

# PRUmed lifelong care plan

Core cover for private medical treatment –  
guaranteed lifetime renewable

Medical Protection



**PRUDENTIAL**  
英國保誠

Listening. Understanding. Delivering.



# PRUmed lifelong care plan

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The best time to plan for being ill is when you are healthy. That's the time to get cover that cuts through waiting lists and gives you access to the room level and care you want. **PRU**med lifelong care plan provides core protection against the costs of medical treatment. It helps relieve your worry about high medical costs in private hospitals or the waiting lists for health services in public hospitals. Instead, you just focus on getting treated and a speedy recovery. The plan is guaranteed renewable for life and you can attach it as a supplementary plan to your existing savings or critical illness cover to strengthen your protection.

## Plan highlights



Guaranteed renewal  
for life



Cover before and after  
a hospital stay,  
from diagnosis to recovery



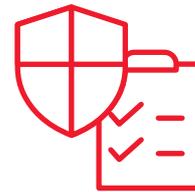
Quality medical network  
with enhanced benefits and  
cashless service



15% no claim bonus



Extra cover to  
strengthen your protection



Tailor your additional cover  
with **PRU**med major

# The benefits

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## Guaranteed renewal for life

**PRU**med lifelong care plan is a lifelong supplementary plan that covers your (you as the life assured – the person covered by the policy) eligible worldwide medical costs from initial consultation to recovery, including hospital stay, surgery and rehabilitation up to the itemised limits (there is a dollar limit on each benefit item).

Depending on the protection you need – and your budget – when you enrol in the plan, you can choose from our **3 covered room levels** (Ward, Semi-private or Private) for different levels of coverage in terms of treatment and accommodation.

Even if your medical history changes or there is a claim on the plan, you have a **guaranteed right** to **renew** it **every year** throughout your **life** depending on the premium rate and conditions that apply when you renew.

There are more details in the “Plan renewal” and “Changes to benefits” sections in the “More about **PRU**med lifelong care plan” section below.



## Cover before and after a hospital stay, from diagnosis to recovery



### Confinement benefits (i.e. hospitalisation benefits)

If you need hospital treatment, we will cover your hospital expenses including daily room and board, doctor’s visits, specialist’s visits, intensive care, daily extra bed for family member and other hospital expenses, such as laboratory fees, imaging examinations, medications and injections.



### Surgical benefits

If you need surgery at a hospital, we will cover your surgical, operating theatre and anaesthetist’s fees.



### Emergency outpatient treatment benefit

After an accident, getting treated and back to normal life again is a priority. We will cover your medical expenses if you are injured and need emergency hospital outpatient treatment within 24 hours of an accident.



### Pre- & post-hospitalisation benefits

The extra costs of treatment can so easily add up. That’s why we take care of your pre-admission and follow-up outpatient consultation fees too, ensuring you are provided with the best possible care.

We will also cover the costs if you need treatment from a chiropractor or physiotherapist and post-surgery home nursing after a hospital stay.



### Outpatient surgery benefits

If you choose a day surgery centre or a clinic for a surgical procedure or operation, we will cover your surgical, anaesthetist’s and operating theatre fees as well as hospital daily room & board and other eligible expenses. The plan also covers your pre- & post-surgery consultation expenses, plus chiropractor or physiotherapist consultations and post-surgery home nursing.



## Quality medical network with enhanced benefits and cashless service



### Quality medical network

We offer a medical network of highly experienced doctors and well-equipped network healthcare facilities including private hospitals and medical centres, so you can get access to quality healthcare services as soon as possible.



### Tips

You will need to get our authorisation before you use the cashless service and before we offer the following benefits – including network diagnostic imaging benefit and **PRU**med network care benefit.

Your network doctor can send in your pre-authorisation request for you – just let them know during your initial consultation.



### Value-added service

- **Cashless service**

If you need a hospital stay or day surgery, just choose the most appropriate doctor from our medical network. If you opt for our medical network, we will pay your eligible medical costs directly to our network hospitals or medical centres via our simple pre-authorisation process. You will also know in advance how we cover you before your visit and we will tell you any costs we don't cover.



### Dedicated benefits offered within our medical network

- **Network diagnostic imaging benefit**

If one of our network doctors recommends you to have an outpatient specified diagnostic imaging test and you have it at one of our network imaging centres, we will provide coverage for it. This includes CT, MRI, PET, PET-CT combined and PET-MRI combined scans.

