

PRUHealth Cancer ReCover

Tailor-made cancer protection –
for people who have beaten cancer

Health Insurance



PRUDENTIAL
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Listening. Understanding. Delivering.



PRUHealth Cancer ReCover

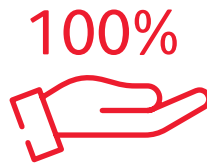
Getting a cancer diagnosis - even for an early stage condition – can feel like it has changed your world. Yet more people are surviving cancer. Finding cover against the return of cancer when you have recovered can be a challenge though. **PRUHealth Cancer ReCover** is a **first-in-market** cancer protection plan tailored for cancer survivors. The plan aims to provide you with lump sum protection if you are unfortunately diagnosed with covered cancer again, even in the organs in which you have had cancer or carcinoma-in-situ (stage 0 cancer).

Plan highlights



First-in-market

The cancer protection plan tailored for cancer survivors



100% lump sum protection for new or recurring covered cancer



Cancer protection even for organs previously affected by cancer or carcinoma-in-situ



Up to 20% loyalty discount from the 6th policy year



Compassionate death benefit to support your family



Distinctive-in-market

Holistic homecare services to support in-home recovery

The benefits



First-in-market

The cancer protection plan tailored for cancer survivors

Improvements in diagnosing and treating cancers have meant many more people surviving. But even with the best medical care, cancers can strike again and cause serious financial hardship.

We know how difficult it is to find cancer cover once you have been diagnosed with cancer or carcinoma-in-situ. So we have tailor-made this plan – **the first in the market** – for people who have recovered from cancer or carcinoma-in-situ and need financial protection against the return of cancer.

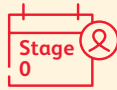
If the person covered by the policy (the “life assured”) is diagnosed with a new or recurring cancer defined in our “cancer covered under the Major Cancer Benefit” section while they are alive, we will pay 100% of the sum assured as a Major Cancer Benefit and then end the plan. You can find out more about our “cancer covered under the Major Cancer Benefit” in the “More about PRUHealth Cancer ReCover” section below.

After we issue the policy, no matter how the life assured’s health changes, you can renew it every year until age 75 (age next birthday [ANB]). The renewal premium will be determined based on the age of the life assured at the time of policy renewal. There is more information about “Premium structure/Plan renewal” in the “More about PRUHealth Cancer ReCover” section.



Is this plan for you?

This plan is tailor-made for people in these **2 groups** of underwriting classes:



Class 1

who have **recovered** from **carcinoma-in-situ (stage 0 cancer)** and **not** had any related treatment in the **past 12 months**

or



Class 2

who have **recovered** from **stage 1, 2 or 3 cancer** and **not** had any related treatment in the **past 36 months**

When you apply, we will make a full assessment of your medical history and the type of cancer you had, based on the necessary medical information from you or your doctor. This medical information is important as, without it, we cannot assess your application. You can find out more about who is eligible for this plan in the “More about PRUHealth Cancer ReCover” section below.



Cancer protection even for organs previously affected by cancer or carcinoma-in-situ

Finding cover when you have lived through cancer can be a challenge. Even if you can find a plan, it is likely to exclude the organs previously affected by cancer, restricting your cover. With **PRUHealth Cancer ReCover**, when we accept you for the plan, you get cancer cover even for the organs in which you have had cancer or carcinoma-in-situ.



