

## 由您揀！投保指定危疾計劃 選擇高達**20%保費回贈**或**190%特級保障**

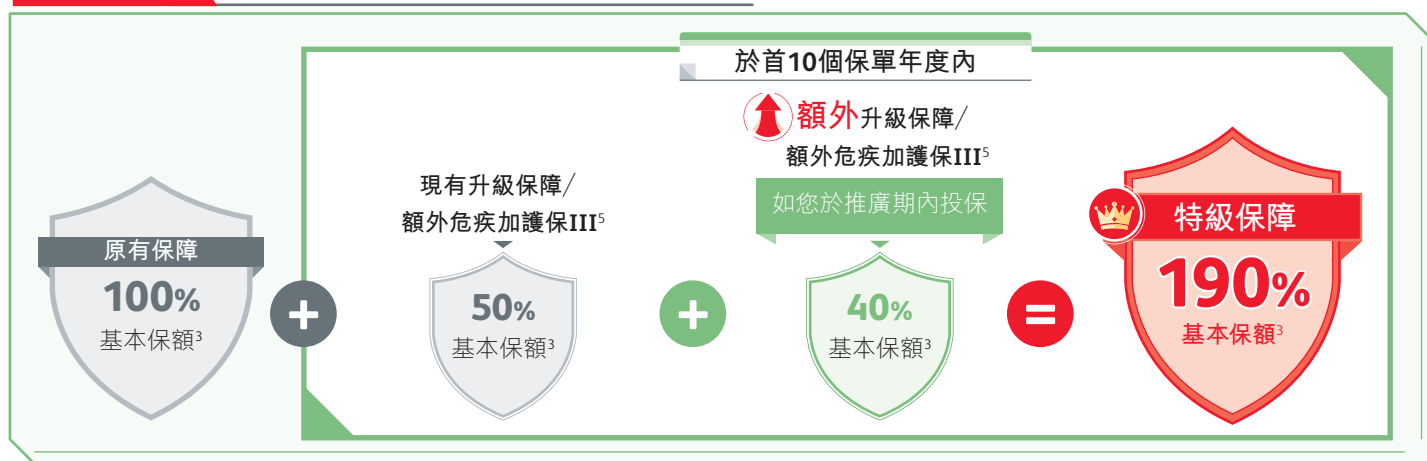
您比任何人都了解您和您家人的需要，要甚麼當然由您揀！

凡於**2025年1月2日至3月31日**期間，成功投保以下指定危疾計劃，您可選擇<sup>1</sup>獲享**高達20%保費回贈<sup>2</sup>**，或於首10個保單年度內獲**190%特級保障<sup>3</sup>**而**無需額外保費**，讓您倍感安心。

### ✓ 選項1 **高達20%保費回贈<sup>2</sup>**

指定危疾計劃	保費供款年期	首年年度化保費回贈 <sup>2</sup>
「誠保一生」危疾保	5 <sup>4</sup> /10年	<b>10%</b>
「誠保一生」危疾保 – 摯愛寶 危疾加護保III	15/20/25年	<b>20%</b>

### ✓ 選項2 **於首10個保單年度內獲190%特級保障<sup>3</sup>**



無論選擇哪個選項，您均可於現有及額外（如適用）升級保障/額外危疾加護保III<sup>5</sup>完結前或後之指定期間內<sup>6</sup>，將該保障**轉換**成一份我們指定並備有現金價值的**全新壽險計劃**，該計劃提供人壽及/或危疾保障（受限於該壽險計劃的合資格條件，包括但不限於年齡、保額等），而**毋須提供額外健康證明**。

有關升級保障/額外危疾加護保III<sup>5</sup>及轉換要求的詳情，請參閱保單條款。

## 選項2 (190%特級保障) 如何運作

36歲的John是家庭的經濟支柱。他意識到在面對危疾時一份財務保障的重要性，尤其是當他的子女還年幼。因此，他為自己投保「誠保一生」危疾保，基本保額為100,000美元，並選擇此推廣優惠的**選項2 – 190%特級保障**<sup>3</sup>。