- **PRU**med network care benefit

For greater peace of mind, you can choose our **PRU**med major, with **PRU**med network care benefit as part of it, for an extra premium. There are more details about **PRU**med network care benefit in the “Tailor your additional cover with **PRU**med major” section below.

There are more details in the “Conditions for providing cashless service and network benefits” and “Third party services” sections under “More about **PRU**med lifelong care plan”.

Please visit [www.prudential.com.hk/medical-network](http://www.prudential.com.hk/medical-network) for details and full terms and conditions of our medical network and cashless service.



### 15% no claim bonus

On each policy anniversary of the basic plan to which this plan is attached, if you have not claimed under this plan in the last **36 consecutive months**, we will offer you a **no claim bonus** of **15%** of this plan's previous policy year's premiums. We will put this bonus into your premium deposit account so you can settle the plan's future premium payment with it if you wish.

You can claim for some specified surgical procedures performed at a day surgery centre or a clinic, such as colonoscopy or gastroscopy, **without** losing your no claim bonus. Our supplementary leaflet ([www.prudential.com.hk/OPsurgery](http://www.prudential.com.hk/OPsurgery)) and the relevant policy provisions have the complete list of such procedures.



### Extra cover to strengthen your protection



24 hr

#### 24-Hour worldwide emergency assistance services

If in the unfortunate event you suffer from serious injury or illness overseas, we can arrange emergency evacuation and repatriation cover through our designated third party service provider.



#### Compassionate death benefit and accidental death benefit

The plan gives a **compassionate death benefit** of up to USD 5,000/HKD 40,000 plus an **extra** USD 5,000/HKD 40,000 for an **accidental death**. If you unfortunately pass away because of **medical negligence**, we will pay an **extra** benefit of up to USD 43,000/HKD 344,000.



### Tailor your additional cover with PRUmed major

By paying additional premiums, you can add the **PRUmed major** to your **PRUmed** lifelong care plan. This gives you the benefits of **PRUmed major** (classic) as well as **PRUmed** network care.

#### PRUmed major (classic) benefit

If your overall eligible medical expenses are more than your **PRUmed** lifelong care plan's limit, **PRUmed major** (classic) benefit will pay **up to 80%** of the excess of the amount payable for confinement (i.e. hospitalisation), surgical, emergency outpatient treatment, pre- & post-hospitalisation and network diagnostic imaging benefits (as long as this is within the respective maximum benefit limits and lifetime limit under **PRUmed major**).

#### PRUmed network care benefit

Even if there is still an excess there is no need to worry. If you receive treatment that is recommended and provided by our network providers, **PRUmed** network care benefit **fully covers** your excess for confinement (i.e. hospitalisation), surgical and network diagnostic imaging benefits as long as they are within the overall limit under **PRUmed** network care benefit and lifetime limit under **PRUmed major**.

# Benefit Schedule

PRUmed lifelong care plan						
Coverage	Maximum benefit limit					
	Ward		Semi-private Room		Private Room	
	USD	HKD	USD	HKD	USD	HKD
<b>I. Confinement benefits (i.e. hospitalisation benefits)</b>						
1. Hospital daily room & board <sup>1</sup> (per day) - Max. no. of days per confinement <sup>2</sup> : 90	100	800	225	1,800	450	3,600
2. Doctor's visit (per day) - Max. no. of days per confinement <sup>2</sup> : 90	100	800	225	1,800	450	3,600
3. Miscellaneous hospital expenses (per confinement <sup>2</sup> )	1,250	10,000	2,500	20,000	3,300	26,400
4. Intensive care (per day) - Max. no. of days per confinement <sup>2</sup> : 90	400	3,200	700	5,600	1,100	8,800
5. Specialist's visit <sup>3</sup> (per confinement <sup>2</sup> )	350	2,800	700	5,600	1,300	10,400
6. Daily extra bed for family member (per day) - Max. no. of days per confinement <sup>2</sup> : 90	75	600	100	800	125	1,000
<b>II. Surgical benefits</b>						
7. Surgical fees <sup>3,4</sup> (per confinement <sup>2</sup> )	5,000	40,000	7,500	60,000	11,000	88,000
8. Anaesthetist's fees (per confinement <sup>2</sup> )	35% of surgical fees payable					
9. Operating theatre fees (per confinement <sup>2</sup> )	35% of surgical fees payable					
<b>III. Emergency outpatient treatment benefit</b>						
10. Emergency outpatient treatment benefit (per injury)	700	5,600	1,200	9,600	1,700	13,600
<b>IV. Pre- &amp; post-hospitalisation benefits</b>						
11. Pre-admission and follow-up outpatient consultation <sup>3</sup> (per confinement <sup>2</sup> ) - No. of consultations per day: 1 - Max. no. of pre-admission outpatient consultation: 1 - Max. no. of follow-up outpatient consultations: 3 - Validity for follow-up outpatient consultations: within 60 days after confinement, or a surgical procedure or operation performed in a day surgery centre or in a clinic of a registered doctor	175	1,400	275	2,200	375	3,000
12. Daily post-surgery home nursing <sup>3</sup> (per day) - No. of visits per day by a licensed nurse: 1 - Max. no. of visits: 15 - Validity: within 31 days after confinement, or a surgical procedure or operation performed in a day surgery centre or in a clinic of a registered doctor	75	600	75	600	170	1,360

