

Prudential Encash Hospital Cash Savings Insurance

Cash if you stay in hospital. Cash if you're sick. Cash if you're well.
Whole life cover from as little as 5 years' premiums

Wouldn't it be reassuring to know you can have a plan that actively **supports your recovery if you're sick** and **grows your long-term savings**, too?

Now you can with **Prudential Encash Hospital Cash Savings Insurance** – the **First-in-market** **hospital cash plan** to offer **whole-life protection** with **growth opportunities for your money**. Simply **pay 5, 10, 15 or 20 years of premiums** and you're not just protecting your lifelong health – you're investing in your future financial security.



Care when you're sick



Daily Hospital Cash Benefit

Get **up to 0.1%** of your **current sum assured** per day for a hospital stay



ICU Hospital Cash Benefit

Get **up to 0.1%** of your **current sum assured** per day for an intensive care unit (ICU) stay, on top of the Daily Hospital Cash Benefit



Long-term Illness Benefit

Get **up to total 15%** of your **current sum assured** for
(i) **First-in-market** severe diabetes,
(ii) severe dementia **OR** Parkinson's disease and
(iii) a long-term (more than 90 days) hospital stay



Value-added service

SmartAppoint Service

Designate your family member to **file** and **access claims** on your behalf if you become **mentally incapacitated**



Planning your future when you're well



Long-term savings

Build your savings with the **guaranteed cash value** and a **non-guaranteed terminal bonus**



Protect your family if the worst happens

Up to 100% of your **current sum assured** and any **terminal bonus** as the death benefit.

Choose how you want us to pay it – as a **lump sum**, in **monthly instalments** or a **mix of both**

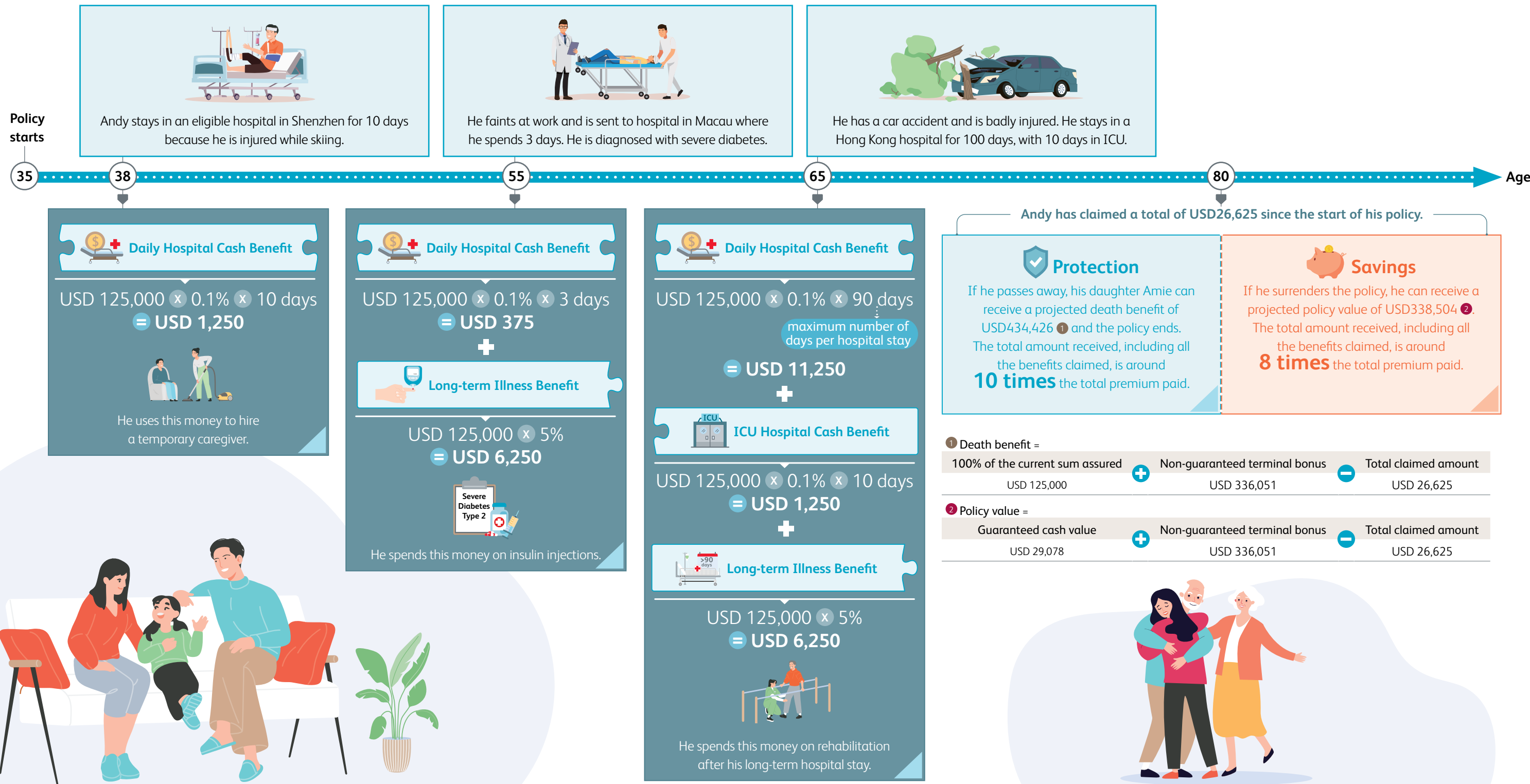
A lifetime protection for your health and future



