

# PRUCare Accident Cover Series

PRUCare Accident Essential Cover

PRUCare Accident Advanced Cover

PRUCare Accident Premier Cover

Choose from 3 supplementary accident plans with different protection levels that enhance your existing cover

Accident & Disability Protection



**PRUDENTIAL**  
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Listening. Understanding. Delivering.



# PRUCare Accident Cover Series

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Accidents are unavoidable, so it's always better to be prepared. Our **PRUCare** Accident Cover Series safeguards you with 3 plans – **PRUCare** Accident Essential Cover, **PRUCare** Accident Advanced Cover and **PRUCare** Accident Premier Cover – each with different levels of protection. Choose the one that enhances your existing protection best and we will cover you against the financial impact of accidents ranging from injury to death. Some of the plans in this series cover medical expenses and disability caused by an accident to add depth to your protection.

## Series highlights



Lump-sum payout for accidental death and accidental dismemberment



Some of the plans in this series also cover accident-related medical expenses



A stronger safety net with disability cover offering weekly or monthly income



Double up your protection in case of death, dismemberment and total permanent disability caused by an accident in specific situations



Extra benefit and services enhance your protection

# The benefits

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## Lump-sum payout for accidental death and accidental dismemberment

If you are the one providing for your family, what would happen if you could no longer work or the worst happened because of an accident? Bills and medical expenses still mount up, no matter what.

With our **PRUCare Accident Cover Series**, you have the peace of mind knowing that we will make sure your family is looked after financially. That's because **each** of the plans in this series offers **Accidental Death Benefit** and **Accidental Dismemberment Benefit**.

If the person covered by the policy (the "life assured") unfortunately **passes away** within 90 days from an accident, we will pay a **lump sum** of **100%** of their plan's sum assured as an **Accidental Death Benefit**.

If the life assured suffers **dismemberment** (the loss of a body part or loss of use or function of a body part) within 90 days from an accident, we will pay a **lump sum** of **up to 100%** of their plan's sum assured as an **Accidental Dismemberment Benefit**.

The amount we pay depends on how severe the injury is and is subject to the conditions under "Making benefit claim(s) for **Accidental Death Benefit/ Accidental Dismemberment Benefit/ Accidental Disablement Benefit**" section in "More about the plan". You can find more information in the "Benefit Schedule" section below as well.



## Covers eligible treatment costs for an accident for both inpatient and outpatient consultations

The ongoing costs of medical expenses after an accident can be significant.

**PRUCare Accident Advanced Cover** and **PRUCare Accident Premier Cover** in this series cover **eligible treatment expenses** after an accident from outpatient care, hospitalisation and into rehabilitation. We will cover the life assured up to the itemised limits (there is a dollar limit on each benefit item) listed in the "Benefit schedule" section for this **Accidental Medical Reimbursement Benefit**.

- Inpatient medical treatment expenses incurred in a hospital, including hospitalisation, surgical expenses or emergency dental treatment or surgery needed because of an accident
- Outpatient medical treatment expenses incurred in an outpatient department of a hospital, a day surgery centre or clinic
- Medical treatments provided by a registered chiropractor, physiotherapist or occupational therapist
- Bone-setting or acupuncture by a registered Chinese medicine practitioner
- Home nursing expenses after the life assured is discharged from hospital
- Buying or renting specific medical appliances





## A stronger safety net with disability cover offering weekly or monthly income

If the life assured is **disabled** because of an accident, **each** of the plans in this series provide an **Accidental Disablement Benefit** which pays an **income** to support them. The amount varies depending on how severe the disability is and we will pay the life assured up to the itemised limits listed in the “Benefit schedule” section for this **Accidental Disablement Benefit**.

PRUCare Accident Premier Cover provides **special protection** for the life assured if they suffer from **temporary disability** because of an accident:



### Temporary Disability Benefit:

- **Partial Temporary Disability Benefit** – If the life assured suffers from **partial temporary disability** that lasts for at least 7 consecutive days after an accident, we will pay them a **weekly income** of **0.125%** of their plan’s sum assured.
- **Total Temporary Disability Benefit** – If the life assured suffers from **total temporary disability** that lasts for at least 7 consecutive days after an accident, we will pay them a **weekly income** of **0.5%** of their plan’s sum assured.
- We will pay a **Total Temporary Disability Benefit** or a **Partial Temporary Disability Benefit** for a **maximum of 52 weeks** for all accidents which have happened within 12 months.
- Once the total benefit amount we have paid (or will pay) for **Partial Temporary Disability Benefit** and **Total Temporary Disability Benefit** reaches 100% of the sum assured, we will stop paying these 2 benefits coverages.