PRUmed lifelong care plan

Coverage	Maximum benefit limit					
	Ward		Semi-private Room		Private Room	
	USD	HKD	USD	HKD	USD	HKD
13. Chiropractor <sup>3</sup> /physiotherapist consultation <sup>3</sup> (per day) - No. of visits per day to a licensed chiropractor or physiotherapist: 1 - Max. no. of visits: 10 - Validity: within 90 days after confinement, or a surgical procedure or operation performed in a day surgery centre or in a clinic of a registered doctor	50	400	70	560	90	720
<b>V. Other benefit</b>						
14. Network diagnostic imaging benefit <sup>3, 5, 6, 7</sup> (per illness or injury) - For specified diagnostic imaging test performed on an outpatient basis	1,250	10,000	2,500	20,000	3,300	26,400
<b>VI. Death benefits</b>						
15. Compassionate death benefit	1,000	8,000	2,500	20,000	5,000	40,000
16. Accidental death benefit	1,000	8,000	2,500	20,000	5,000	40,000
17. Medical accident and incident extension benefit	11,000	88,000	22,000	176,000	43,000	344,000

PRUmed major (Optional)						
Coverage	Maximum benefit limit					
	Ward		Semi-private Room		Private Room	
	USD	HKD	USD	HKD	USD	HKD
Lifetime limit under <b>PRU</b> med major <sup>8</sup> (Applies from the policy anniversary immediately after the life assured reaches age 75 [age next birthday {ANB}])	USD 150,000/HKD 1,200,000					
<b>A. PRUmed major (classic) benefit<sup>9</sup></b>						
Total amount payable under <b>PRU</b> med major (classic) benefit (per illness or injury or confinement <sup>2</sup> )	12,500	100,000	22,500	180,000	42,000	336,000
<b>I. Confinement benefits (i.e. hospitalisation benefits)</b>						
1. Hospital daily room & board (per day)	100	800	225	1,800	450	3,600
	80% of excess expenses starting from the 91 <sup>st</sup> day of confinement <sup>2</sup>					
2. Doctor's visit (per day)	100	800	225	1,800	450	3,600
	80% of excess expenses starting from the 91 <sup>st</sup> day of confinement <sup>2</sup>					
3. Miscellaneous hospital expenses	80% of the eligible expenses incurred in excess of the amount payable under <b>PRU</b> med lifelong care plan					
4. Intensive care (per day)	400	3,200	700	5,600	1,100	8,800
	80% of excess expenses starting from the 91 <sup>st</sup> day of confinement <sup>2</sup>					
5. Specialist's visit <sup>3</sup>	80% of the eligible expenses incurred in excess of the amount payable under <b>PRU</b> med lifelong care plan					
6. Daily extra bed for family member (per day)	75	600	100	800	125	1,000
	80% of excess expenses starting from the 91 <sup>st</sup> day of confinement <sup>2</sup>					
<b>II. Surgical benefits</b>						
7. Surgical fees <sup>3</sup>	80% of the eligible expenses incurred in excess of the amount payable under <b>PRU</b> med lifelong care plan					
8. Anaesthetist's fees						
9. Operating theatre fees						
<b>III. Emergency outpatient treatment benefit</b>						
10. Emergency outpatient treatment benefit	80% of the eligible expenses incurred in excess of the amount payable under <b>PRU</b> med lifelong care plan					

