

「陪您留學」海外留學推廣活動 – 推薦朋友獎上獎

已經安排好子女暑假後出國升學？除了為子女準備讓子女獨立生活外，您更加要妥善安排他們在升學期間面對突發意外的保障。於推廣期間成功於網上新投保**保誠精選「海外留學寶」**，即享以下優惠：

推廣期

2020年11月1日 至 2020年12月31日  
(包括首尾兩天)

活動延長

推廣產品

**保誠精選「海外留學寶」**旅遊保障計劃  
(只適用於網上PRUeShop投保)

活動優惠

「陪您留學」海外留學推廣活動 - 推薦朋友獎上獎

- 於推廣期內成功新投保推廣產品後，即獲**保誠精選「海外留學寶」** 85折電子優惠券3張，給您推薦的朋友使用
- 若您的朋友成功使用此電子優惠券投保**保誠精選「海外留學寶」**，您即獲港幣\$250超市現金禮券

\*須受有關條款及細則約束



## "Stay with You" Overseas Study Promotion – Referring A Friend to Get More

Planned to send your children to study abroad after summer holiday? Other than preparing for their move, you shall also well prepare their all-round protection from the unexpected events during the study in other country. Take out **PRUChoice Travel Overseas Study** through PRUeShop to enjoy the offer below:

Promotion  
Period

1 November 2020 – 31 December 2020  
(both dates inclusive)

Extended

Promotional  
Product

**PRUChoice Travel Overseas Study Insurance**  
(Only applicable for enrollment via PRUeShop)

Offer

"Stay with You" Overseas Study Promotion -  
Referring A Friend to Get More

- Newly take out the above Promotional Product within Promotion Period to get three **PRUChoice Travel Overseas Study** 15% off Premium Discount eCoupons for your friends
- Get HK\$250 Supermarket cash coupon or yourself if your friend has successfully used the Premium Discount eCoupons to take out the Promotional Product

\*Subject to relevant terms and conditions

**「陪您留學」海外留學推廣活動 - 「推薦朋友獎上獎」之條款及細則：**

1. 「陪您留學」海外留學推廣活動 - 「推薦朋友獎上獎」（「本推廣」）由保誠財險有限公司（「保誠」）主辦，推廣期為2020年11月1日00:00:00至2020年12月31日23:59:59止，包括首尾兩天（「推廣期」）。
2. 本推廣只供在推廣期內以個人名義（非公司名義）參加，參加者（即申請人）必須年滿18歲。
3. 參加本推廣之辦法：
  - a.) 於推廣期內成功於網上PRUeShop新投保保誠精選「海外留學寶」旅遊保障計劃（「推廣產品」）之客戶將成為推薦人（「推薦人」）。
  - b.) 推薦人於成功投保後7個工作天內將會以電郵獲得保誠精選「海外留學寶」85折電子優惠券（「電子優惠券」）3張，推薦人可用以轉發給朋友（「被推薦人」）使用。
  - c.) 使用電子優惠券須受電子優惠券上有關條款及細則約束，詳情細則請參閱電子優惠券上之條款及細則。
  - d.) 當被推薦人於電子優惠券上截止日期前成功使用該電子優惠券，推薦人將會透過電郵獲得港幣\$250超市現金禮券（「超市現金券」）。
  - e.) 如電子優惠券使用日期（即付款時成功使用電子優惠券而扣減保費當天）為2020年12月31日或以前，有關之超市現金券將於2021年1月以電郵發出；如電子優惠券使用日期為2020年12月31日或以後，有關之超市現金券將於2021年6月以電郵發出。
  - f.) 電子優惠券只適用於網上PRUeShop投保，其他投保方式恕不接受。
  - g.) 如果客戶選擇了拒絕接受促銷信息或資料選項表明他們不希望收到保誠的任何促銷信息或資料，則他們將不能夠參加本推廣，並無法獲得相關之電子優惠券及超市現金券。在得獎者或其授權代表（視情況而定）同意的情況下，保誠將使用載有其相貌的相片作本推廣的公關或推廣用途，及使用得獎者之個人資料作為本推廣的直接郵遞及通訊之用。
4. 所有獎品均不能被兌換為現金及必須於指定領獎限期內在香港領取。
5. 本推廣只適用於推廣產品的新保單申請，續保保單恕不適用。所有該等新保單申請必須於推廣期內成功遞交。
6. 有關推廣產品新生意保單必須在首個保單年度維持生效，如有關保單於保險期完結前終止或取消，保誠保留追討有關獎品及/或現金券的權利。
7. 保誠並非本推廣之獎品製造/供應商，故不會對獎品之質素及與使用獎品有關之任何後果負責。所有獎品之使用須受個別製造/供應商所定之所有條款及條件規限。保誠毋須就獎品的任何問題包括但不限於其品質附上任何責任。
8. 客戶若不願參加本推廣，可電郵至gi.marketing@prudential.com.hk以告知保誠。

