

We do health

Enrol in Selected Insurance Plan(s) with or refer family member to enjoy double premium refunds!

From **28 June to 27 September 2022**, any **TWO** or more family members^{1,2} who successfully enrol **together** in any of the **Selected Insurance Plan(s)**³ below through our **"Family+ Rewards"** promotion will enjoy **double premium refunds**⁴.

If an existing customer^{1,2,5} refers a family member^{1,2} who successfully enrolls in any of the **Selected Insurance Plan(s)**³ below, the referred family member^{1,2} will enjoy **double premium refunds**⁴.

Selected Insurance Plan(s) ³	Premium Refund of the First Year Annualised Premium		
	1 Person Special Offer ⁴ ("Basic Offer")	1 Family Double Offer ^{1,2,4} (Applicable to any 2 or more family members who enrol together)	Plus One, Double Offer ^{1,2,4,5} (Applicable to existing customer who refers a family member)
VHIS Plan(s)	25%	50%	50%
PRUHealth VHIS VIP Plan – HKD/USD plan			
PRUHealth FlexiChoice Medical Plan – HKD/USD plan			
PRUHealth CoreChoice Medical Plan – HKD plan	6%	12%	12%
Life & Savings Plan			
LiveFree Protector			
Critical Illness Plan(s)	6%	12%	12%
EasyWell Critical Illness Protector			
PRUHealth Critical Illness Extended Care III			
PRUHealth Critical Illness First Protect II			

You may also apply for **tax relief**⁶ on your qualifying premiums paid for the 3 VHIS Plans.

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 about the offers.

- ¹ Customers (as referrer) and/or their family members (as referee) (as defined below) must have successfully applied for any of the Selected Insurance Plan(s) during the promotion period, and must provide the relationship details of family members to their agent/broker for registration of the 1 Family Double Offer or Plus One, Double Offer, to enjoy double premium refunds.
- ² **The referrer should only base referrals on positive self-experience with Prudential, including their relationship, customer experience and brand appreciation, when recommending the promotion to the referee, and should only conduct referrals in Hong Kong to referees who are also located in Hong Kong. The referrer must not encourage, persuade, convince or recommend any specific insurance products to the referee and must not be involved in the policy application process of the referee (unless the referrer is a financial consultant/technical representative of Prudential). Before participating in this promotion, customers must read and agree with the Important notes – Do's and Don'ts together with the terms and conditions.** For more details, please refer to clause 6 of the relevant terms and conditions.
- ³ Selected Insurance Plan(s) consist of VHIS Plan(s), Life & Savings Plan and the Critical Illness Plan(s) listed in the above table except the single premium term option for **LiveFree Protector**. VHIS Plan(s) means **PRUHealth VHIS VIP Plan, PRUHealth FlexiChoice Medical Plan and PRUHealth CoreChoice Medical Plan** as certified plans under the Voluntary Health Insurance Scheme.
- ⁴ The amount of the premium refund for the Basic Offer will be credited to the premium deposit account of the eligible policy in 1 batch. The amount of the premium refund for the 1 Family Double Offer (if applicable) and Plus One, Double Offer (if applicable) includes the premium refund for the Basic Offer plus extra 6% or 25% (depending on the Selected Insurance Plan(s)) premium refund of the first year annualised premium. The extra 6% or 25% premium refund of the first year annualised premium will also be credited to the premium deposit account of the eligible policy in 1 batch. For more details, please refer to clauses 8 and 9 of the relevant terms and conditions.
- ⁵ Existing customer means a customer who has an in-force policy of individual life insurance plan with Prudential as of 27 June 2022.
- ⁶ You may apply for tax relief on your qualifying premiums paid for the VHIS Plan(s), but the premium refund would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochures.