假如於首10個保單年度內，他確診56種受保嚴重病況之一，將可獲合共190,000美元的賠償額，為他提供重要的財務支援，用以應付治療費用和家庭的生活開支。



以上數字只作說明之用。我們假設John符合保障定義及索償要求，並沒有任何保單貸款或保單變更。

<sup>1</sup> 推廣優惠的選項於申請時一經選擇，將不接受任何更改或退換。

<sup>2</sup> 合資格計劃（定義如相關條款及細則第4項）的保費回贈金額將存入合資格保單的保費儲蓄戶口中。有關詳情，請參閱相關條款及細則第5(i)及5(ii)項。

<sup>3</sup> 受限於保單文件之條款及細則。「基本保額」是指計劃之最初保額，連同任何適用之保額調減，但不包括升級保障/額外危疾加護保III（如適用）的保額。

<sup>4</sup> 5年保費供款年期僅適用於「誠保一生」危疾保。

<sup>5</sup> 升級保障適用於「誠保一生」危疾保及「誠保一生」危疾保 – 摯愛寶，而額外危疾加護保III適用於危疾加護保III。

<sup>6</sup> 受限於保單文件之條款及細則及/或我們現行的行政規則。

聯絡您的顧問或致電客戶服務熱線

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有關此推廣之詳情，請參閱相關條款及細則。

## 條款及細則

- 指定危疾計劃之「由您揀」推廣優惠活動（「推廣優惠」）由保誠保險有限公司及保誠保險有限公司（澳門分行）（「保誠」或「我們」）提供，優惠期由2025年1月2日至3月31日止，包括首尾2天（「推廣期」）。
- 此推廣優惠適用於透過保誠的營業部或保險經紀（如適用）遞交之投保申請。
- 客戶可於申請時，選擇此推廣優惠下之(i)高達20%保費回贈（「保費回贈」）或(ii)於首10個保單年度內獲190%特級保障（「特級保障」）。
- 就享有此推廣優惠之保費回贈或特級保障，
  - 客戶必須於推廣期內向我們成功申請並遞交已填妥之申請表格，投保「誠保一生」危疾保、「誠保一生」危疾保－摯愛寶或危疾加護保III（「指定危疾計劃」）；
  - 指定危疾計劃必須於2025年5月31日或之前由我們發出；
  - 如客戶選擇保費回贈，於發放指定危疾計劃的保費回贈時，指定危疾計劃必須仍然維持生效；及
  - 已繳付所有到期保費及保費徵費（如適用）。指定危疾計劃須符合第4項列明所有適用之要求，方可享有此保費回贈或特級保障（「合資格計劃」），否則此保費回贈或特級保障將被取消。

- 如客戶選擇保費回贈：

- 保費回贈金額將按以下所示，以保單之貨幣存入合資格保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期
每年	2025年11月30日或之前
每半年 每季 每月	2026年5月31日或之前

上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是我們為保單持有人設立，用以存放保費餘額作繳付將來有關的到期應繳保費（及相應的保費徵費，如適用，如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未被扣減的保費回贈將會被取消。

- 我們限制從保費儲蓄戶口中提取任何保費回贈，而保費回贈只可作抵銷將來保費（及保費徵費，如適用，如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈均不得轉換或兌換現金，亦不得轉讓予他人或其他保單。
  - 保費回贈以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
  - 任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費下調（包括但不限於減少保額），相關合資格計劃之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費增加（包括但不限於提高保額），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈及我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第5(vi)項）。
  - 每份合資格計劃的保費回贈金額將會因應其首年年度化保費（不包括保費徵費，如適用）計算。
  - 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
  - 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及/或相關附加保障計劃（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
- 如客戶選擇特級保障：
    - 特級保障以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享特級保障。
    - 在我們發出保單後，合資格計劃之基本保額有任何增加或減少，我們將會按比例調整現有及額外升級保障或額外危疾加護保III（如適用）。如欲了解升級保障及額外危疾加護保III的詳情，您可分別參閱「誠保一生」危疾保系列－「誠保一生」危疾保及「誠保一生」危疾保－摯愛寶以及危疾加護保III的產品小冊子。
  - 保費回贈或特級保障於申請時一經選擇，將不接受任何更改或退換。
  - 此推廣優惠不適用於在2025年1月1日或之前已申請投保或已生效的指定危疾計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移。
  - 除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。
  - 指定危疾計劃由保誠保險有限公司或保誠保險有限公司（澳門分行）承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
  - 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