9. 由2018年1月1日起，保險業監管局將透過保險公司向保單持有人收取徵費，有關徵費詳情請瀏覽[www.prudential.com.hk/levy](http://www.prudential.com.hk/levy)。
10. 保誠精選「海外留學寶」旅遊保障計劃由保誠承保，並受保單內的所有條款及細則規限。有關產品詳情，請參閱產品小冊子及保單樣本內的條款及細則。
11. 所有保單申請須經保誠核保，保誠保留接受或拒絕投保申請的權利。
12. 保誠保留更改本推廣之細則及條款的權利而毋須預先通知。如有任何爭議，將以保誠的決定為準。
13. 參加者只要參加本推廣，即表示同意遵守此條款及細則。
14. 此文件所列的保險產品介紹及有關資料乃供參考之用，不能作為保誠與任何人士或團體所訂之任何合約之任何部份。有關任何保險產品的條款及細則，請參閱保單條文。

此文件僅旨在香港派發，並不能詮釋為在香港境外提供或出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。

如閣下不欲再收到我們的電子宣傳單張，請與您的理財顧問聯絡，或致電客戶服務熱線3656 8362（辦公時間：星期一至五9:00 - 12:30及13:45 - 17:30，公眾假期除外）或電郵至 [general.insurance@prudential.com.hk](mailto:general.insurance@prudential.com.hk) 與我們聯絡。

**保誠財險有限公司**  
**(英國保誠集團成員)**

**保誠精選「海外留學寶」85折電子優惠券條款及細則：**

1. 保誠精選「海外留學寶」85折電子優惠券（「本電子優惠券」）由保誠財險有限公司（「保誠」）發出，有效期由2020年11月1日至2021年5月31日止，包括首尾兩天。
2. 本電子優惠券只適用於保誠網站網上投保保誠精選「海外留學寶」旅遊保障計劃（「保誠精選「海外留學寶」」）之用。所有該等新保單申請必須於推廣期內遞交、批核及由保誠簽發。
3. 本電子優惠券只適用於首年保費，有關保單於來年續保時將不再享有此優惠。而有關保單必須在首個保單年度維持生效，方可獲此優惠。
4. 每張電子優惠券只可使用一次。本電子優惠券不可與其他優惠券或其他優惠同時使用。
5. 本電子優惠券只會派發一次，如有遺失或損毀，恕不補發。
6. 在任何情況下，本電子優惠券不得更換、退回、兌換現金或其他獎品。
7. 保費折扣不適用於應付徵費。
8. 保誠精選「海外留學寶」由保誠承保，並受保單內的所有條款及細則約束。有關產品詳情，請參閱產品小冊子及保單樣本內的條款及細則。
9. 所有保單申請須經保誠核保，保誠保留接受或拒絕投保申請的權利。
10. 保誠保留更改以上細則及條款的權利而毋須預先通知。如對本優惠有任何爭議，將以保誠的決定為準。

本電子優惠券所列的保險產品介紹及有關資料乃供參考之用，不能作為保誠與任何人士或團體所訂之任何合約之任何部份。有關任何保險產品的條款及細則，請參閱保單條文。

此優惠券僅旨在香港派發，並不能詮釋為在香港境外提供或出售或游說購買任何保險產品。如在香港境外之任何司法管轄區提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。

