

SHero Breast Cancer Plan

Your future, your way with coverage against all stages of breast cancer of up to HKD 150,000 for just HKD 0.6 a day*

Critical Illness Protection



Listening. Understanding. Delivering.



SHero Breast Cancer Plan

As an independent woman juggling multiple roles in life, you need to be empowered to look after your career, family and children. So, why not take control of your health and look after yourself with coverage against the most common cancer for women in Hong Kong? Studies have shown that 1 in every 14 women will be diagnosed with breast cancer in their lifetime¹. When you take out our **SHero Breast Cancer Plan** for yourself, in just a few clicks, we will cover you with a lump sum of up to HKD 150,000 if you are unfortunately diagnosed with any stage of breast cancer. We also guarantee you can renew your plan every year until you reach age 81 (age next birthday [ANB]) too.



Plan highlights



Choose from
6 levels of coverage
against all stages of breast cancer at
an affordable premium



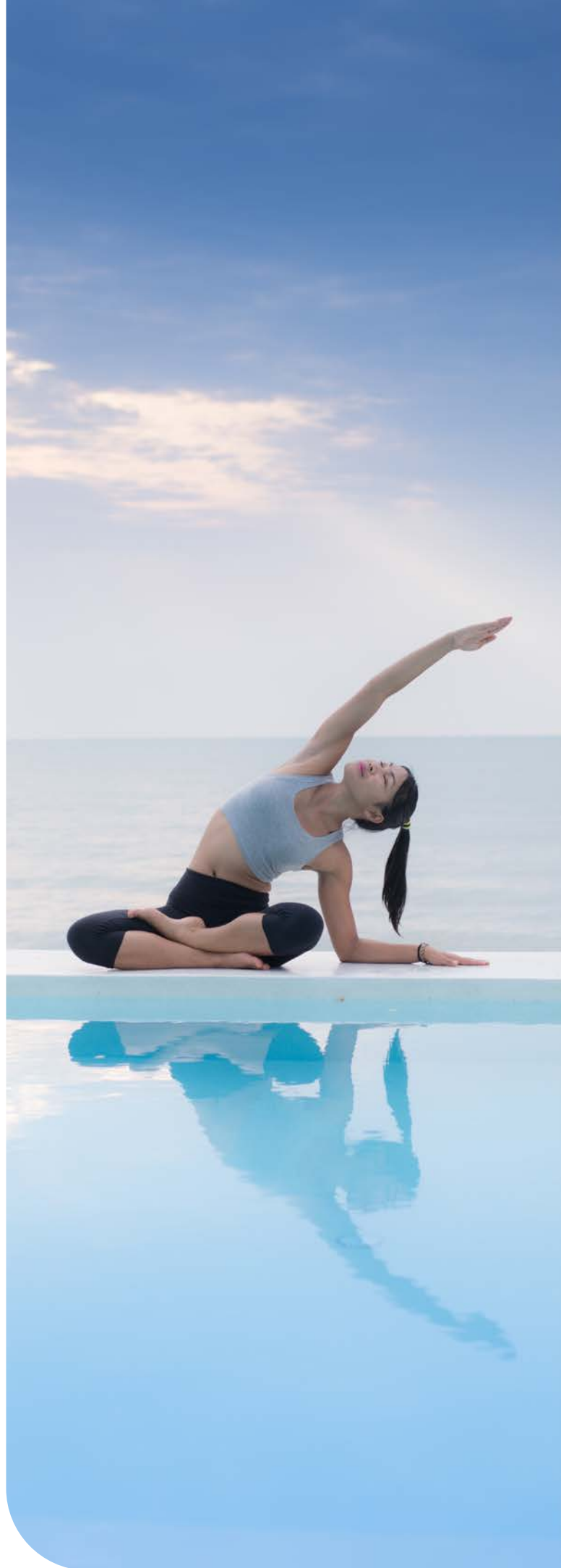
Compassionate Death Benefit



Guaranteed yearly renewable cover



Apply with just a few clicks and
no medical examination



DID YOU KNOW?

“

Breast cancer makes up

>40%

of **new cancer cases**¹

Breast cancer is the

3rd

leading **cause of cancer deaths**²

Lifetime breast cancer risk for Hong Kong women is

1 in every 14¹”



The benefits



Choose from 6 levels of coverage against all stages of breast cancer at an affordable premium

For just HKD 0.6 a day*, we will pay you up to **HKD 150,000** as the **SHero Benefit** if you are unfortunately diagnosed with a Breast Cancer or a Breast Carcinoma-in-situ, helping you with everyday costs so you can concentrate on your health.

You can choose from **6 plan levels** to fit your needs, each with different premiums and levels of cover:

Plan Level	SHero Benefit Amount
Plan 1	HKD 100,000
Plan 2	HKD 110,000
Plan 3	HKD 120,000
Plan 4	HKD 130,000
Plan 5	HKD 140,000
Plan 6	HKD 150,000

You can find more about our “Breast Cancer and Breast Carcinoma-in-situ covered under the plan” and “SHero Benefit” in the “More about the plan” section below.

DID YOU KNOW?



