

PRUHealth Critical Illness Term II

Highly affordable, substantial life and critical illness protection in one plan

Critical Illness Protection



PRUDENTIAL
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Listening. Understanding. Delivering.



PRUHealth Critical Illness Term II

When you are young, it can be difficult to think about how your family would cope if you are seriously ill or even unfortunately pass away. But this is actually the best time to start putting plans in place. **PRUHealth** Critical Illness Term II safeguards you and your loved ones against financial worry with substantial, lump-sum life and critical illness protection – all-in-one cost-effective plan. And, as your life stages change, you can easily convert your cover to a new whole-life insurance plan with cash value without the need to give us any health information.

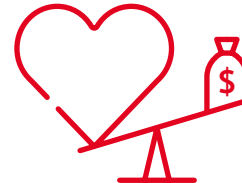
Plan highlights



Protects your finances against 59 disease conditions



Covers early stage major disease conditions, including Carcinoma-in-situ



Substantial financial protection with affordable premiums



Guaranteed renewal and fixed premium rate for every 5 years



Guaranteed option to convert your plan to a new whole-life insurance plan with cash value

The benefits



Protects your finances against 59 disease conditions

To give you and your family financial security against the impact of the most common diseases, **PRUHealth Critical Illness Term II** covers you for **59 disease conditions**, including **56 Major Disease Conditions** and **3 Early Stage Major Disease Conditions**. The plan covers most common disease conditions, including Cancer, Heart Attack and Stroke.

If the person covered by the plan (the “life assured”) is diagnosed with one of the **Major Disease Conditions** covered, we will pay a lump sum of **100%** of the sum assured as a **Major Disease Benefit**. Or, if the life assured unfortunately passes away, we will pay this as a **Death Benefit** to help their beneficiary.

You can find the full list of covered disease conditions in the “List of disease conditions the plan covers” section below.



Covers early stage major disease conditions, including Carcinoma-in-situ

We will pay up to **25%** of the plan’s sum assured **once** if the life assured is diagnosed with any one of the **Early Stage Major Disease Conditions**.

After this **Early Stage Major Disease Benefit** claim, we will reduce your sum assured for the Major Disease Benefit or Death Benefit by the **Early Stage Major Disease Benefit** amount. And, because we have reduced your sum assured, we will also reduce your premium.



Substantial financial protection with affordable premiums

If you are looking for cost-effective, substantial protection without burdening your finances, **PRUHealth Critical Illness Term II** gives you and your family fundamental cover against common diseases and death with affordable premiums.

You can take out **PRUHealth Critical Illness Term II** as a standalone basic plan or enhance your protection by adding it as a supplementary benefit to your basic insurance plan.



Guaranteed renewal and fixed premium rate for every 5 years

Once we issue the policy, no matter how the life assured’s health changes, we guarantee to renew it **every 5 years** until the end of its benefit term. Also, we fix the premium rate within each 5-year period, so there is no need to worry about having to budget for sudden increases.



Guaranteed option to convert your plan to a new whole-life insurance plan with cash value

As your life stages change, so do your insurance needs; if you have not made any claims under **PRUHealth Critical Illness Term II** and you would like to extend your cover, you can convert your plan to a new whole-life insurance plan with cash value (that we will specify at the time of conversion) before the life assured reaches age 66 (age next birthday [ANB]), **without** the need to give us any health information.