Up to 20% loyalty discount from the 6th policy year

As a reward for keeping your cover continuous, we give you a **loyalty discount** of **up to 20%** on your premium when you renew your plan starting from the 6th policy year:

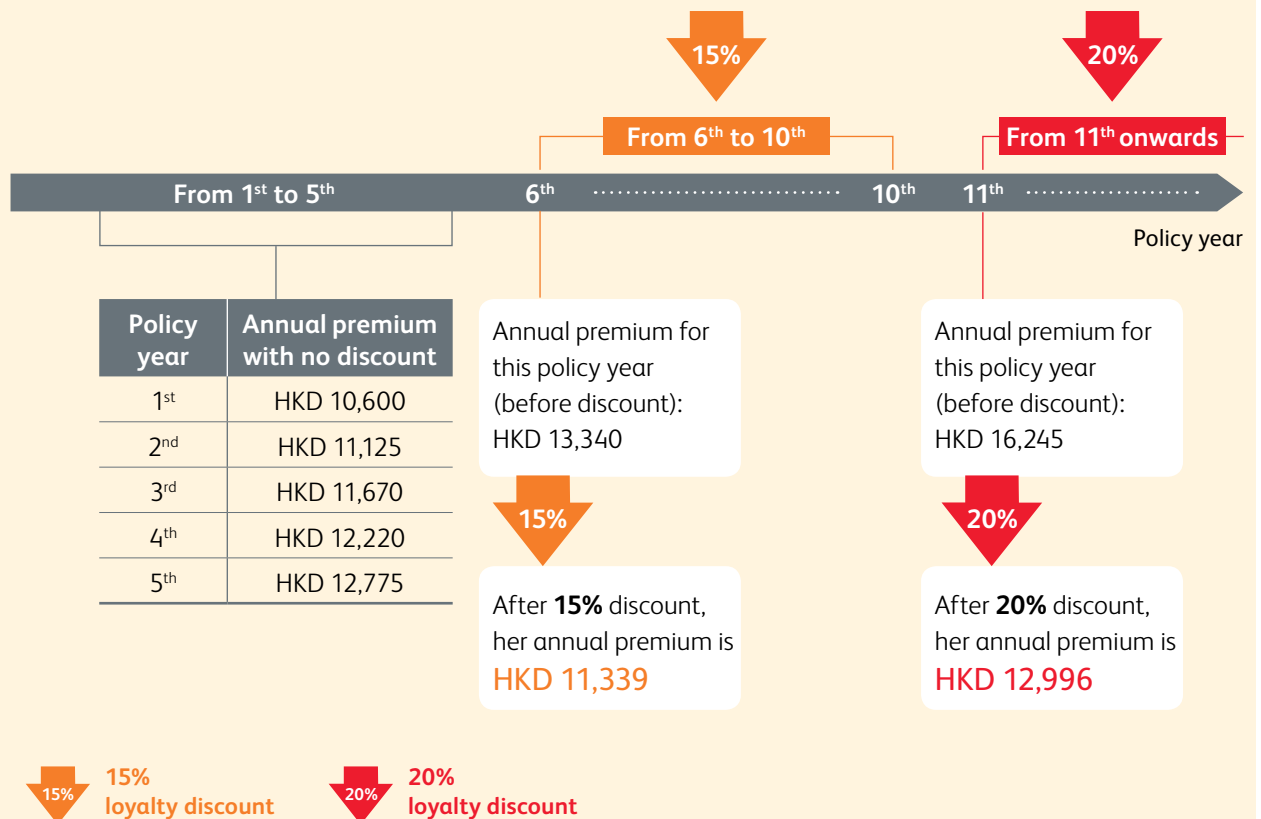
Policy year	Loyalty discount on premium
6 th – 10 th	15%
11 th onwards	20%



How the loyalty discount works*?



At age 40 (ANB), Mrs. Lee enrolled in a **PRUHealth Cancer ReCover** with a sum assured of HKD 500,000. She chooses to pay the premium annually.



* The figures in this example are for illustrative purposes only.



Compassionate death benefit to support your family

Coping with the sad death of a loved one is difficult enough, so if we have not already paid out Major Cancer Benefit and the life assured unfortunately passes away, we will support their beneficiary with a **Compassionate Death Benefit** of USD 2,500 / HKD 20,000. We only pay this benefit once under all **PRUHealth Cancer ReCover** plan(s) covering the same life assured.