Important notes – Do's and Don'ts of “Family+ Rewards” Promotion

Do's	Don'ts
Referrer <ul style="list-style-type: none"> • Should only base referrals on positive self-experience with Prudential, including their relationship, customer experience and brand appreciation, when recommending the promotion to referee • Should only conduct referrals in Hong Kong to referees who are also located in Hong Kong 	Referrer <ul style="list-style-type: none"> • Must not encourage, persuade, convince, or recommend any specific insurance products to the referee • Must not involve in the policy application process of referee
Referee <ul style="list-style-type: none"> • Should consult a financial consultant/technical representative of Prudential to understand their protection needs and product features • Should obtain consent of referrer to use his/her policy number for the application of Prudential's insurance plans 	Referee <ul style="list-style-type: none"> • Must not use the referrer's policy number to apply any Prudential's insurance plans without obtaining consent from the referrer



Download and register Pulse to
access AI-powered services to enhance
your health plus exclusive offers!

Terms and Conditions of “Family+ Rewards” Promotion

1. This premium refund (the “Premium Refund”) on Selected Insurance Plan(s) for the “Family+ Rewards” promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 28 June to 27 September 2022, both dates inclusive (the “Promotion Period”). The Promotion consists of 3 offers – “Basic Offer”, “1 Family Double Offer” (if applicable) and “Plus One, Double Offer” (if applicable).
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
3. The Premium Refund amount for PRUHealth CoreChoice Medical Plan, PRUHealth FlexiChoice Medical Plan and PRUHealth VHIS VIP Plan (the “VHIS Plan(s)”) would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochure.
4. In order to be eligible for the **Basic Offer** under this Promotion,
 - (i) customers must have successfully applied for and submitted the completed application of Selected Insurance Plan(s) to us during the Promotion Period;
 - (ii) Selected Insurance Plan(s) must have been issued by us on or before 30 November 2022;
 - (iii) Selected Insurance Plan(s) must remain in force when we apply the Premium Refund to the Selected Insurance Plan(s);
 - (iv) all the premiums and levy(ies) must have been fully settled when due; and
 - (v) within 1 month after the policy submission date of the Selected Insurance Plan(s), customers **must** download the “Pulse App” (“Pulse”) and **successfully register and login** to Pulse by using the **same contact phone number they used to enrol in the Selected Insurance Plan(s)**. For customers who have already registered for Pulse by using the **same contact phone number they used to enrol in the Selected Plan** before policy submission, they **must login again** within 1 month after the policy submission date of the Selected Plan. Exceptions apply to customers who are aged 65 or above at the time of application or customers who are unable to download Pulse because they cannot access the App Store or Google Play Store (Hong Kong region).

Selected Insurance Plan(s) that have met all applicable requirements as set out in clause 4 will be eligible for the Basic Offer (the “Eligible Plan(s)”). Otherwise, the Basic Offer will be forfeited.