For **all 3 plans** in this series, we will cover the life assured if they suffer from **total permanent disability** because of an accident:



### Total Permanent Disability Benefit:

- If the life assured suffers from **total permanent disability** within 90 days because of an accident and such condition remains at the end of 12 consecutive months, we will pay a **Total Permanent Disability Benefit** – a **monthly** benefit equal to **1%** of their plan’s sum assured for the **first 18 months**, starting from the 13<sup>th</sup> month after the date of first diagnosis of **total permanent disability**. Once the life assured is no longer totally permanently disabled, we will immediately stop paying the monthly benefit payable under **Total Permanent Disability Benefit**.
- If the life assured continues to be totally permanently disabled at the end of the 30<sup>th</sup> month after the date of first diagnosis, we will pay them a **lump-sum** benefit of **82%** of the sum assured.

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The amount we pay is also subject to the conditions under “Making benefit claim(s) for **Accidental Death Benefit/Accidental Dismemberment Benefit/Accidental Disablement Benefit**” section in “More about the plan”. You can find more information in the “Benefit schedule” section below as well.



### What the terms mean:



#### Partial temporary disability

- This is a disability caused by an accident which continuously prevents the life assured carrying out **some** of the duties involved in their occupation, business or activity that pays an income or generates a profit.
- We will either pay this benefit from the date of the accident that causes the disability or immediately following **total temporary disability**.
- The life assured must be receiving treatment regularly from a registered doctor.
- The **partial temporary disability** must be accessed and confirmed in writing by a registered doctor.



#### Total temporary disability

- This is a disability caused by an accident which, from the date it happens, continuously prevents the life assured from carrying out **all** the duties involved in their occupation, business or activity that pays an income or generates a profit.
- The life assured must be receiving treatment regularly from a registered doctor.
- The **total temporary disability** must be accessed and confirmed in writing by a registered doctor.



#### Total permanent disability

- If the life assured is **aged 65 or below and has a gainful occupation**, this means becoming disabled because of an accident which permanently prevents them from engaging in **any** occupation, business or activity that pays an income or generates a profit.
- If the life assured is **over age 65 or has no gainful occupation**, this means becoming **unable to perform 3 or more activities of daily living without help** because of an accident.
- The **total permanent disability** must be accessed and confirmed in writing by a registered specialist.



### Double the protection amount in specific situations

For extra peace of mind, **each** of the plans in the series offers **double protection** for **death, dismemberment** and **total permanent disability** (the “Double Indemnity Benefit”) because of an accident, where the life assured is:

- a fare-paying passenger travelling:
  - a) on licensed public transport on an established route; or
  - b) in any aircraft provided and operated by an airline or an air charter company licensed for regular transportation on fixed routes and schedules between established commercial airports; or
- a pedestrian in a traffic accident and hit by a motor car; or
- injured or passes away in an elevator (excluding elevators in mines and on construction sites); or
- injured or passes away in a burning theatre, hotel, public auditorium, school, hospital or shopping mall and is in the building when the fire starts; or
- injured or passes away in flooding or landslide caused by natural disaster in Hong Kong.



### Extra benefit and services enhance your protection

#### Worldwide emergency assistance services

If the life insured suffers from an illness or an accident that happens overseas, emergency evacuation and repatriation cover will be provided.

#### Compassionate death benefit

If the life insured unfortunately passes away other than because of an accident, **all** the plans in this series will still pay their designated beneficiary a **lump-sum** amount of **1%** of the sum assured as a **Compassionate Death Benefit**. We cap this benefit at HKD 50,000/USD 6,250 under each plan in this series for the same life assured.

# How does the PRUCare Accident Cover Series work for you?

Mr. Chan took out PRUCare Accident Advanced Cover<sup>a</sup> when he was 35 years old, with a HKD 1,000,000 sum assured.

