

**PRUChoice Group Medical Insurance BestCare Scheme**  
**"Working People Check & Consult" Promotion Offer**  
**Terms and Conditions**

1. "Working People Check & Consult" promotion offer on **PRUChoice Group Medical Insurance BestCare Scheme** (the "Promotion") is offered by Prudential General Insurance Hong Kong Limited ("Prudential" or "We") and covers the period from 1 March 2024 to 31 March 2024, both dates inclusive (the "Promotion Period").
2. The Promotion is only applicable to "New-to-BestCare Customers". New-to-BestCare Customers refers to new customers who do not have any in force policy of **PRUChoice Group Medical Insurance BestCare Scheme** (the "Selected Plan") for the past 12 months from the date of application of the Selected Plan.
3. The Promotion is only applicable to the policies applied through financial consultants of Prudential.
4. There are 2 offers under the Promotion:
  - (a) a premium discount of HK\$1,000 on the first year premium as set out below (the "Premium Discount"); and
  - (b) a complimentary one-off service provided under either the Comprehensive Eye Examination Program or the Chinese Medical Practitioner Onsite Consultation Service Program as set out below (the "Service").
5. In order to be eligible for the Premium Discount of the Promotion,
  - (i) customers must have successfully applied for and submitted the completed application of the Selected Plan to us within the Promotion Period;
  - (ii) Selected Plan must have been issued by us on or before 30 April 2024;
  - (iii) the discounted amount will be directly deducted from the premium amount and customers need to duly pay for the premium balance and premium levy.

Selected Plan will be eligible for the Premium Discount if the Selected Plan meets all applicable requirements as set out in this clause 5 and the other relevant clauses of these Terms and Conditions (the "Eligible Plan").
6. In case the premium payment and premium levy are not duly paid and settled, customers will not be able to enjoy any offer under the Promotion.
7. The Service is applicable to the customer of an Eligible Plan which covers 10 or more employees ("Eligible Customer"). The Eligible Customer can choose the Service either under the Comprehensive Eye Examination Program or the Chinese Medical Practitioner Onsite Consultation Service Program for its employees covered under the Eligible Plan once. The Service is only applicable to the said covered employees and does not extend to their dependents.
8. Prudential is not the provider of the Services and is not the agent of such providers. The use of the Services is subject to the terms and conditions imposed thereon by the individual providers. The scopes and the terms and conditions of the Services may be changed by their providers from time to time without advance notice. Prudential makes no representation, warranty or undertaking as to the quality and availability of the Services and shall not be responsible or liable in any way whatsoever in relation to the Services (including but not limited to the quality, supply, delivery and the use). Any disputes arising from the Services shall be resolved by the user and the relevant provider directly. Prudential will not be responsible or liable for loss or damage directly or indirectly resulting from any use or misuse of the Services or any acts or omissions of the providers in the provision of the Services.
9. Prudential will contact the Eligible Customer for its selection of the Service after the policy effective date of the relevant Eligible Plan. If Prudential does not receive the Eligible Customer's confirmation of its selection of the Service within 10 working days thereafter, the Service will be forfeited without further notice.
10. The Service must be used in Hong Kong within 3 months from the policy effective date of the relevant Eligible Plan. If the Eligible Customer (including its employees) does not use the Service within the said 3-month period for any reason, its entitlement will be lapsed and no extension will be provided.
11. Each Eligible Customer can enjoy the Promotion only once during the Promotion Period.
12. The Promotion is only applicable to the first policy year and will not be applicable to subsequent renewals. The Eligible Plan must be kept in force during the first policy year in order to enjoy the Promotion.
13. The Promotion will not be offered to the Selected Plan applied for or in force on or before 29 February 2024.
14. The Promotion will not be replaced, returned, exchanged for cash or other offers under any

circumstances.

15. The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.
16. The Premium Discount is not applicable to premium levy payable.
17. The Selected Plan is underwritten by Prudential, and is subject to all the respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
18. All policy applications are subject to the underwriting approval of Prudential. Prudential reserves the right to accept or decline any policy application.
19. The terms and conditions of the Promotion are governed by the laws of the Hong Kong Special Administrative Region and the Hong Kong Courts have exclusive jurisdiction if any dispute arises.
20. Prudential reserves the right to amend the terms and conditions of the Promotion without prior notice. In case of dispute, Prudential's decision is final and conclusive.
21. If there is any conflict between the information contained in the promotional materials and the terms and conditions of the Promotion, the terms and conditions of the Promotion shall apply and prevail.
22. In the event of discrepancies in the terms and conditions between the English and Chinese versions, the English version shall prevail.

### 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.**

The terms and conditions 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.

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 General Insurance Hong Kong Limited (Part of Prudential plc (United Kingdom)).