## 註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。  
在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。如有需要，保誠樂意提供保單文件的樣本以供您參考。

此單張僅旨在香港或澳門派發，並不能詮釋為保誠在香港或澳門境外提供、出售或遊說購買任何保險產品。如在香港或澳門境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。

此單張由保誠保險有限公司及保誠保險有限公司（澳門分行）（保誠集團成員）所刊發。



## Your choice! Enrol in Selected Critical Illness Plan(s) and choose up to a **20% premium refund** or a **190% superior cover**

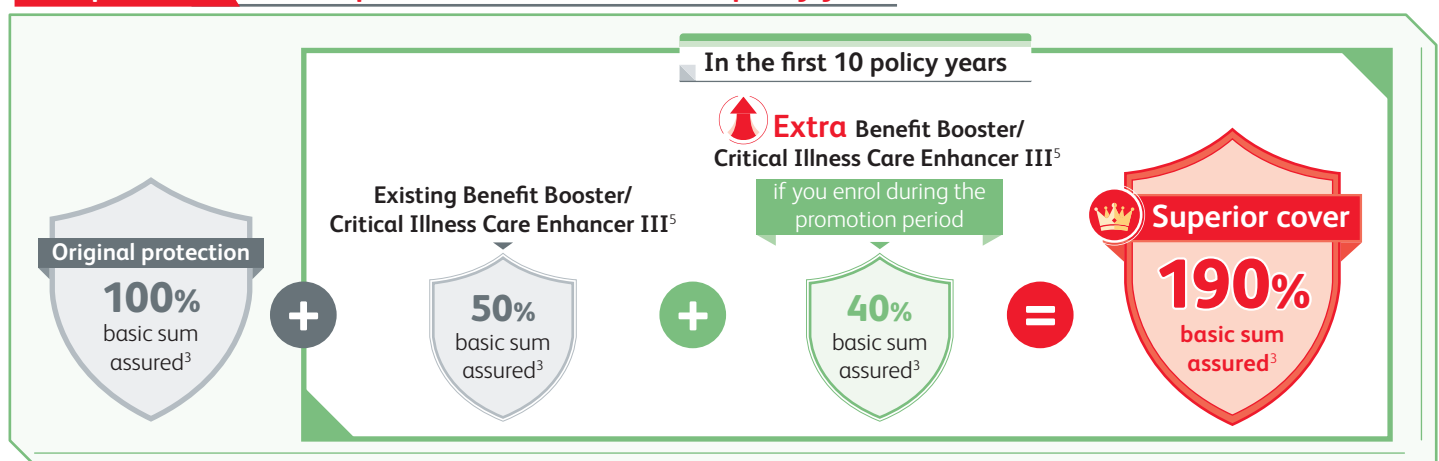
Since you know you and your family's needs better than anyone else, the choice is yours!

From **2 January to 31 March 2025**, when you successfully take out the Selected Critical Illness Plan(s) below, you can choose<sup>1</sup> to enjoy a **premium refund of up to 20%<sup>2</sup>** or extra peace of mind with **190% superior cover<sup>3</sup>** in the first 10 policy years **without any extra premiums**.

