



Hong Kong Edition

SmartAppoint Service

We do extra protection for you

Purchasing medical and critical illness coverage for yourself and loved one is essential for protection; unfortunately, however, should you become mentally incapacitated due to sicknesses or unforeseen circumstances, how can you empower your family members to file a claim on your behalf to cover your imminent financial needs? This is why SmartAppoint, first of its kind in the market, is here for you as we help you take control over your coverage.

SmartAppoint is a free service applicable to selected medical and critical illness products, which allows you to set up an instruction for a designated family member (the “Designated Person”) in advance, who could file a claim and access the living benefits on your behalf with valid medical certificates, should you be mentally incapacitated due to sicknesses or unforeseen circumstances. Ultimately, we want you covered in a timely and stress-free manner.

Service Highlights



Simple & free application and claims procedures, free from cumbersome legal processes



Set up an advance instruction to make a suitable family member of your choice the Designated Person



Immediate financial relieve to your family with access to claims by your Designated Person

Important notes:

- SmartAppoint aims to allow the Designated Person to have immediate access to living benefits. However it does not create a duty on the Designated Person to use the claims payment for the policyholder.
- SmartAppoint is an advanced policy instruction, and not an enduring power of attorney (“EPA”) or guardianship order and does not appoint the Designated Person as your attorney or guardian/committee.
- The policyholder must not apply for SmartAppoint if he or she has an EPA or a guardian/committee appointed.
- SmartAppoint is only applicable to policies where the policyholder and the life assured are the same person.
- The Designated Person must be a family member of the policyholder who has reached the age of 18, and must be related to the policyholder as a spouse, parent, child, sibling, grandparent, grandchildren, or any other relationship as approved by us. For details or enquiries, please contact your financial consultant.
- Policyholder must notify the Designated Person of the instruction/change of instruction under SmartAppoint; we would not proactively liaise with the Designated Person to arrange claims settlement.
- Upon submitting a claim, the Designated Person is required to provide medical reports from 2 registered medical practitioners (1 from the policyholder’s attending doctor) confirming the policyholder’s mental incapacity to our satisfaction, and any other documents or evidence we may require.
- SmartAppoint is only applicable to selected medical and critical illness products. Please check with your financial consultant for details.
- For terms and conditions, please refer to the relevant important notes in the application form.

SmartAppoint Illustrative Example



Policyowner and Life Assured: Eric, 60 years old
Daughter: Alice, 30 years old

With SmartAppoint

Eric suffered a stroke while working in the office and had to be immediately hospitalised



Fortunately, Eric was covered by a critical illness plan and set up an instruction in advance for Alice to be his Designated Person using SmartAppoint



Eric remained unconscious since the stroke and required ongoing hospitalisation; therefore, Alice filed an application for claims to us as Eric's Designated Person



The claims were processed and paid out promptly, and Alice was able to concentrate on caregiving while being covered financially



Without SmartAppoint

If Eric did not set up an instruction in advance for Alice to be his Designated Person using SmartAppoint, Alice would need to go through a long and cumbersome process of legal proceedings of applying to the court for a guardianship order or appoint a committee under the law to file a claim on behalf of Eric.

For more information, please contact your financial consultant.

Notes

The above statements of value-added service being the first-in-market is based on a policy services comparison against other critical illness and medical products issued by Hong Kong's major life insurance companies as at 2 December 2019.

This leaflet is for reference only. It does not constitute any contract or any part thereof between Prudential Hong Kong Limited ("Prudential") and any person or entities. You should read carefully the important notes stated in this leaflet. For the administration rules of SmartAppoint, please contact your financial consultant.

Prudential has the right to accept or decline any application based on the information provided by the policyholder in the application.

This leaflet 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

(Part of Prudential plc (United Kingdom))

8/F, Prudential Tower

The Gateway, Harbour City, 21 Canton Road

Tsim Sha Tsui, Kowloon, Hong Kong

Customer Service Hotline: 2281 1333

Corporate Website

www.prudential.com.hk