Mr. Chan was injured in a traffic accident as a passenger on a bus at age 38. He suffered from a total & irrecoverable loss of his right leg.



Mr. Chan's treatment expenses include:

- Hospitalisation: HKD 12,000
- Surgery: HKD 35,000
- 8 Physiotherapy sessions, recommended by the attending doctor – a total of HKD 5,600 (HKD 700/visit)
- Renting medical appliances – a wheelchair, after being discharged from hospital – HKD 2,000
- 2 Outpatient follow-up consultations after discharge – a total of HKD 1,000 (HKD 500/visit)

**Total treatment expenses Mr. Chan needs to pay is HKD 55,600.**



Age 35

Age 38

Policy starts

Mr. Chan is entitled to



### Accidental Medical Reimbursement Benefit<sup>b</sup>

and we pay him:

- Hospitalisation: HKD 12,000
- Surgery: HKD 29,400
- Physiotherapy<sup>c</sup>: HKD 700/visit x 8 visits = HKD 5,600
- Medical appliances rental<sup>d</sup>: HKD 2,000
- Outpatient follow-up consultation after discharge: HKD 500 x 2 visits = HKD 1,000

We pay him **HKD 50,000** as the **Accidental Medical Reimbursement Benefit**.

Mr. Chan is entitled to



### Accidental Dismemberment Benefit

- Total & irrecoverable loss of his right leg: HKD 1,000,000 (100% of his sum assured)

### Double Indemnity Benefit

- HKD 1,000,000 (an **additional** 100% of the payable amount of **Accidental Dismemberment Benefit** for the total & irrecoverable loss of his right leg because Mr. Chan was injured in a traffic accident as a bus passenger.)

We pay him a total of **HKD 2,000,000** in **Accidental Dismemberment Benefit** and **Double Indemnity Benefit**. The plan will be terminated after we pay 100% of his plan's sum assured for **Accidental Dismemberment Benefit**.

**We pay him a total of HKD 2,050,000**

<sup>a</sup> We assume in this example that Mr. Chan fulfils the definitions and claims requirements of the benefits.

<sup>b</sup> The total maximum Accidental Medical Reimbursement Benefit amount is HKD 50,000 (5% of his plan's sum assured) per accident according to his plan limit.

<sup>c</sup> The maximum benefit amount is HKD 700/visit with a maximum of 15 visits per policy year according to his plan limit.

<sup>d</sup> The maximum benefit amount is HKD 2,000 per policy year according to his plan limit.

## Benefits at a glance

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PRUCare Accident Essential Cover	PRUCare Accident Advanced Cover	PRUCare Accident Premier Cover
<ol style="list-style-type: none"> <li>1. Accidental Death Benefit</li> <li>2. Accidental Dismemberment Benefit</li> <li>3. Accidental Disablement Benefit:               <ol style="list-style-type: none"> <li>a. Total Permanent Disability Benefit</li> </ol> </li> <li>4. Double Indemnity Benefit</li> <li>5. Worldwide Emergency Assistance Services</li> <li>6. Compassionate Death Benefit</li> </ol>	<ol style="list-style-type: none"> <li>1. Accidental Death Benefit</li> <li>2. Accidental Dismemberment Benefit</li> <li>3. Accidental Medical Reimbursement Benefit</li> <li>4. Accidental Disablement Benefit:               <ol style="list-style-type: none"> <li>a. Total Permanent Disability Benefit</li> </ol> </li> <li>5. Double Indemnity Benefit</li> <li>6. Worldwide Emergency Assistance Services</li> <li>7. Compassionate Death Benefit</li> </ol>	<ol style="list-style-type: none"> <li>1. Accidental Death Benefit</li> <li>2. Accidental Dismemberment Benefit</li> <li>3. Accidental Medical Reimbursement Benefit</li> <li>4. Accidental Disablement Benefit:               <ol style="list-style-type: none"> <li>a. Partial Temporary Disability Benefit</li> <li>b. Total Temporary Disability Benefit</li> <li>c. Total Permanent Disability Benefit</li> </ol> </li> <li>5. Double Indemnity Benefit</li> <li>6. Worldwide Emergency Assistance Services</li> <li>7. Compassionate Death Benefit</li> </ol>



