



## We do care about you during life's challenges

As the family breadwinner, you will want to protect your family, even during a bad economy. Prudential is here to support you through different challenges in life. That is why we are offering a **Free Unemployment Benefit** to keep you and your family covered even when finances are tight.

If you own **any in-force Prudential Medical or Critical Illness Insurance Plans or any Designated Prudential General Insurance Personal Medical and Critical Illness Policies<sup>1</sup>** on or before **26 February 2020** (the "Coverage Effective Date"), and are unfortunately **Involuntarily Unemployed<sup>2</sup>** for over 30 consecutive days by 31 December 2020, you may **defer your premium payments for up to 180 days<sup>3</sup>**, easing your financial burden.

1. If you are holding a valid Hong Kong Identity Card and have any in-force Prudential Medical or Critical Illness Insurance Plans, including basic plan and supplementary benefits, or Designated Prudential General Insurance Personal Medical and Critical Illness Policies on or before the Coverage Effective Date with unpaid premium due dates falling within 26 February and 31 December 2020, you can apply for the deferral of the premium payments of the respective policies (including the premiums for the basic plans attached and the premiums of the supplementary benefits attached to respective policies) for up to 180 days.
2. Please refer to clause 7 of the terms and conditions overleaf for the definition of Involuntarily Unemployed.
3. Please refer to clause 5 of the terms and conditions overleaf for details on deferring premium payments.

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Contact your consultant or call our Customer Service Hotline

 **2281 1333**  [www.prudential.com.hk](http://www.prudential.com.hk)

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Please refer to the terms and conditions overleaf for more about the Free Unemployment Benefit.

## Terms and conditions of the Free Unemployment Benefit

1. This Free Unemployment Benefit (“Benefit”) is offered by Prudential Hong Kong Limited and Prudential General Insurance Hong Kong Limited (collectively “Prudential” or “we”).
2. “Prudential Medical or Critical Illness Insurance Plans” means any in-force Medical or Critical Illness Insurance Plans, including basic plan or supplementary benefit, issued by Prudential Hong Kong Limited.
3. “Designated Prudential General Insurance Personal Medical and Critical Illness Policies” refers to **PRUChoice** Medical Insurance, **PRUChoice** MediExtra Medical Insurance and **PRUChoice** HealthCare Medical Insurance issued by Prudential General Insurance Hong Kong Limited.
4. If you are holding a valid Hong Kong Identity Card and own any in-force Prudential Medical or Critical Illness Insurance Plans, including basic plan or supplementary benefit, or any Designated Prudential General Insurance Personal Medical and Critical Illness Policies on or before 26 February 2020 (the “Coverage Effective Date”), with unpaid premium due dates falling within 26 February and 31 December 2020, and you are Involuntarily Unemployed for over 30 consecutive days by 31 December 2020, you will be eligible for this Benefit.
5. If you fulfil the requirements in clause 4, you can make a request to apply for Unemployment Benefit. After we have approved your application, you can defer the future premium payments for respective policies for up to 180 days, counting from the first unpaid premium due date falling within 26 February and 31 December 2020. If you apply for the Benefit, you have to submit supporting document to demonstrate you are eligible for severance payment under Employment Ordinance, Chapter 57 of the Laws of Hong Kong. We reserve the right to request for further supporting document or proof at your own expense for our approval process.
6. This Benefit can be claimed once for each in-force Prudential Medical or Critical Illness Insurance Plan and Designated Prudential General Insurance Personal Medical and Critical Illness Policy owned by the same policyholder.
7. You are “Involuntarily Unemployed” means that you are terminated from employment and are eligible for severance payment under Employment Ordinance, Chapter 57 of the Laws of Hong Kong.
8. We will not offer this Benefit if such unemployment is not eligible for severance payment under Employment Ordinance, Chapter 57 of the Laws of Hong Kong, or:
  - you have been informed in writing of the effective date of being involuntarily unemployed on or before:
    - the Coverage Effective Date;
    - the date we receive your request of policy reinstatement; or
    - the effective date of the change of policyholder, whichever is later.
  - you are unemployed within one month after the date we receive your request of policy reinstatement or the effective date of the change of policyholder, whichever is later.
9. You must pay all the premiums due and unpaid in a lump-sum after the Benefit ends, otherwise your policy might be terminated.
10. We reserve the right to change any terms and conditions of this Benefit without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

## Notes

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. **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 and Prudential General Insurance Hong Kong Limited (A member of Prudential plc group).