5. In order to be eligible for the **1 Family Double Offer** or **Plus One, Double Offer** under this Promotion,
 - (i) for 1 Family Double Offer,
 - a. customers and their family members (as defined below) must meet the above requirements as set out in clause 4 and must have successfully applied for and submitted the completed application of Selected Insurance Plan(s) together to us during the Promotion Period;
 - b. customers who refer their family members to apply for the Eligible Plan(s) must be the proposers or policyholders of an Eligible Plan(s) (the “Referrer(s)”) submitted during the Promotion Period;
 - (ii) for Plus One, Double Offer,
 - a. family members (as defined below) must meet the above requirements as set out in clause 4;
 - b. referee must be referred by a family member who has an in-force policy individual life insurance plan with Prudential as of 27 June 2022 (also defined as the “Referrer(s)”);
 - (iii) family members include the Referrers’ spouse, children, parents, siblings, parents-in-law, children-in-law, grandparents and grandchildren, nephew/niece, aunt/uncle, cousins, fiancé/fiancée, stepfather/stepmother, stepchildren (the “Family Member(s)”);
 - (iv) the Family Member(s) must be the life assured of an Eligible Plan(s) referred by the Referrers (the “Referee(s)”);
 - (v) the Referrer(s)/Referee(s) must provide the relationship details of their Family Members to their agent/broker during the Promotion Period for registration of the 1 Family Double Offer or Plus One, Double Offer;
 - (vi) the life assured of all the Referrer/Referee’s Eligible Plan(s) must be different persons; and
 - (vii) the 1 Family Double Offer cannot be used in conjunction with Plus One, Double Offer for each policy.
- Eligible Plan(s) that have met all applicable requirements as set out in clause 5 will be eligible for the 1 Family Double Offer (if applicable) or Plus One, Double Offer (if applicable). Otherwise, the 1 Family Double Offer or Plus One, Double Offer will be forfeited.
6. **The Referrer should only base referrals on positive self-experience with Prudential, including their relationship, customer experience and brand appreciation, when recommending the promotion to the Referee, and should only conduct referrals in Hong Kong to Referees who are also located in Hong Kong. The Referrer must not encourage, persuade, convince or recommend any specific insurance products to the Referee and must not be involved in the policy application process of the Referee (unless the Referrer is a financial consultant/technical representative of Prudential); while the Referee should consult with financial consultant/technical representative of Prudential to understand his/her protection needs and product features. Financial consultant/technical representative of Prudential are responsible for the policy application, thus, the Referee should only contact a financial consultant/technical representative of Prudential directly regarding the policy application (meaning, the Referee should not contact the Referrer regarding the policy application unless the Referrer is a financial consultant/technical representative of Prudential). The premium of the policy should be paid to Prudential (not the Referrer).**
 7. All information provided by customer(s) must be true, correct and complete, otherwise, the Basic Offer, 1 Family Double Offer or Plus One, Double Offer of the respective Eligible Plan(s) will be forfeited.
 8. For the Eligible Plan(s) that entitle(s) to the **Basic Offer**, the amount of the Premium Refund 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 31 May 2023
Semi-annual mode	On or before 30 November 2023
Quarterly mode	
Monthly mode	

For the Eligible Plan(s) that entitle(s) to the **1 Family Double Offer** (if applicable) or **Plus One, Double Offer** (if applicable), in addition to the Basic Offer, we will pay the extra 6% or 25% (depending on the Selected Insurance Plan(s)) Premium Refund. The amount of Premium Refund will be denominated in the policy currency and credited to the PDA of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 31 May 2024
Semi-annual mode	On or before 30 November 2024
Quarterly mode	
Monthly mode	

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

9. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is only intended for the settlement of future premiums (and levy(ies) if there is remaining balance in 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.
10. 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 be qualified for the Premium Refund.
11. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which results in a reduction of premium payable within the premium term (including but not limited to an increase in deductible level, a downgrade of plan level, cancellation of **PRU**Health Major or decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For 1 Family Double Offer, if the premium payable within the premium term for any of the Eligible Plan(s) is/are reduced, the remaining Eligible Plan(s) will still be qualified for the Basic Offer. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which results in an increase of premium payable within the premium term (including but not limited to a decrease in deductible level, an upgrade of plan level, addition of **PRU**Health Major or 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 be qualified for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 15 for calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Eligible Plan(s), the respective Eligible Plan(s) will be totally forfeited. For 1 Family Double Offer, if the policyholder for any of the Eligible Plan(s) is/are changed, the remaining Eligible Plan(s) will still be qualified for the Basic Offer.
12. The Promotion will not be offered to the Selected Insurance Plan(s) applied for or in force on or before 27 June 2022, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
13. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
14. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium excluding levy.
15. If the premium of the Eligible Plan(s) is/are 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/are paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
16. 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.
17. The Selected Insurance Plan(s) is/are underwritten by Prudential and are subject to all their 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.
18. 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.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax relief. All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to www.vhis.gov.hk/en.

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 (Part of Prudential plc (United Kingdom)).