “waiting period”); or
- iv. the Covered Heart Disease, Covered Heart Surgery or Stroke 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

## Plan type

Basic plan

## Eligibility

Permanent HKID cardholder who lives in Hong Kong

## Benefit term/Premium term

- Until age 81 (ANB)
- The plan's **Heart Disease Benefit** and **Stroke Benefit** have 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, gender, age, 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.

## List of covered diseases, treatments or surgeries under the plan

- Covered Heart Disease includes:
  - Cardiomyopathy
  - Heart Attack
  - Infective Endocarditis
  - Primary Pulmonary Arterial Hypertension
- Covered Heart Surgery includes:
  - Coronary Angioplasty
  - Coronary Artery Disease Requiring Surgery
  - Heart Valve and Structural Surgery
  - Surgery to the Aorta
- Stroke

For more details on the definitions of Covered Heart Disease, Covered Heart Surgery and Stroke, please refer to relevant policy provisions.

## Heart Disease Benefit or Stroke Benefit

We will provide protection for a Covered Heart Disease, Covered Heart Surgery or Stroke by paying 100% of the sum assured according to the plan level you take out as the **Heart Disease Benefit** or **Stroke Benefit**.

## 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 **Heart Disease Benefit** or **Stroke Benefit**.



## Key risks

### **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.

## **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.

## Need more details? Get in touch

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

## Notes

**Warm Heart Cardiovascular Protector 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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