



## We do health

### Enrol in Selected Insurance Plan(s) with 1 family member and enjoy double premium refunds

From **29 March to 27 June 2022**, any **TWO** or more family members who successfully enrol **together** in any of the **Selected Insurance Plan(s)**<sup>1</sup> below through our **"One Family, Double Refund"** promotion will enjoy **double premium refunds**<sup>2,3,4</sup>.

| Selected Insurance Plan(s) <sup>1</sup>           | Premium Refund of the First Year Annualised Premium <sup>2</sup> |  |
|---|--|--|
|   | 1 Person Special Offer <sup>4</sup><br>("Basic Offer")           | Family Double Offer <sup>3,4</sup><br>(enrol <b>together with 1 or more family member(s)</b> ) |
| <b>VHIS Plan(s)</b>                               | 25%  | 50%  |
| PRUHealth VHIS VIP Plan – HKD/USD plan            |  |  |
| PRUHealth FlexiChoice Medical Plan – HKD/USD plan |  |  |
| PRUHealth CoreChoice Medical Plan – HKD plan      | 6%   | 12%  |
| <b>Life &amp; Savings Plan</b>                    |  |  |
| <b>LiveFree Protector</b>                         |  |  |
| <b>Critical Illness Plan(s)</b>                   | 6%   | 12%  |
| <b>EasyWell Critical Illness Protector</b>        |  |  |
| PRUHealth Critical Illness Extended Care III      |  |  |
| PRUHealth Critical Illness First Protect II       |  |  |

You may also apply for **tax relief**<sup>5</sup> on your qualifying premiums paid for the 3 VHIS Plans.

- Selected Insurance Plan(s) consist of VHIS Plan(s), Life & Savings Plan and the Critical Illness Plan(s) listed in the above table except 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.
- The amount of the premium refund on Basic Offer will be credited to the premium deposit account of the eligible policy in 1 batch. The amount of the premium refund on Family Double Offer (if applicable) will be credited to the premium deposit account of the eligible policy in 1 batch. For more details, please refer to clauses 9 and 10 of the relevant terms and conditions.
- This includes the Basic Offer and extra 6% or 25% (depending on the Selected Insurance Plan(s)) premium refund of the first year annualised premium.
- Customers and their family members (as defined below) must have successfully applied for and submitted the completed application of the Selected Insurance Plan(s) together to us during the promotion period.
- 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.

Contact your consultant or call our Customer Service Hotline

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



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## Terms and Conditions

1. This premium refund (the “Premium Refund”) on Selected Insurance Plan(s) for the “**One Family, Double Refund**” promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 29 March to 27 June 2022, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – “**Basic Offer**” and “**Family 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 31 August 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 issue date of the Selected Insurance Plan(s), customers must download the “Pulse App” (“Pulse”) and successfully register using **the same contact phone number customers used to enrol in the Selected Insurance Plan(s)**, except customers who have registered Pulse using the same contact phone number before application, 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 addition to the above requirements as set out in clause 4, customers and their family members (as defined below) will be eligible for the Premium Refund on the respective Eligible Plan(s) under **Family Double Offer** (if applicable) by meeting the following requirements,
  - (i) customers and their family members (as defined below) must have successfully applied for and submitted the completed application of the Eligible Plan(s) together to us during the Promotion Period;
  - (ii) customers who refer their family members (as defined below) to apply for the Eligible Plan(s) must be the proposers or policyholders of an Eligible Plan(s) (the “Referrers”) submitted during the Promotion Period;
  - (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 Referrers/Referee(s) must provide the relationship details of their Family Members to their agent/broker during the Promotion Period for registration of the Family Double Offer;
  - (vi) Eligible Plan(s) of both Referrers and Referee(s) must remain in force when we apply the Premium Refund to the Eligible Plan(s); and
  - (vii) all the premiums and levy(ies) for Eligible Plan(s) of both Referrers and Referee(s) must have been fully settled when due.
 Eligible Plan(s) that have met all applicable requirements as set out in clause 5 will be eligible for the Family Double Offer (if applicable). Otherwise, the Family Double Offer will be forfeited.
6. All information provided by the Referrers and Referee(s) must be true, correct and complete, otherwise, both Basic Offer and Family Double Offer (if applicable) of the respective Eligible Plan(s) will be forfeited.
7. The Family Double Offer is not applicable to Eligible Plan(s) if the Referee(s) and life assured of all the Referrer’s Eligible Plan(s) is/are the same person.
8. Referee(s) may apply for an insurance policy through all channels of Prudential, but not through the Referrer. Referrers do not represent Prudential and must not be involved in the arrangement of any insurance policy.
9. For the Eligible Plan(s) that entitle(s) to the **Basic Offer**, the amount of 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 28 February 2023 |
| Semi-annual mode     | On or before 31 August 2023   |
| Quarterly mode       |                               |
| Monthly mode         |                               |

For the Eligible Plan(s) that entitle(s) to the **Family 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 premium deposit account (“PDA”) of the eligible policy as follows:

| Premium payment mode | Date of Premium Refund        |
|----------------------|-------------------------------|
| Annual mode          | On or before 29 February 2024 |
| Semi-annual mode     | On or before 31 August 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 premium 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.

10. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is only intended for the settlement of future premium (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.
11. 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.

12. 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 PRUHealth Major or 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 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 PRUHealth 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 16 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 Basic Offer and/or Family Double Offer (if applicable) for the respective Eligible Plan(s) will be totally forfeited.
13. The Promotion will not be offered to the Selected Insurance Plan(s) applied for or in force on or before 28 March 2022, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
14. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
15. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium excluding levy.
16. 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.
17. 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.
18. 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.
19. 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](http://www.vhis.gov.hk/en).

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