



We do health

Enrol in Prudential’s flagship critical illness plan, **PRUHealth Critical Illness Extended Care III**, and enjoy 2 months’ premium refund and upgraded extra protection for your child

Please be reminded to keep this flyer along with your policy contract upon its issuance as the premium refund under the promotion may form part of the policy contract if the requirements of the premium refund under the terms and conditions of the promotion are satisfactorily fulfilled.

From **5 January to 29 March 2021**, when you successfully take out **PRUHealth Critical Illness Extended Care III**, we will give you the following 2 offers:



When you successfully take out **PRUHealth Critical Illness Extended Care III**, we will give you **1 month’s premium refund¹** (“Basic Offer”) and **an extra 1 month’s premium refund¹** (“Extra Offer”), to encourage you to take care of your health, giving you a total of **2 months’ premium refund¹**!

Insurance Plan	Premium Term	Premium Refund of the First Year Annualised Premium	
		Basic Offer	Extra Offer
PRUHealth Critical Illness Extended Care III – HKD/USD plan	All premium terms	1 month	Extra 1 month (Total 2 months)



Upgraded protection for 10 policy years with Critical Illness Care Enhancer III² for your child

Making sure your child is cared for, safe and secure is one of the most important things you can do. To help, we are offering **extra protection** when you take out **PRUHealth Critical Illness Extended Care III** for your child – at no extra cost to you. Your child needs to be aged 18 or below (age next birthday [ANB]) when the plan comes into force and you need to successfully take out the plan during the promotion period.

For the first 10 policy years, we give you a **Critical Illness Care Enhancer III** – an additional one-off payment for the first major disease claim or death claim. We will **upgrade** this from 50% to **70%** if you successfully take out the plan during the promotion period (“**Upgraded Critical Illness Care Enhancer III**”).



Life assured

Aged 18 or below (ANB) when the plan comes into force



Existing extra protection in the first 10 policy years:

50% of PRUHealth Critical Illness Extended Care III's current sum assured

+20%



Total extra protection in the first 10 policy years **if you enrol during the Promotion Period:**

70% of PRUHealth Critical Illness Extended Care III's current sum assured

What's more, if you have not made any claims under your child's **PRUHealth Critical Illness Extended Care III**, you can convert this **Upgraded Critical Illness Care Enhancer III** to a new life insurance plan with a cash value that provides life and/or critical illness cover (that we will specify at the time of conversion) for your child². You can do this within 1 month before or after this protection ends **without** the need to give us any health information. This protects your child with longer term life and/or critical illness cover as they grow.

¹ The amount of the premium refund including the Basic Offer and Extra Offer (if applicable) for the Eligible Plan (as defined in clause 3 of the terms and conditions overleaf) will be credited to the premium deposit account of the eligible policy on or before 30 November 2021. For more details, please refer to clauses 5 and 6 of the terms and conditions overleaf.

² Subject to the terms and conditions stated in policy document.



Download and register Pulse to access AI-powered services to enhance your health plus exclusive offers!

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  **www.prudential.com.hk**

Please refer to the terms and conditions overleaf for more about the offer(s).

Terms and Conditions

1. This promotion on **PRUHealth Critical Illness Extended Care III** (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 5 January to 29 March 2021, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – the premium refund on **PRUHealth Critical Illness Extended Care III**, including the “Basic Offer” and “Extra Offer”, (collectively the “Premium Refund”) and the “Upgraded protection for 10 policy years with Critical Illness Care Enhancer III for your child” offer (if applicable) (the “Upgraded Critical Illness Care Enhancer III Offer”).
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
3. In order to be eligible for the Premium Refund under this Promotion,
 - (i) customers must have successfully applied for and submitted the completed application of **PRUHealth Critical Illness Extended Care III** (the “Selected Plan”) to us within the Promotion Period;
 - (ii) Selected Plan must have been issued by us on or before 31 May 2021;
 - (iii) Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan;
 - (iv) within 1 month after the policy issue date of the Selected Plan, customers must download the “Pulse App” (“Pulse”) and successfully register using the **same contact phone number customers used to enrol in the Selected Plan**, except customers who have registered Pulse using the same contact phone number before application, customers who are aged 65 or above at the time of application or customers who are unable to download Pulse because they cannot access the App Store or Google Play Store (Hong Kong region); and
 - (v) all the premiums and levy(ies) must have been fully settled when due.Selected Plan will be eligible for the Premium Refund (the “Eligible Plan”) if the Selected Plan meets all applicable requirements as set out in clause 3. Otherwise, the Premium Refund will be forfeited.
4. In order to be eligible for the Upgraded Critical Illness Care Enhancer III Offer (if applicable), in addition to the above requirements as set out in clause 3, the life assured must be aged between 15 days old and 18 (ANB) when the Selected Plan comes into force.
5. The amount of the Premium Refund including the Basic Offer and Extra Offer (if applicable) will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy on or before 30 November 2021. PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy if there is remaining balance in PDA) until the amount of Premium Refund is fully utilised. Any unutilised Premium Refund will be forfeited if the policy is no longer in force.
6. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is only intended for the settlement of future premium (and levy(ies) if there is remaining balance in PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
7. The Promotion is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will be qualified for the Promotion.
8. For the Upgraded Critical Illness Care Enhancer III Offer, any decrease or increase in the sum assured of the Eligible Plan after we issue the policy, we will adjust the extra protection of the **Upgraded Critical Illness Care Enhancer III** proportionally. There is more information about the **Critical Illness Care Enhancer III** in the **PRUHealth Critical Illness Extended Care III** product brochure.
9. For any alterations of the Eligible Plan after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured or change of premium term/premium payment mode), the Premium Refund for the respective Eligible Plan will be totally forfeited. For any alterations of the Eligible Plan after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured or change of premium term/premium payment mode), the increased portion of the increased premium will NOT be eligible for this Promotion.
10. The Promotion will not be offered to the Selected Plan applied for or in force on or before 4 January 2021, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
11. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium excluding levy.
12. Regarding the calculation of Premium Refund on Eligible Plan, a pro-rata approach will be adopted. For example, the 2 months’ Premium Refund amount shall be equivalent to 2/12 of the Eligible Plan’s first year annualised premium excluding levy.
13. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
14. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
15. The Selected Plan is underwritten by Prudential and is subject to all the respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
16. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer 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.

This flyer is issued by Prudential Hong Kong Limited (A member of Prudential plc group).