### ✓ Option 1 **Up to a 20% premium refund<sup>2</sup>**

Selected Critical Illness Plan(s)	Premium Term	Premium Refund of the First Year Annualised Premium <sup>2</sup>
PRUHealth Guardian Critical Illness Plan	5 <sup>4</sup> /10 years	<b>10%</b>
PRUHealth Baby Guardian Critical Illness Plan	15/20/25 years	<b>20%</b>
PRUHealth Critical Illness Extended Care III		

### ✓ Option 2 **190% superior cover<sup>3</sup> in the first 10 policy years**



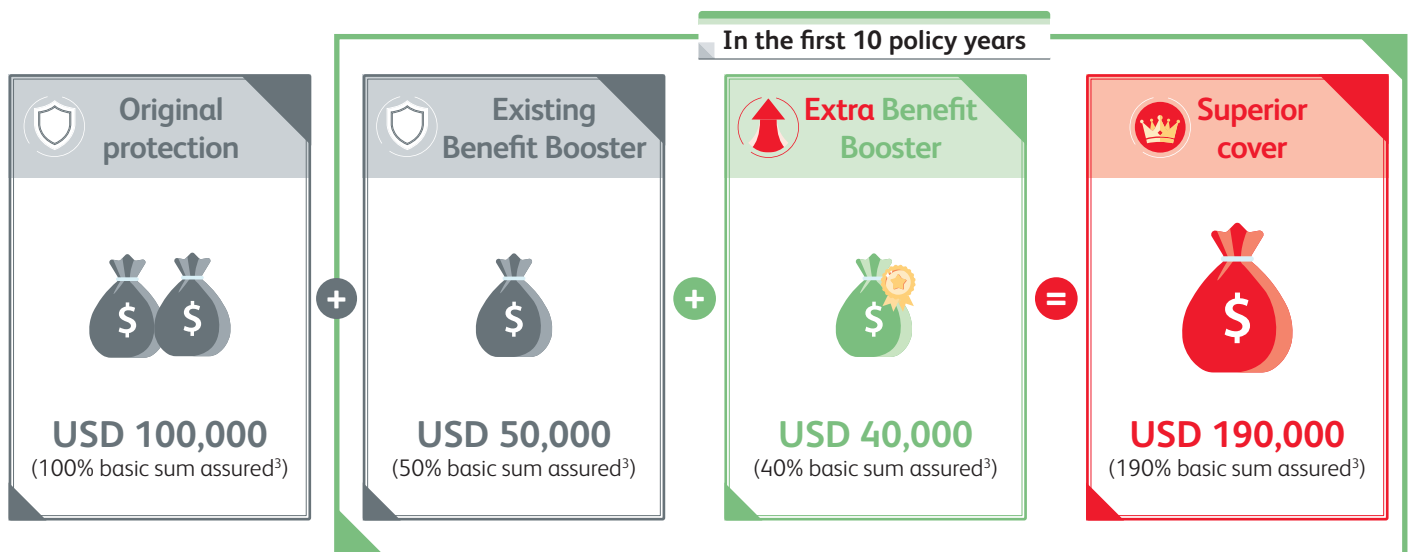
Whichever option you choose, you may **convert** your existing and extra (if applicable) **Benefit Booster/Critical Illness Care Enhancer III<sup>5</sup>** into a selected **new life insurance policy** that offers cash value and provides life and/or critical illness cover (subject to eligibility requirements of such life insurance policy, including but not limited to age, sum assured, etc.) within a designated period<sup>6</sup> before or after such benefit ends, **with no need to submit further health evidence**.

There is more information about the Benefit Booster/Critical Illness Care Enhancer III<sup>5</sup> and details of the requirements of the conversion in the policy provisions.

## How does the Option 2 (190% superior cover) work

John, aged 36, is the breadwinner of his family. He realises the importance of having a financial safety net in case of critical illness, particularly while his children are young, so he enrolls in the **PRUHealth Guardian Critical Illness Plan** for himself. He opts for a basic sum assured of USD 100,000 and **chooses Option 2 from this promotion – 190% superior cover<sup>3</sup>**.



If he is diagnosed with one of the 56 major disease conditions covered during the first 10 policy years, he will get a total benefit payout of USD 190,000, which provides vital financial support both for his treatment and his family's living expenses.