Young people are not immune from the disease. The **youngest** breast cancer case in Hong Kong was

under 25¹

The overall 5-year relative **survival rate** of patients with breast cancer was

84%³





Compassionate Death Benefit

Provided we have not already paid a **SHEro Benefit**, if you unfortunately pass away for any reason (this does not have to be through a Breast Cancer or a Breast Carcinoma-in-situ), we will pay **105%** of the premium you paid for the current policy year as a **Compassionate Death Benefit**.



Guaranteed yearly renewable cover

We **guarantee** you will be able to **renew** your plan **every year** and we will protect you until age 81 (ANB) even if your health condition changes. We will adjust your premiums each year until the policy ends.

There are more details in the “Premium structure/ Plan renewal” section in the “More about the plan” section below.



Apply with just a few clicks and no medical examination

Simply visit our “Pulse App” to take out your plan with a few steps. To get the protection, you only need to complete a **simple health declaration** and there is **no medical examination**.

* We calculated this premium based on a 30-year-old, non-smoking female who takes out **SHEro Breast Cancer Plan** with the sum assured of HKD 150,000 (i.e. Plan 6) and an annual premium of HKD 202.

Source:

1. HK Breast Cancer Foundation website. Local Statistics on breast cancer in Hong Kong
2. Centre for Health Protection, Department of Health, HKSAR government website. Statistics on breast cancer
3. Cancer Online Resource Hub, HKSAR government website. Cancer Facts

We gathered the above statistics from external sources for reference purposes only. We do not confirm or guarantee their accuracy or reliability and accept no liability, legal or otherwise, for any loss or damage incurred as a result of any inaccuracies or omissions.



Key exclusions

We will not pay the **SHero Benefit** if:

- i. the Breast Cancer or the Breast Carcinoma-in-situ existed before the effective date of this plan; or
- ii. you suffer from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a Breast Cancer or a Breast Carcinoma-in-situ before the effective date of this plan; or
- iii. you are diagnosed by a registered specialist with a Breast Cancer or a Breast Carcinoma-in-situ, or you have shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Breast Cancer or a Breast Carcinoma-in-situ, within 90 days from the effective date of this plan (the “waiting period”); or
- iv. the Breast Cancer or the Breast Carcinoma-in-situ is a direct or indirect result of:
 - a. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV); or
 - b. narcotics used by you unless taken as prescribed by a registered doctor, or abuse of drugs and/or alcohol by you.

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

More about the plan

Plan type

Basic plan

Eligibility

Permanent HKID cardholder who lives in Hong Kong

Benefit term/Premium term

- Until age 81 (ANB)
- The plan's **SHero Benefit** has a 90-day waiting period

Renewable period/Issue age/Currency option

Renewable period	Issue age (ANB)	Currency option
Yearly (up to age 81 [ANB])	19 – 60	HKD

- The policyholder and life assured of this plan must be the same person.
- Each policyholder can take out 1 policy only across all plan levels. You cannot change the plan level once we issue your policy.

Premium structure/Plan renewal

- We will determine the premium based on your risk class (including, but not only, age, smoking status and plan level) at the time of 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 on each policy anniversary.

Breast Cancer and Breast Carcinoma-in-situ covered under the plan

- We define **Breast Cancer** as “a malignant tumour which developed from breast tissue and characterised by the uncontrolled growth of malignant cells and the invasion of tissue” under the plan. This excludes any of the following:
 - any tumour which is histologically classified as pre-malignant, non-invasive, or carcinoma-in-situ, or as having either borderline malignancy or low malignant potential;
 - any tumour in the presence of any Human Immunodeficiency Virus (HIV);
 - any skin cancer or lymphoma; and
 - any cancer metastasis from other body parts.The diagnosis of Breast Cancer must always be confirmed by a histopathology report.

- We define **Breast Carcinoma-in-situ** as “focal autonomous new growth of carcinomatous cells of breast tissue which has not yet resulted in the invasion (that is an infiltration beyond the epithelial basement membrane) of normal tissues” under the plan. This excludes carcinoma-in-situ of the skin (including melanoma-in-situ).

The diagnosis of Breast Carcinoma-in-situ must always be supported by a histopathological biopsy report and confirmed by a registered specialist in the relevant field. Clinical or cytological diagnosis alone does not meet this standard.

SHero Benefit

- If you are unfortunately diagnosed with a Breast Cancer or a Breast Carcinoma-in-situ covered, we will pay a **SHero Benefit** according to the plan level you take out.
- For us to pay this benefit, you need to be alive on the date of diagnosis of a Breast Cancer or a Breast Carcinoma-in-situ.

Termination of this plan

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

- you unfortunately pass away; or
- the plan reaches the end of coverage period; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date; or
- once we pay the **SHero Benefit**.

Key risks

How may our credit risk affect your policy?

The insurance benefits of your plan are subject to our credit risk. If we become insolvent, you may lose its coverage.

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 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.

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, 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 via our Pulse App – PRUServices 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, whichever is earlier.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. 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 1193 for more details.

Notes

SHEro Breast Cancer Plan 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, you can download a sample of the policy provisions from Pulse App.

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.

This brochure 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.



Prudential Hong Kong Limited

(A member of Prudential plc group)

8/F, Prudential Tower

The Gateway, Harbour City, 21 Canton Road

Tsim Sha Tsui, Kowloon, Hong Kong

Customer Service Hotline: 2281 1193

Corporate Website

www.prudential.com.hk