PRUmed major (Optional)						
Coverage	Maximum benefit limit					
	Ward		Semi-private Room		Private Room	
	USD	HKD	USD	HKD	USD	HKD
<b>IV. Pre- &amp; post-hospitalisation benefits</b>						
11. Pre-admission and follow-up outpatient consultation <sup>3</sup> (per confinement <sup>2</sup> ) - No. of consultations per day: 1 - Validity for follow-up outpatient consultations: within 60 days after confinement, or a surgical procedure or operation performed in a day surgery centre or in a clinic of a registered doctor	175	1,400	275	2,200	375	3,000
	- 80% of excess expenses of the same benefit under the Benefit Schedule of <b>PRUmed</b> lifelong care plan above; and - 80% of the expenses incurred for 1 additional pre-admission outpatient consultation and 3 additional follow-up outpatient consultations					
12. Daily post-surgery home nursing <sup>3</sup> (per day) - No. of visits per day by a licensed nurse: 1 - Max. no. of additional visits: 16 - Validity: within 31 days after confinement, or a surgical procedure or operation performed in a day surgery centre or in a clinic of a registered doctor	75	600	75	600	170	1,360
	80% of excess expenses starting from the 16 <sup>th</sup> visit					
13. Chiropractor <sup>3</sup> /physiotherapist consultation <sup>3</sup> (per day) - No. of visits per day to a licensed chiropractor or physiotherapist: 1 - Max. no. of additional visits: 21 - Validity: within 90 days after confinement, or a surgical procedure or operation performed in a day surgery centre or in a clinic of a registered doctor	50	400	70	560	90	720
	80% of excess expenses starting from the 11 <sup>th</sup> consultation					
<b>V. Other benefit</b>						
14. Network diagnostic imaging benefit <sup>3, 5, 7</sup>	80% of the eligible expenses incurred in excess of the amount payable under <b>PRUmed</b> lifelong care plan					
<b>B. PRUmed network care benefit<sup>7</sup></b>						
PRUmed network care benefit <sup>7</sup>	<b>Full cover<sup>10</sup></b> For eligible expenses incurred in excess of the amount payable for confinement (if the life assured have to stay in hospital), surgical and network diagnostic imaging benefits					
Overall limit under <b>PRUmed</b> network care benefit <sup>11</sup> (per illness or injury or confinement <sup>2</sup> )	25,000	200,000	45,000	360,000	80,000	640,000

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## Remarks

1. We limit cover for daily meal expenses to 30% of the daily maximum benefit limit under hospital daily room and board. The maximum amount we will reimburse for each day of hospital daily room and board (including any meal expenses) will not be more than the daily maximum benefit limit we have specified in the Benefit Schedule of the plan.
2. "Confinement" is the life assured's inpatient admission by a hospital on the recommendation of a registered doctor for medically necessary services or treatments for a minimum of 6 consecutive hours which incurs a charge for hospital daily room and board or intensive care. If the life assured has to stay in hospital twice or more for the same or directly related injury or illness and there is less than 90 days between the stays, we count these hospital stays as one confinement. We also count a surgical procedure or operation either in a day surgery centre or a clinic of a registered doctor that occurs within 90 days before or after a hospital stay for the same or directly related injury or illness as one confinement.
3. We have the right to ask for proof of recommendation, such as a written referral or testifying statement on the claim form from the registered doctor.
4. You can work out the maximum surgical fees payable under the policy for a surgical procedure or operation by multiplying the maximum benefit limit per confinement by the specific percentage listed for that operation in the Surgical Procedure Schedule of the policy. The percentage depends on the degree of complexity of the operation.
5. Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
6. We will also count the benefit paid or payable under network diagnostic imaging benefit towards the benefit limit of miscellaneous hospital expenses benefit if the life assured is hospitalised for the same injury or illness within 90 days before or after they have the specified diagnostic imaging test.
7. We will only pay these benefits for network services recommended and provided by the network providers after you have successfully obtained pre-authorisation.
8. **PRU**med major has a lifetime limit which applies to both **PRU**med major (classic) benefit and **PRU**med network care benefit. This lifetime limit is a cap on the total amount we pay from **PRU**med major and it applies from the policy anniversary immediately after the life assured reaches age 75 (ANB). Once it reaches the limit, we will terminate the **PRU**med major.
9. Coverage under **PRU**med major (classic) benefit is subject to the respective maximum benefit limits and the lifetime limit in the Benefit Schedule of the plan.
10. Full cover means no itemised benefit sub-limit, and the benefit we pay will be subject to the overall limit under **PRU**med network care benefit and lifetime limit under **PRU**med major.
11. When all the plan's benefits (including both **PRU**med major (classic) benefit and **PRU**med network care benefit) paid or payable for the same injury, illness or confinement reaches the overall limit, we will not pay any more benefits under the **PRU**med network care benefit.