# Benefit schedule

Benefit scope					
Coverage area	Worldwide				
Benefit limits/Plans in this series	Benefit limits (% of sum assured)	PRUCare Accident Essential Cover	PRUCare Accident Advanced Cover	PRUCare Accident Premier Cover	
<b>Benefit items/Type of injury</b>					
<b>I. Accidental Death Benefit</b>					
Death	100%	✓	✓	✓	
<b>II. Accidental Dismemberment Benefit</b>					
<b>Total and irrecoverable loss of:</b>					
Sight	Sight in 1 or both eyes	100%	✓	✓	✓
	Lens of 1 or both eyes	50%	✓	✓	✓
Hearing	Hearing in both ears	75%	✓	✓	✓
	Hearing in 1 ear	25%	✓	✓	✓
	Both hearing and speech	100%	✓	✓	✓
Speech	Speech ability (with physical damage to the vocal cords)	50%	✓	✓	✓
<b>Total and irrecoverable loss of/loss of use<sup>1</sup> of:</b>					
Limb	1 or more limbs (at or above wrist or ankle joints)	100%	✓	✓	✓
Hand	4 fingers and 1 thumb	70%	✓	✓	✓
	4 fingers	40%	✓	✓	✓
	Thumb – both joints (phalanges)	30%	✓	✓	✓
	Thumb – 1 joint	15%	✓	✓	✓
	Finger(s) – 3 joints	10%	✓	✓	✓
	Finger(s) – 2 joints	8%	✓	✓	✓
	Finger(s) – 1 joint	4%	✓	✓	✓
Foot	All toes on 1 foot	15%	✓	✓	✓
	Big toe – both joints	5%	✓	✓	✓
	Big toe – 1 joint	2%	✓	✓	✓
	Any other toe	2%	✓	✓	✓
Fractured leg or patella with an established non-union		10%	✓	✓	✓
Shortening of leg by at least 5 cm		7.5%	✓	✓	✓
Permanent and incurable insanity		100%	✓	✓	✓

Benefit scope					
Benefit limits/Plans in this series	Benefit limits (% of sum assured)	PRUCare Accident Essential Cover	PRUCare Accident Advanced Cover	PRUCare Accident Premier Cover	
<b>Benefit items/Type of injury</b>					
<b>Third degree major burns (damage as a % of total body surface area)</b>					
Head	Equal to or greater than 2% but less than 5%	50%	✓	✓	✓
	Equal to or greater than 5% but less than 8%	75%	✓	✓	✓
	Equal to or greater than 8%	100%	✓	✓	✓
Body	Equal to or greater than 10% but less than 15%	50%	✓	✓	✓
	Equal to or greater than 15% but less than 20%	75%	✓	✓	✓
	Equal to or greater than 20%	100%	✓	✓	✓
Permanent & total loss of all functional use of any part of the body other than those specified above. Our medical adviser must certify the degree of permanent infirmity is severe enough to cause a permanent loss of at least 25% of the life assured's earning capacity. (cover for life assured who has reached age 15 on the date of the accident)		25%	✓	✓	✓
<b>III. Accidental Disablement Benefit</b>					
<b>Temporary Disability Benefit (cover from age 18 to 65<sup>2</sup>)</b>					
• Partial Temporary Disability Benefit (per week)	0.125%, subject to a max. of HKD 1,250/ USD 156 per week	×	×	✓	
• Total Temporary Disability Benefit (per week)	0.5%, subject to a max. of HKD 5,000/ USD 625 per week	×	×	✓	
<b>Total Permanent Disability Benefit (cover from age 18<sup>2,3</sup> and up)</b>					
Total Permanent Disability Benefit	1% (first 18 months), 82% in lump sum thereafter	✓	✓	✓	
<b>IV. Double Indemnity Benefit</b>					
Additional 100% benefit on the amount payable under Accidental Death Benefit, Accidental Dismemberment Benefit and Total Permanent Disability Benefit under the following circumstances:			✓	✓	✓