List of disease conditions the plan covers

Disease Groups	Early Stage Major Disease Conditions	Major Disease Conditions
Cancer	<ol style="list-style-type: none"> 1. Carcinoma-in-situ* 2. Early Thyroid or Prostate Cancer# 	<ol style="list-style-type: none"> 1. Cancer^
Illnesses related to the Heart	<ol style="list-style-type: none"> 3. Coronary Angioplasty 	<ol style="list-style-type: none"> 2. Cardiomyopathy 3. Coronary Artery Disease Requiring Surgery 4. Heart Attack 5. Heart Valve and Structural Surgery 6. Infective Endocarditis 7. Primary Pulmonary Arterial Hypertension 8. Surgery to the Aorta
Illnesses related to the Nervous System		<ol style="list-style-type: none"> 9. Alzheimer's Disease 10. Amyotrophic Lateral Sclerosis 11. Apallic Syndrome 12. Bacterial Meningitis 13. Benign Brain Tumour 14. Brain Surgery 15. Coma 16. Creutzfeldt-Jacob Disease (CJD) 17. Encephalitis 18. Major Head Trauma 19. Meningeal Tuberculosis 20. Motor Neurone Disease 21. Multiple Sclerosis 22. Muscular Dystrophy 23. Paralysis 24. Parkinson's Disease 25. Poliomyelitis 26. Progressive Bulbar Palsy 27. Progressive Supranuclear Palsy 28. Severe Myasthenia Gravis 29. Spinal Muscular Atrophy 30. Stroke
Illnesses related to the Major Organs and Functions		<ol style="list-style-type: none"> 31. Chronic Liver Disease 32. Chronic Relapsing Pancreatitis 33. End Stage Lung Disease 34. Kidney Failure 35. Major Organ Transplantation 36. Necrotising Fasciitis 37. Severance of Limbs 38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
Terminal Illness and Disabilities		<ol style="list-style-type: none"> 39. Loss of Independent Existence (cover from age 1 - 65 [ANB]) 40. Terminal Illness 41. Total and Permanent Disability (cover from age 1 - 65 [ANB])

Disease Groups	Early Stage Major Disease Conditions	Major Disease Conditions
Other Illnesses		42. AIDS due to Blood Transfusion 43. Aplastic Anaemia 44. Blindness 45. Crohn's Disease 46. Deafness 47. Ebola 48. Elephantiasis 49. Fulminant Viral Hepatitis 50. Loss of Speech 51. Major Burns 52. Medullary Cystic Disease 53. Occupationally Acquired HIV 54. Severe Rheumatoid Arthritis 55. Severe Ulcerative Colitis 56. Systemic Scleroderma

- * Carcinoma-in-situ covers all organs except for Carcinoma-in-situ of the skin (including melanoma-in-situ).
- # Early Thyroid or Prostate Cancer refers to the presence of one of the following malignant conditions: (a) thyroid tumour classified as T1N0M0 according to the TNM classification system; or (b) prostate tumour classified as T1a or T1b according to the TNM classification system.
- ^ Cancer does not include (a) thyroid tumour classified as T1N0M0 or a lower stage according to the TNM classification system; (b) prostate tumour classified as T1a or T1b or a lower stage according to the TNM classification system; (c) chronic lymphocytic leukaemia less than RAI stage III; (d) skin cancer other than malignant melanoma; (e) tumour in the presence of any HIV; (f) Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Cervical Squamous Intra-epithelial Lesion; and (g) tumour classified as pre-malignant, non-invasive, or Carcinoma-in-situ, or as having either borderline malignancy or low malignant potential.

Key exclusions

We will not pay any **Major Disease Benefit** or **Early Stage Major Disease Benefit** of PRUHealth Critical Illness Term II if:

- (I) the disease condition (including Major Disease Condition or Early Stage Major Disease Condition) existed before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- (II) the life assured suffers from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a disease condition before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- (III) the life assured is diagnosed by a registered specialist with a disease condition, or has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a disease condition, within 90 days from the effective date of this plan or from the effective date of reinstatement, whichever is later. This exclusion does not apply if the disease condition is caused by an accident and the life assured is diagnosed as having the disease condition within 90 days of the accident; or
- (IV) the disease condition is a direct or indirect result of:
 - a. the life assured's attempted suicide or self-inflicted injuries while sane or insane; or
 - b. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for AIDS due to Blood Transfusion or Occupationally Acquired HIV; or
 - c. 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.