## How does the plan work for you?#

Mr. Chan decides to take out a **PRUmed** lifelong care plan together with **PRUmed** major (room level: Ward) for more comprehensive cover.

Mr. Chan is a smoker and has had a serious and persistent cough for a month with blood streak and sputum and is recommended by the network doctor to have an outpatient PET-CT scan. The scan shows that Mr. Chan has an early stage lung tumour. He is advised to undergo a video assisted thoracoscopic surgery to remove the tumour and ends up staying at a network hospital for 6 days.

2 days after Mr. Chan is discharged from the hospital, he suffers from shortness of breath and has fever, so he is advised to have a bronchoscopy and ends up staying at the network hospital for another 4 days.



Mr. Chan's treatment expenses include:	Benefits payable under <b>PRUmed</b> lifelong care plan and <b>PRUmed</b> major:
 Network diagnostic imaging test (PET-CT scan)^: HKD 14,800	<b>HKD 14,800</b>
 Hospital daily room & board: HKD 10,000	<b>HKD 185,200</b>
 Doctor's visit: HKD 10,000	
 Miscellaneous hospital expenses: HKD 57,800	
 Surgical fees*: HKD 64,500	
 Anaesthetist's fee*: HKD 20,000	
 Operating theatre fees*: HKD 25,400	
<b>Total treatment expenses incurred: HKD 202,500</b>	<b>Total benefit payable: HKD 200,000*</b>

**Mr. Chan needs to pay: HKD 2,500**



### Conclusion

Mr. Chan only needs to pay **HKD 2,500** if he opts for **PRUmed** major and decides to have the PET-CT scan and hospitalisation within our medical network. However, Mr. Chan needs to pay **HKD 115,300** if he doesn't.

# The above example is for illustration only; the actual claim amount would vary from case to case depends on the actual medical treatment received and the relevant expenses incurred.

^ We will also count the benefit paid or payable under network diagnostic imaging benefit towards the benefit limit of miscellaneous hospital expenses benefit if the life assured is hospitalised for the same injury or illness within 90 days before or after they have the specified diagnostic imaging test.

\* The specific percentages applied on the maximum benefit limit of surgical benefits for thoracoscopic surgery and bronchoscopy for this case are 90% and 10% respectively as listed in the Surgical Procedure Schedule of the policy.

+ When all the plan's benefits (including both **PRUmed** major (classic) benefit and **PRUmed** network care benefit) paid or payable for the same injury, illness or confinement reaches the overall limit (i.e. HKD 200,000 for this case), we will not pay any more benefits under the **PRUmed** network care benefit.

## Key exclusions

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We will not provide coverage under the plan under any of the following circumstances:

- (i) if the injury, illness, or the signs or symptoms of the illness existed before the effective date of the plan or the effective date of reinstatement, whichever is later; or
- (ii) if the illness is diagnosed or the signs and symptoms of the illness appeared within 30 days from the effective date of the plan or the effective date of reinstatement; or
- (iii) if the confinement, treatment and/or charges incurred are related to or arise as a direct or indirect result of:
  - a. pregnancy, childbirth, termination of pregnancy, birth control, infertility or human assisted reproduction; or
  - b. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, civil commotion or the life assured's participation in any criminal offence; or
  - c. suicide, self-inflicted injuries while sane or insane, drug abuse, consumption of alcohol, scuba diving or engaging in or taking part in any kind of race other than on foot; or
  - d. cosmetic treatment or corrective aids and treatment of refractive errors performed on the life assured unless necessitated by an injury caused by an accident and the life assured sustains the injury within 90 days of the accident; or
  - e. procurement or use of appliances for the benefit of the life assured; or experimental and/or unconventional medical technology/procedure performed on the life assured; or
  - f. vaccination, convalescence, dental treatment or surgery (except for emergency treatment arising from an accident and cannot be done on an outpatient basis), health check-ups, treatment or tests that relate to AIDS, HIV or AIDS related complex; or
  - g. mental disorder, psychological or psychiatric conditions; or
  - h. congenital or inherited disorder or developmental conditions (only applicable before the life assured reaches age 17[ANB]); or
  - i. any services primarily for physiotherapy or for the investigation of signs and/or symptoms with diagnostic imaging, laboratory investigation or other diagnostic procedures; or
  - j. any treatment, investigation, services or supplies which are not medically necessary; or non-medical services; or charges of which exceed the reasonable and customary charges.