Andy, a 35-year-old non-smoker, is an IT consultant who frequently travels to the Greater Bay Area for work. Although he already has medical cover, he decides to take out this plan to:

- Enhance his financial support in case he needs a hospital stay, even for a minor illness, injury or accident
- Build long-term savings
- Protect his family when the worst happens

Policy details
Policyholder and life assured: Andy
Beneficiary: Death benefit to his daughter, Amie
Premium term: 10 years
Current sum assured: USD 125,000
Annual premium: USD 4,698
Total premiums: USD 46,975



Remarks:

1. We base our statements that the plan is the “first-in-market” hospital cash plan to offer whole life protection with growth opportunities for your money on our understanding and interpretation of current market information regarding hospital cash protection basic plans that provide daily hospitalisation cash benefits, issued by major Hong Kong and Macau life insurance companies for individual customers, as at 28 May 2025. Our statements about the plan’s Severe Diabetes lump sum benefit being “first-in-market” refer to the lump sum benefit it provides if the life assured is diagnosed with severe type 2 diabetes without diabetic complications. We base the statements on our understanding and interpretation of current market information on basic plans which provide a lump sum benefit, if the life assured is diagnosed with certain disease conditions, issued by major Hong Kong and Macau life insurance companies for individual customers, as at 28 May 2025.
2. For the definition of severe diabetes, severe dementia and Parkinson’s disease, please refer to the product brochure and policy provisions.
3. The above calculations assume no policy loan is made, and all the other benefits or options not stated in the example are not exercised while the policy is in effect. The figures in the above case may differ slightly from the actual amounts due to rounding differences.
4. The non-guaranteed terminal bonus is estimated based on our current bonus scale in light of the current investment return. The example and all the figures mentioned here are for illustration only and are not an indicator of future performance. Actual returns may be higher or lower subject to investment performance.
5. The premium rates of this plan are not guaranteed. We have the right to review and adjust them on each policy anniversary.
6. We will deduct the total benefits you have claimed, and any amount you owe us, from the policy value we pay when you surrender your policy or when we pay the death benefit if the worst happens.
7. There are specified conditions for the Daily Hospital Cash Benefit, the ICU Hospital Cash Benefit and the Long-term Illness Benefit. Please refer to the product brochure and policy provisions.

Click or scan the QR code to learn more:



**Successfully enrol in this plan now
to enjoy the **promotion offer!****

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at Hong Kong (852) 2281 1333 or Macau (853) 8293 0833 for more details.

Notes

The above information is for reference only and not to be used as a basis of decision making. Your decision should be based on your actual situation or needs.

Prudential Encash Hospital Cash Savings Insurance is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“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 flyer 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. During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, risk disclosures and key exclusions (if any) of the relevant insurance plan, please refer to the relevant product brochure and policy document and read them carefully. Prudential is willing to provide a specimen of the policy provisions upon your request.

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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