Benefit scope				
Benefit limits/Plans in this series	Benefit limits (% of sum assured)	PRUCare Accident Essential Cover	PRUCare Accident Advanced Cover	PRUCare Accident Premier Cover
<b>Benefit items/Type of injury</b>				
<ul style="list-style-type: none"> <li>While the life assured is riding as a fare-paying passenger travelling on licensed public transport on an established route; or</li> </ul>	Up to 100%	✓	✓	✓
<ul style="list-style-type: none"> <li>While the life assured is riding as a fare-paying passenger travelling in any aircraft provided and operated by an airline or an air charter company licensed for regular transportation on fixed routes and schedules between established commercial airports; or</li> </ul>	Up to 100%	✓	✓	✓
<ul style="list-style-type: none"> <li>While the life assured is a pedestrian in a traffic accident and hit by a motor car; or</li> </ul>	Up to 100%	✓	✓	✓
<ul style="list-style-type: none"> <li>While the life assured is injured or passes away in an elevator (excluding elevators in mines and on construction sites); or</li> </ul>	Up to 100%	✓	✓	✓
<ul style="list-style-type: none"> <li>While the life assured is injured or passes away in a burning theatre, hotel, public auditorium, school, hospital or shopping mall and is in the building when the fire starts; or</li> </ul>	Up to 100%	✓	✓	✓
<ul style="list-style-type: none"> <li>While the life assured is injured or passes away in flooding or landslide caused by natural disaster in Hong Kong.</li> </ul>	Up to 100%	✓	✓	✓
<b>V. Accidental Medical Reimbursement Benefit</b>				
<b>Medical treatment expenses:</b>	<b>5%</b>	✗	✓	✓
<ul style="list-style-type: none"> <li>Inpatient medical treatment and emergency dental treatment or surgery needed during a hospital stay because of an accident</li> <li>Outpatient</li> </ul>	<ul style="list-style-type: none"> <li>Subject to a max. of HKD 80,000/ USD 10,000<sup>^</sup> per accident (for age 18<sup>2</sup> and up)</li> <li>Subject to a max. of HKD 16,000/ USD 2,000 per accident (for age below 18<sup>2</sup>)</li> </ul> <p><sup>^</sup> This is the combined maximum benefit limit for <b>PRUCare Accident Advanced Cover</b> and <b>PRUCare Accident Premier Cover</b></p>			

Benefit scope				
Benefit limits/Plans in this series	Benefit limits (% of sum assured)	PRUCare Accident Essential Cover	PRUCare Accident Advanced Cover	PRUCare Accident Premier Cover
<b>Benefit items/Type of injury</b>				
The following treatments or items shall be subject to the limits shown below:				
• Bone-setting/acupuncture (combined max. 1 visit per day)	HKD 300/ USD 38/visit, max. 10 visits per policy year <sup>4</sup>	×	✓	✓
• Physiotherapy <sup>5</sup> /occupational therapy <sup>5</sup> / chiropractic treatment <sup>5</sup> (max. 1 visit per day for each type of treatment)	HKD 700/ USD 88/visit, max. 15 visits per policy year <sup>4</sup>	×	✓	✓
• Home nursing <sup>5</sup> (within 31 days after discharge from hospital)	HKD 600/ USD 75/day, max. 15 visits per policy year <sup>4</sup>	×	✓	✓
• Medical appliances <sup>6</sup> Specific medical appliances include: - Crutches - A frame - A rollator - A walker - A wheelchair	as charged, subject to a max. of HKD 2,000/ USD 250 per policy year <sup>4</sup>	×	✓	✓
<b>VI. Compassionate Death Benefit (for death not caused by an accident)</b>				
	1%, max. HKD 50,000/ USD 6,250 per plan <sup>4</sup> per life	✓	✓	✓
<b>VII. Worldwide Emergency Assistance Services</b>				
		✓	✓	✓

1. "Loss of use" means complete and permanent paralysis or actual severance.
2. "Aged 18" or "aged 65" refers to the policy anniversary on the life assured's 18<sup>th</sup> or 65<sup>th</sup> birthday if the policy anniversary date is also the birthday of the life assured, or the policy anniversary immediately following the life assured's 18<sup>th</sup> or 65<sup>th</sup> birthday.
3. The life assured is aged 18 on the date of the accident when they become totally permanently disabled.
4. We apply the maximum benefit limit to the same life assured under each plan in this series. If the life assured has different plans under this series, we will calculate the benefit limits of all their plans for the same life assured separately.
5. Recommended in writing by the attending registered doctor.
6. Recommended in writing by the attending registered doctor, registered physiotherapist, or registered occupational therapist.

