



豁免醫療收據正本之理賠申請的條款和條件

是次理賠如符合以下所有準則,醫療收據正本可獲豁免:

- 1) 理賠是以電子渠道提交申請 (即: myPrudential 及智能助理「阿保」)
- 2) 收據金額低於或等於 4,000 港元
- 3) 於香港就診
- 4) 理賠在豁免醫療收據正本產品範圍內 (附件一)
- 5) 您確認本索償沒有提交給其他保險公司。或如索償已經提交給其他保險公司, 您已隨附該保險公司的賠償通知書。

保誠可能會在理賠完成日期起計120日內要求您將您/受保家屬已成功處理的電子理賠申請之有關醫療收據/收條正本及證明文件(「文件正本」)遞交至保誠作審查用途。倘若您收到保誠此等要求之通知, 您承諾及同意於14日內向保誠提交文件正本。

倘若您未能提供文件正本, 或所提交之文件正本乃為虛假、偽造、或含欺騙成份, 保誠將保留權利包括但不限於拒絕接受您為您自己或受保家屬以後的電子理賠申請及拒絕處理已申請之理賠。如果發現任何重複付款及保誠就理賠付款而支付的任何費用, 保誠將保留追回任何已支付款項的權利。支付此理賠不會影響保誠依保單條款拒絕任何未來理賠的權利; 每項理賠金額均受保單條款所約束。保誠保留重新審核豁免醫療收據正本的收據限額4,000港元的權利, 並在必要時終止該豁免措施。

請注意, 凡於網上提交理賠申請, 保誠將無法提供該核實理賠醫療收據副本。

附件一：

豁免醫療收據正本產品範圍

PRUmyhealth cancer protector	癌症全護計劃
PRUhealth essential critical care	特選危疾治療保
PRUmyhealth prestige medical plan	「摯為您」優悅醫療保險計劃
PPM - Outpatient Benefit	「摯為您」門診保障
PPM - Maternity Benefit	「摯為您」產科保障
PRUhealth secure top-up plan	智安心康健計劃
PRUmed better care plan	健樂醫療計劃
PRUmed care plan	醫療護惠計劃
PRUparent medical care plan	親恩寶醫療保障計劃
PRUmed health care plan	健愉醫療計劃
PRUmed lifelong care plan	終身保醫療計劃
PRUhealth medical plus	醫療加倍保



Terms and conditions of the submission of your claim without attaching the original receipt

If your claim meets all of the following criteria, the original medical receipt needs not be submitted at the time you submit the claim application.

- 1) The claim is submitted via e channel application (i.e. myPrudential and askPRU);
- 2) The billed amount is under or equal to HKD 4,000;
- 3) Medical treatment/service was received in Hong Kong;
- 4) The claim should be under the waive original medical receipt product scope (appendix 1)
- 5) This claim has not been processed by other insurer(s). Or the relevant Payment Advice is attached herewith if it has been processed by other insurer(s).

Notwithstanding the above, for the purpose of auditing, you may be required by Prudential to submit any or all original bill(s)/receipt(s) and supporting document(s) of the corresponding medical treatment/service received (“the Original Documents”) of your/ the Dependent’s successful claim submission within a period of 120 days, counted from the claim approved date. If you receive such a request, you will undertake and agree to submit the original documents to Prudential within 14 days after receiving Prudential notice.

In the event that you fail to accede to such request or the submitted original documents are found to be untrue, fake or misleading, Prudential reserves all the rights including but without limitation not to accept any further eClaims submission from you for yourself or your dependent and not to process the submitted claim. Prudential reserves the right to claw back any payment made if we find any duplicate payment has been made for the same claim and any cost incurred by Prudential as result thereof. The payment of this claim does not affect Prudential’s right to deny future claim under this policy provisions; the amount of each benefit payable is subject to policy provisions. Prudential also reserves rights to revisit the billed amount limit of HKD 4,000 and terminate the facility if necessary.

Please notice that, Prudential will not be able to provide a certified true copy of the medical receipt if the claim is submitted online.

Appendix 1:

The waive original medical receipt product scope

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