





We stand by you in the fight against the pandemic

We must remain vigilant against COVID-19 until the pandemic is truly over. Prudential will continue to support you and provide protection to set you and your family at ease.

Free Extra COVID-19 Protection

 <p>Promotion Period</p>	<p>1 to 30 September 2020</p>
 <p>Covered Person</p>	<p>The life assured, insured person or covered employee under any new Prudential Individual Life Insurance Plans or any new Designated Prudential Personal Hospitalisation Insurance or Group Medical Insurance Plans (collectively “Designated Plan[s]”) which are successfully applied for during the Promotion Period, and who lives in Hong Kong.</p>
 <p>Coverage Period</p>	<p>Policy effective date to 31 October 2020</p>
 <p>Free Extra COVID-19 Protection</p>	<ul style="list-style-type: none"> • Diagnosis Benefit: The Covered Person diagnosed with COVID-19 will receive HKD 15,000. • Death Benefit: For the Covered Person who passes away, as a direct result of COVID-19, we will pay HKD 200,000. This benefit is only applicable to Prudential Individual Life Insurance Plans.

Moreover, you can take out life, retirement, critical illness, medical and accident insurance easily at home via non face-to-face submission. We are also offering other dedicated measures and services in the fight against COVID-19.

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  www.prudential.com.hk

Please refer to the terms and conditions overleaf for more information on the Free Extra COVID-19 Protection.

Terms and Conditions for the Free Extra COVID-19 Protection:

- Free Extra COVID-19 Protection** (“this benefit”) is offered by Prudential Hong Kong Limited and Prudential General Insurance Hong Kong Limited (collectively “Prudential” or “we”). This benefit includes the Diagnosis Benefit and Death Benefit, but the Death Benefit is not applicable to Designated Prudential Personal Hospitalisation Insurance or Group Medical Insurance Plans.
- “Prudential Individual Life Insurance Plans” mean any new individual life insurance plan issued by Prudential Hong Kong Limited. For avoidance of doubt, any additional benefits applied to existing Prudential Individual Life Insurance Plans do not count as new Prudential Individual Life Insurance Plans. “Designated Prudential Personal Hospitalisation Insurance or Group Medical Insurance Plans” refer to new **PRUChoice Medical, PRUChoice MediExtra and Group Medical Insurance policies** issued by Prudential General Insurance Hong Kong Limited (collectively “Designated Plan(s)”).
- To be eligible for this benefit, you must have successfully applied for and submitted the completed application for the Designated Plan(s) between 1 September 2020 and 30 September 2020 (“Promotion Period”); such Designated Plan(s) must have been issued by us on or before 31 October 2020.
- The “Coverage Period” of this benefit is from the effective date of the Designated Plan(s) to 31 October 2020.
- This offer is not applicable to Designated Plan(s) applied for or in effect on or before 31 August 2020.
- “Covered Person” means the life assured, insured person or covered employee under the Designated Plan(s) which are issued on or before 31 October 2020, and who lives in Hong Kong.
- Each Covered Person is entitled to one Diagnosis Benefit and one Death Benefit only in respect of all COVID-19 benefits provided by Prudential (except for the Free COVID-19 Protection registered through the “Pulse by Prudential” mobile application), even if he/she is covered under multiple Designated Plan(s).
- “**Diagnosis Benefit**”: If the Covered Person is diagnosed with COVID-19 within the Coverage Period, we will pay a lump sum of HKD 15,000.
- “**Death Benefit**”: If the Covered Person is diagnosed with COVID-19 within the Coverage Period and then passes away as a direct result of COVID-19 within the Coverage Period, we will pay a lump sum of HKD 200,000.
- To be eligible for this benefit, the Designated Plan(s) must be in force at the time of claim. If the Designated Plan(s) has ever lapsed, it will not be eligible for this benefit.
- “COVID-19” refers to confirmed COVID-19 cases as defined by the World Health Organisation (“WHO”). The diagnosis must always be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.
- For claims under this benefit, we may request relevant documents such as a medical report, death certificate, proof of relationship, proof of address and travel records. We will also rely on relevant information available from the Centre for Health Protection and may also request further documents or proof for claim evaluation at the claimant’s expense.
- Exclusions: We will not pay any item under this benefit if:**
 - The Covered Person has already been diagnosed with or already has signs or symptoms of COVID-19 at the date of application; or**
 - The Covered Person was under Mandatory Quarantine in the past 14 days from the date of application; or**
 - At the time of application, anyone residing in the same address as the Covered Person: i) is under Mandatory Quarantine at home, or ii) is being recommended by doctor or Hong Kong Government to undergo COVID-19 diagnostic test, or iii) is awaiting the result of COVID-19 diagnostic test; or**
 - On or after the date of application, the Covered Person has been under Mandatory Quarantine due to entry into Hong Kong from places outside the territories of Hong Kong; or**
 - On or after the date of application, anyone residing in the same address as the Covered Person has been under Mandatory Quarantine at home due to entry into Hong Kong from places outside the territories of Hong Kong; or**
 - The Covered Person is diagnosed with COVID-19 outside Hong Kong.**
- “Mandatory Quarantine” shall mean a situation in which mandatory quarantine with continuous medical surveillance is required as per the latest announcement from the government or statutory organisations in the locality, including but not limited to quarantine in quarantine centres, quarantine camps, at home or in a hotel, or the quarantine measures for a designated region or location as announced by the government or statutory organisations in the locality.
- We reserve the right to change any terms and conditions of this benefit (including changing the Promotion Period) without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities. **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer 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.

This flyer is issued by Prudential Hong Kong Limited and Prudential General Insurance Hong Kong Limited (A member of Prudential plc group).