## Key exclusions

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We will not pay any benefits of the plans in this series if the injury or death of the life assured (except for Compassionate Death Benefit) is as a direct or indirect result of all or any of the following:

- (i) war, hostilities (whether war is declared or not), rebellion, insurrection; or
- (ii) narcotics used by the life assured (unless taken as prescribed by a registered doctor), or the life assured's abuse of drugs and/or alcohol; or
- (iii) treatment or tests performed on the life assured that relate to Acquired Immune Deficiency Syndrome (AIDS), any Human Immunodeficiency Virus or related or associated condition or AIDS Related Complex; or
- (iv) attempted suicide, suicide or self-inflicted injuries while sane or insane; or
- (v) scuba diving or engaging in or taking part in any kind of race other than on foot; or
- (vi) travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service; or
- (vii) the life assured's participation in any criminal offence; or
- (viii) the life assured has any pre-existing condition, or shows any signs or symptoms of any pre-existing condition, or any kind of disease, illness, physical condition or injury that existed before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- (ix) pregnancy or childbirth or any complications arising from pregnancy.

There are more details on the plan's exclusions in the policy provisions.



## More about the plan

### Plan type

Supplementary benefit

### Payment term/Benefit term

Benefit term of the basic plan to which the plans in this series are attached or until the life assured reaches age 80 (ANB), whichever is earlier.

### Issue age/Currency option

Plans in this series	Issue age (ANB)	Currency option
PRUCare Accident Essential cover	1–70	HKD/USD
PRUCare Accident Advanced Cover	1–70	
PRUCare Accident Premier Cover	19–65	

The life assured must be at least 15 days old when the proposal document is signed.

### Premium structure

- We will determine the premium based on the risk class (including but not limited to the life assured's age, nationality, country of residence and occupation class) each time they renew their policy.
- We have the right to review and adjust the premium rates for particular risk classes on each policy anniversary.

### Making benefit claim(s) for Accidental Death Benefit/ Accidental Dismemberment Benefit/ Accidental Disablement Benefit

- We will only pay up to a total of 100% of a plan's sum assured for Accidental Death Benefit, Accidental Dismemberment Benefit and Total Permanent Disability Benefit.
- If the life assured is entitled to more than one of these 3 benefits – Accidental Death Benefit, Accidental Dismemberment Benefit or Accidental Disablement Benefit for the same accident, we will only pay the benefit with the highest benefit amount.
- When you claim the Accidental Disablement Benefit under PRUCare Accident Premier Cover, we will only pay one of these 3 disability benefits to the same period and for the same accident:
  - Partial Temporary Disability Benefit
  - Total Temporary Disability Benefit
  - Total Permanent Disability Benefit

- If the life assured is entitled to more than one of the above 3 disability benefits, we will only pay the benefit with the highest benefit amount.
- If, while we are paying the Accidental Disablement Benefit, the life assured is injured in another accident, we will stop payments from the previous claim of Accidental Disablement Benefit once we confirm we need to pay a new claim.
- Total Temporary Disability Benefit and Partial Temporary Disability Benefit shall automatically cease upon the policy anniversary of the life assured's 65<sup>th</sup> birthday (in case the Policy Anniversary date is also the birthday of the life assured) or the policy anniversary immediately following the life assured's 65<sup>th</sup> birthday, or the life assured becomes retired or unemployed, whichever is earlier.

### Reasonable and Customary Charges

We will only cover charges or expenses which we believe are Reasonable and Customary. That means that they must be Medically Necessary (there are more details below) and are not higher than the general range of charges by service providers where the charge is incurred.

We may determine whether we believe the charges for treatment, medical services and supplies are Reasonable and Customary with reference, including but not limited to, a combination of our global experience and any relevant publication or information available, such as the schedule of fees published by the government, relevant authorities and recognised medical association where the expense is incurred.

We may adjust any benefit in relation to any charges which are not Reasonable and Customary.