The above figures are only for illustration. We assume that John fulfils the definitions and claims requirements of the benefits, and that he has no policy loans nor makes any policy changes.

- <sup>1</sup> Once an option under the promotion is chosen at the time of application, no change or replacement will be accepted.
- <sup>2</sup> The premium refund amount for the Eligible Plan (as defined in clause 4 of the relevant terms and conditions) will be credited to the premium deposit account of the eligible policy. For details, please refer to clauses 5(i) and 5(ii) of the relevant terms and conditions.
- <sup>3</sup> Subject to the terms and conditions stated in the policy document. Basic sum assured means the initial sum assured of the plan together with any applicable reduction of the sum assured, excluding the sum assured of the Benefit Booster/Critical Illness Care Enhancer III (where applicable).
- <sup>4</sup> The 5-year premium term only applies to the **PRUHealth Guardian Critical Illness Plan**.
- <sup>5</sup> The Benefit Booster applies to the **PRUHealth Guardian Critical Illness Plan** and **PRUHealth Baby Guardian Critical Illness Plan**, while the Critical Illness Care Enhancer III applies to the **PRUHealth Critical Illness Extended Care III**.
- <sup>6</sup> Subject to the terms and conditions stated in the policy document and/or our prevailing administrative rules.

**Contact your consultant or call our Customer Service Hotline**

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Please refer to the relevant terms and conditions for more about the offer(s).

## Terms and Conditions

1. The “Your choice” promotion of Selected Critical Illness Plan(s) (the “Promotion”) is offered by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 2 January to 31 March 2025, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. Customers can select either (i) up to a 20% premium refund (the “Premium Refund”) or (ii) a 190% superior cover in the first 10 policy years (the “Superior Cover”) under the Promotion at the time of application.
4. In order to be eligible for the Premium Refund or Superior Cover under the Promotion,
  - (i) customers must have successfully applied for and submitted the completed application for **PRUHealth** Guardian Critical Illness Plan, **PRUHealth** Baby Guardian Critical Illness Plan or **PRUHealth** Critical Illness Extended Care III (the “Selected Critical Illness Plan(s)”) to us within the Promotion Period;
  - (ii) the Selected Critical Illness Plan(s) must have been issued by us on or before 31 May 2025;
  - (iii) if customers select the Premium Refund, the Selected Critical Illness Plan(s) must remain in force when we apply the Premium Refund to the Selected Critical Illness Plan(s); and
  - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

Selected Critical Illness Plan(s) will be eligible for the Premium Refund or Superior Cover (the “Eligible Plan”) if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund or Superior Cover will be forfeited.

5. If customers select the Premium Refund:
  - (i) The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 30 November 2025
Semi-annual mode Quarterly mode Monthly mode	On or before 31 May 2026

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy, if applicable, if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

- (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies), if applicable, if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
- (iii) The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
- (iv) For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 5(vi) for calculation of the first year annualised premium).
- (v) We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy, if applicable).
- (vi) If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
- (vii) The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.

6. If customers select the Superior Cover:
  - (i) The Superior Cover is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Superior Cover.
  - (ii) For any increase or decrease in the basic sum assured of the Eligible Plan(s) after we issue the policy, we will adjust the existing and extra Benefit Booster or Critical Illness Care Enhancer III (where applicable) proportionally. There is more information about the Benefit Booster and Critical Illness Care Enhancer III in the product brochures of **PRUHealth Guardian Critical Illness Plan Series - PRUHealth Guardian Critical Illness Plan and PRUHealth Baby Guardian Critical Illness Plan and PRUHealth Critical Illness Extended Care III** respectively.
7. Once the Premium Refund or Superior Cover is chosen at the time of application, no change or replacement will be accepted.
8. The Promotion will not be offered to the Selected Critical Illness Plan(s) applied for or already in force on or before 1 January 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
9. **The Promotion can be used in conjunction with any other promotional offer unless otherwise specified.**
10. The Selected Critical Illness Plan(s) is/are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is/are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
11. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

## Notes

**You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.**

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 (unless otherwise stated). **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.

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