



## 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 have a full grasp over your coverage.

SmartAppoint is a free service applicable to selected medical and critical illness products, which allows you to appoint ahead of time your family member as Designated Person, who could file a claim and access the claims payment on your behalf with valid medical certificates, should you face the unfortunate situation of mental incapacitation 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



Advanced appointment of a suitable family member of your choice as the Designated Person



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

#### Important notes:

- SmartAppoint is an advanced policy instruction, and not an Enduring Power of Attorney (“EPA”) or Guardianship Order. It is only applicable to selected medical and critical illness products. Please check with your Financial Consultant for details.
- If the policyholder has an EPA, he or she must not apply for SmartAppoint.
- SmartAppoint is only applicable to policies where the policyholder and the insured 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 Prudential. For details or enquiries, please contact your Financial Consultant.
- Policyholder must notify the Designated Person of this arrangement; Prudential 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 two registered medical practitioners (one from the policyholder’s attending doctor), any other documents or evidence confirming the policyholder’s mental incapacitation as required.
- For terms and conditions, please refer to the relevant important notes in the application form.

## SmartAppoint Illustrative Example



Policyowner and Insured: 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 hospitalized



Fortunately, Eric was covered by a critical illness plan and appointed Alice as his Designated Person using SmartAppoint



Eric remained unconscious since the stroke and required ongoing hospitalization; therefore, Alice filed an application for claims to Prudential 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 appoint 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 represent a contract between Prudential and any person/organisation. 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 appointment based on the information provided by the policyholder in the application.

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