### Medically Necessary

A hospital stay, medical treatment and/or service that is Medically Necessary for the diagnosis and customary medical treatment of your condition. The hospital stay, medical treatment and/or service should also conform to the standards of generally accepted medical practice and not be simply for the convenience of the life assured, their relatives or their registered doctor.

In case of a hospital stay, the medical treatment and/or service should be performed based on the medical symptoms or conditions of the life assured that cannot be safely provided without a hospital stay.

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## Worldwide Emergency Assistance Services

- Worldwide Emergency Assistance Services is provided by a third party service provider we have designated. We may change both the scope of Worldwide Emergency Assistance Services and the service provider from time to time at our sole discretion without prior notice. We may cease and/or suspend the Worldwide Emergency Assistance Services at our sole discretion.
- We are not the service provider or the agent of the service provider. We make no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider(s). Under no circumstance shall we be responsible or liable for the acts or omissions or services of the service provider.

## Change of occupation, business or activity

If the life assured changes their occupation, business or activity, retires or becomes unemployed after we have issued their policy, we will have the right to re-evaluate their policy's occupation class. We will adjust the premium if their new occupation class is different from that shown in our records.

You must inform us within 60 days from the date the life assured changes their occupation, business or activity, or they retire or become unemployed, we will have the right to adjust their premium and will let you know if the new occupation, business or activity is not covered. If their new occupation, business or activity is uninsurable, we will reject all related claims and terminate the plan.

## Termination of the plans in this series

We will terminate the plans in this series when the first of these happens:

- the death of the life assured; or
- once you surrender the plans in this series; or
- the plans in this series reach the end of their benefit terms; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date; or
- you cancel or surrender the basic plan to which the plans in this series are attached or it expires or converted to a reduced paid-up policy; or
- if the life assured change their occupation after we issue their policy and we cannot insure their new occupation; or
- once we have paid (or will pay) 100% of the sum assured of **PRUCare** Accident Essential Cover in total under the Accidental Death Benefit, Accidental Dismemberment Benefit and/or Total Permanent Disability Benefit (excluding claims on Double Indemnity Benefit); or
- once we have paid (or will pay) 100% of the sum assured of **PRUCare** Accident Advanced Cover in total under Accidental Death Benefit, Accidental Dismemberment Benefit and/or Total Permanent Disability Benefit (excluding claims on Accidental Medical Reimbursement Benefit and Double Indemnity Benefit); or
- once we have paid (or will pay) 100% of the sum assured of **PRUCare** Accident Premier Cover in total under Accidental Death Benefit, Accidental Dismemberment Benefit and/or Total Permanent Disability Benefit (excluding claims on Partial Temporary Disability Benefit, Total Temporary Disability Benefit, Accidental Medical Reimbursement Benefit and Double Indemnity Benefit).

## Cancelling the plans in this series

We reserve the right to cancel the plans in this series at any time by giving you 30 days' notice in writing.

## Key risks

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### **How may our credit risk affect your policy in this series?**

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

### **How may currency exchange rate risk affect your benefits?**

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your benefits to other currencies. Additionally, the conversion of your benefits to other currencies is subject to exchange restrictions applicable at the time when the benefits are paid. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

### **How may inflation affect the value of your plan in this series?**

We expect the cost of living to rise in the future because of inflation. That means the insurance you take out today will not have the same buying power in the future, even if the plan offers increasing benefit intended to offset inflation.

### **What happens if you do not pay your premiums?**

You should only apply for this product if you intend to pay all of its premiums. If you miss any of your premium payments, we may terminate your policy and you would lose the policy's coverage.

### **Why may we adjust your premiums?**

We have the right to review and adjust the plan's premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.

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## Important information

### **Suicide clause**

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the policy or from the date of any reinstatement, whichever is later, the death benefit will be limited to a refund of the premiums paid without interest subject to the deduction of any amounts we have already paid and any indebtedness you owe us under the policy.

### **Cancellation right**

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer or his/her nominated representative, whichever is earlier. Such notice must be signed by the customer and received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

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## Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

## Notes

The plans in this PRUCare Accident Cover Series are underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This brochure does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this brochure. For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document.

**Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.**

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

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