In addition, we will not pay the Major Disease Benefit for the life assured's Total and Permanent Disability as a direct or indirect result of:

- (i) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or
- (ii) travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

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

More about the plan

Plan type

Basic plan/Supplementary benefit

Premium term/Benefit term

- Until age 81 (ANB) (applies if the plan is a basic plan); or
- Benefit term of the basic plan to which this plan is attached or until age 81 (ANB), whichever is earlier (applies if the plan is a supplementary benefit)

Renewable period/Issue age/Currency option

Renewable period	Issue age (ANB)		Currency option
	Basic plan	Supplementary benefit	
5 years	19 – 65	1 – 65	HKD/USD

- If the plan is taken out as a supplementary benefit, the life assured must be at least 15 days old when the proposal document is signed.

Premium structure/Plan renewal

- We guarantee that you will be able to renew your plan at the end of each renewable period until the end of benefit term subject to the premium rate and terms and conditions at that time.
- Premium rates are guaranteed and fixed throughout each renewable period. We will determine the premium based on the risk class (including, but not only, age, gender, smoking status and geographic region) of the life assured at the time of each policy renewal. We have the right to review the premium rates from time to time and adjust the plan's premium rates for particular risk classes at the end of each renewable period.

Plan conversion

You can convert your plan to a new whole-life insurance plan with cash value (that we will specify at the time of conversion) at a premium rate determined by us, without the need to give us any health information, provided that:

- no claims have been made under **PRUHealth Critical Illness Term II**;
- the new sum assured is the same or less than the sum assured of **PRUHealth Critical Illness Term II**;
- you apply for the conversion before the life assured reaches age 66 (ANB); and
- the new policy will be issued with the same special terms and conditions as your existing **PRUHealth Critical Illness Term II**; and
- you give us 1 month's written notice.

Sum assured

- The sum assured of **PRUHealth Critical Illness Term II** is equal to:
 - the sum assured you determine when we issue your policy;
 - **less** any reductions to the sum assured you made to your plan;
 - **less** any amount of Early Stage Major Disease Benefit that we have paid (or it is confirmed that we will pay).

Early Stage Major Disease Benefit

If the life assured is diagnosed with one of the Early Stage Major Disease Conditions covered, we will pay the following as Early Stage Major Disease Benefit **once**:

- The **lower** of:
 - **25%** of the plan's sum assured; and
 - USD 50,000 / HKD 400,000 per life limit for **any one** of the Early Stage Major Disease Conditions under all of **PRUHealth Critical Illness Term II** for the same life assured.

We will reduce your sum assured for the Major Disease Benefit or Death Benefit by the Early Stage Major Disease Benefit amount. And, because we have reduced your sum assured, we will also reduce your premium.

Major Disease Benefit

If the life assured is diagnosed with one of the Major Disease Conditions covered, we will pay a Major Disease Benefit equal to:

- 100% of sum assured of **PRU**Health Critical Illness Term II.

Death Benefit

If we have not paid out Major Disease Benefit and the life assured unfortunately passes away, we will pay a Death Benefit equal to:

- 100% of sum assured of **PRU**Health Critical Illness Term II.

Termination of this plan

We will terminate this plan when the first of these happens:

- death of the life assured; or
- once you surrender the policy; or
- the plan reaches the end of its benefit term; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date; or
- once we pay (or once it is confirmed that we will pay) the Major Disease Benefit; or
- you convert the plan fully into a new whole-life insurance plan with cash value; or
- you convert the basic plan to which this plan is attached to a reduced-paid up policy (applies if the plan is a supplementary benefit); or
- you cancel or surrender the basic plan to which this plan is attached or it expires (applies if the plan is a supplementary benefit).

Key risks

How may our credit risk affect your policy?

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?

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 the premium rates from time to time and adjust the plan's premium rates for particular risk classes at the end of each renewable period, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims and persistency experience.

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.

Need more details? Get in touch

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

Notes

PRUHealth Critical Illness Term II is 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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