**此優惠券由保誠財險有限公司發出。**



**Terms and Conditions of “Stay with You” Overseas Study Promotion - “Referring A Friend to Get More”:**

1. “Stay with You” Overseas Study Promotion - “Referring A Friend to Get More” (“the Promotion”) is offered by Prudential General Insurance Hong Kong Limited (“Prudential”). Promotion period is from 1 November 2020 00:00:00 to 31 December 2020 23:59:59, both dates inclusive (“Promotion Period”).
2. The Promotion is only for successful participation in a personal capacity (not a company) within the Promotion Period. Participants (Applicants) must be at least be 18 years old.
3. How to participate in the Promotion:
  - a.) The customers who successfully take out a new policy of the PRUChoice Travel Overseas Study Insurnace (“the Promotional Product”) via PRUeShop within Promotional Period would become the Promotion Referrer (“Referrer”).
  - b.) The Referrer would receive a redemption email with three PRUChoice Travel Overseas Study 15% off Premium Discount eCoupon (“Premium Discount eCoupon”) within 7 working days after the successful enrollment of Promotional Product for forwarding the Premium Discount eCoupon to friend’s (“Referee”) usage.
  - c.) The usage of Premium Discount eCoupon is subject to the terms and conditions of the Premium Discount eCoupon, please refer to the terms and conditions on the Premium Discount eCoupon for details.
  - d.) The Referrer would receive a HK\$250 Supermarket Cash Coupon (“Supermarket Cash Coupon”) redemption email when the Referee has used the Premium Discount eCoupon to apply for the Promotional Product before the Premium Discount eCoupon expiry date.
  - e.) If the Premium Discount eCoupon is used (ie means the day the Premium Discount eCoupon is successfully used to deduct the premium during payment) on or before 31 December 2020, the Supermarket Cash Coupon will be distributed in January 2021 through email; if the Premium Discount eCoupon is used on or after 31 December 2020, the Supermarket Cash Coupon will be distributed in June 2021 through email.
  - f.) The Premium Discount eCoupon is only applicable to the purchase of Promotional Product via PRUeShop, any other method of enrolment will not be accepted.
  - g.) If the customers have chosen the Opting-out Marketing Communications or Materials option indicating they do not wish to receive any marketing communications or materials from Prudential, they will not be able to participate in the Promotion and receive the relevant Premium Discount eCoupon and Supermarket Cash Coupon.
4. Prizes cannot be redeemed for cash and must be collected in Hong Kong during the specified prize collection period.
5. The Promotion is only applicable for the new application of Promotional Product, renewals are not applicable for the Promotion. Such new application(s) must be submitted and underwritten within the Promotion Period to be eligible for the Promotion.
6. The Promotional Product new policy must be kept-in-force during the whole policy year. If the policy is terminated or cancelled before the end of the insurance period, Prudential reserves the right to recover the prize and/or cash coupons.
7. Prudential is not the manufacturer or supplier of the prizes under the Promotion and will not be responsible or liable for any problems regarding the quality and the use of the prizes. The use of the prizes is subject to the terms and conditions imposed thereon by the individual manufacturer or supplier and Prudential shall not be responsible or liable in any way whatsoever in relation to any matters arising from, including but not limited to, the quality of the products.
8. If customers do not wish to participate in the Promotion, please inform Prudential by email to [gi.marketing@prudential.com.hk](mailto:gi.marketing@prudential.com.hk).
9. From 1 January 2018 onwards, the Insurance Authority will collect the levy from policy holders through insurance companies. For details of levy information, please visit [www.prudential.com.hk/levy](http://www.prudential.com.hk/levy).
10. PRUChoice Travel Overseas Study is underwritten by Prudential and are subject to all respective policy terms and conditions. For product details, please refer to the product brochures as well as the terms and conditions set out in the specimen policy.
11. All policy applications are subject to the underwriting approval of Prudential, Prudential reserves the right to accept or decline any policy application.
12. Prudential reserves the right to amend the terms and conditions of the Promotion without prior notice. In case of dispute, Prudential’s decision is final and conclusive.
13. Participants’ enrollment in the Promotion will serve as their consent to agree and accept these terms and conditions.
14. This document is for reference only. They do not constitute any contract or any part thereof between Prudential and any other parties. For details of relevant terms and conditions of any insurance product, please refer to policy documents.

This document is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

If you prefer not to receive any further electronic promotion leaflet from us, please contact your financial consultant or call our hotline at 3656 8362 (office hour: Mon to Fri, 9:00 - 12:30 and 13:45 – 17:30, except public holiday) or email to [general.insurance@prudential.com.hk](mailto:general.insurance@prudential.com.hk).

**Prudential General Insurance Hong Kong Limited**  
**(a member of Prudential plc group)**

**PRUChoice Travel Overseas Study 15% off Premium Discount eCoupon Terms and Condition:**

1. PRUChoice Travel Overseas Study 15% off Premium Discount Coupon ("Premium Discount eCoupon") is offered by Prudential General Insurance Hong Kong Limited ("Prudential"). The validation of this coupon is from 01 November 2020 to 31 May 2021, both dates inclusive.
2. This Premium Discount eCoupon is applicable to the purchase of PRUChoice Travel Overseas Study via PRUeShop only. All such new application(s) must be submitted and underwritten within the Promotion Period and the policy(ies) must be issued by Prudential.
3. This Premium Discount eCoupon is only applicable to the first year premium and will not be applicable to subsequent renewals. And the policy(ies) must be kept in-force during the first policy year in order to enjoy the premium discount.
4. Each Premium Discount eCoupon can only be used once. And this Premium Discount eCoupon cannot be used in conjunction with other coupons or other discounts.
5. This Premium Discount eCoupon will only be distributed once, if this eCoupon is lost or damaged, it will not be reissued.
6. This Premium Discount eCoupon will not be replaced, returned or exchanged for cash or other prizes under any circumstances.
7. This Premium Discount eCoupon is not applicable to levy payable.
8. PRUChoice Travel Overseas Study is underwritten by Prudential and is subject to all policy terms and conditions. For product details please refer to the product brochures as well as the terms and conditions set out in the specimen policy.
9. All policy applications are subject to the underwriting approval of Prudential. Prudential reserves the right to accept or decline any policy application.
10. Prudential reserves the right to amend the terms and conditions of the discount without a prior notice. In case of dispute, Prudential's decision is final and conclusive.

The product details and information listed in this Premium Discount eCoupon are for reference only, they do not constitute any contract or any part thereof between Prudential and any other parties. For details of relevant terms and conditions of any insurance product, please refer to policy documents.

This Premium Discount eCoupon is for Hong Kong distribution only. It is not an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

**This Premium Discount eCoupon is offered by Prudential General Insurance Hong Kong Limited.**