For more details on exclusions, please refer to relevant policy provisions.

# More about the PRUmed lifelong care plan

## Plan type

Supplementary benefit (i.e. rider)

## Premium term/Benefit term/Issue age/ Currency option

Premium term/ Benefit term	Issue age (ANB)	Currency option
Whole life	1 – 75	HKD/USD

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

## Plan renewal

We guarantee that you will be able to renew your plan at each policy anniversary subject to the premium rate, terms and conditions and Benefit Schedule that applies at that time.

Premium rates are not guaranteed and are yearly adjustable based on the risk class (including but not limited to age, gender, room level and attachment of PRUmed major cover) and the attained age of the life assured at the time of plan renewal. We will determine the relevant premium rates based on several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.

## Changes to benefits

We have the right to change any of the plan's terms and conditions (including the Benefit Schedule and all other provisions) if we give you 30 days' notice in writing before each renewal.

We will adjust the premium based on the rate we determine.

## Reasonable and customary charges

"Reasonable and customary charges" are charges for treatments, medical services and/or supplies that are in line with the usual level of charges for similar treatments, medical services and/or supplies in the locality where the expenses are incurred.

## Medically necessary

Medical service is medically necessary if it is consistent with the diagnosis and customary medical treatment for the condition. The medical service should also conform to the standards of generally accepted medical practice and not just for the convenience of the life assured, their relatives or the registered doctor.

In case of hospital confinement, the medical service should be performed on the basis of the medical symptoms or conditions of the life assured that cannot be safely provided without hospital confinement.

## Benefit adjustment under PRUmed major (classic) benefit

If you choose to stay in a higher level room than your plan entitles you to, we will apply an adjustment factor to the amount we pay for confinement benefits and surgical benefits under PRUmed major (classic) benefit. We will do this by multiplying the expenses in excess of the amount payable under the PRUmed lifelong care plan by the percentages below and then by 80%:

- if you upgrade from ward level to semi-private level or from semi-private to private level or above: 50%
- if you upgrade from ward level to private level or above: 25%

## Conditions for providing cashless service and network benefits

You can use our cashless service when:

- your treatment is recommended and provided by a network doctor and received at a network healthcare facility; and
- you get our authorisation before your treatment.

We will only provide coverage for the network diagnostic imaging benefit and/or PRUmed network care benefit when:

- you undergo imaging from a network provider as an outpatient (this applies to the network diagnostic imaging benefit only);
- your imaging and/or treatments is/are recommended by and received from a network provider; and
- you get our authorisation before your imaging and/or treatments.

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### Third party services

Cashless service, services provided by our medical network and 24-hour worldwide emergency assistance services are provided by third party service provider(s) we have designated. We may change both the scope of these services and the service provider(s) from time to time at our sole discretion without prior notice. We may cease and/or suspend the cashless service and 24-hour worldwide emergency assistance services at our sole discretion.

We are not the service provider(s) or the agent of the service provider(s). 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(s).

### Termination of PRUmed lifelong care plan

We will terminate your PRUmed lifelong care plan when the first of these happens:

- the life assured dies; or
- you fail to pay your premium within 1 calendar month from its due date; or
- the basic plan to which this plan is attached terminates.

### Termination of PRUmed major

We will terminate PRUmed major when the first of these happens:

- termination of PRUmed lifelong care plan; or
- the total benefit amounts payable under PRUmed major covering the life assured reach its lifetime limit.

## Key risks

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### **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 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.

### **Why may we change your benefits?**

We have the right to revise the Benefit Schedule and the terms and conditions under this plan on each renewal by giving you 30 days' notice in writing. This is to account for any known or foreseeable changes in medical practices and claims experiences. We will apply the revisions to all policies under the plan. The premium will be adjusted accordingly based on the rate as determined by us.

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## Important information

### **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

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