Distinctive-in-market

Holistic homecare services to support in-home recovery

After treatment, you may want to recover in the comfortable and familiar surroundings of home, with loved ones nearby. That's why we offer a **Home Care Service** that is distinctive in the market.

Once we pay your Major Cancer Benefit claim, we give the life assured access to a **Home Care Service** from our designated service provider. This offers professional, holistic in-home support with a value of **2.5%** of your **PRUHealth Cancer ReCover's** sum assured.

Examples of in-home support could include home nursing and even a range of home-based therapies like physiotherapy, speech therapy and occupational therapy. The in-home support starts with a care plan tailor-made by a personal care manager assigned by our designated service provider. You could choose to have periodic reassessments to ensure the care plan keeps up with the life assured's needs as their health improves.

We may change the Home Care Service from time to time at our sole discretion without prior notice. There is more information in the "Home Care Service" section under "More about **PRUHealth Cancer ReCover**".



Other information

Why we may adjust your future premiums?

We have the right to review and adjust the plan's premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may review the premium rates because of several factors, such as our claims and persistency experience.

Remarks

The statement we have made above about our plan being "first-in-market" is based on comparing it with other publicly available critical illness and medical plans issued by Hong Kong's major life insurance companies for individual customers as at 25 January 2019.

The statement we have made above about the benefit of our plan being "distinctive-in-market" is based on comparing it with other critical illness plans issued by Hong Kong's major life insurance companies as at 25 January 2019.

Key exclusions

We will not pay any Major Cancer Benefit of **PRU**Health Cancer ReCover if:

- (I) the cancer existed before the effective date of this plan, or before the effective date of reinstatement, whichever the later, unless such cancer was fully and truly disclosed in the proposal form, supplementary proposal form and any correspondence about this policy; or
- (II) the life assured has shown any signs or symptoms, which may be the cause or the triggering condition of a cancer before the effective date of this plan or before the effective date of reinstatement, whichever the later, unless such signs or symptoms were fully and truly disclosed in the proposal form, supplementary proposal form and any correspondence about this policy; or
- (III) the life assured is diagnosed by a registered specialist with cancer, or the life assured has shown any signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a cancer, within 90 days from the effective date of this plan, or from the effective date of reinstatement; or
- (IV) the cancer is a direct or indirect result of:
 - a. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for AIDS due to Blood Transfusion or Occupationally Acquired HIV; or
 - b. narcotics used by the life assured unless taken as prescribed by a registered doctor, or the life assured's abuse of drugs and/or alcohol.

More about PRUHealth Cancer ReCover

Plan type

Basic plan

Premium term/Benefit term/Issue age/ Currency option

Premium term/ Benefit term	Issue age (ANB)	Currency option
Until age 75 (ANB)	19–65	HKD/USD

(There are more details in “Termination of this plan” below)

Premium structure/Plan renewal

- We guarantee that you will be able to renew your plan at each policy anniversary up to age 75 (ANB).
- We will increase the premium based on the age of the life assured at the time of policy renewal.
- Premium rates are not guaranteed, and we may adjust them each year based on the age and risk class (including, but not only, gender, nationality, country of residence and underwriting class) of the life assured at the time of policy renewal. We will determine the relevant premium rates based on several factors, such as our claims and persistency experience.

Cancer covered under Major Cancer Benefit

Under this Major Cancer Benefit, we define cancer as “a malignant tumour characterised by the uncontrolled growth of malignant cells and the invasion of tissue”. This includes leukaemia but **excludes any of the following:**

- **any tumour which is histologically classified as pre-malignant, non-invasive, or carcinoma-in-situ, or as having either borderline malignancy or low malignant potential;**
- **any Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Cervical Squamous Intra-epithelial Lesion;**
- **any tumour in the presence of any Human Immunodeficiency Virus;**
- **chronic lymphocytic leukaemia less than RAI Stage III;**
- **any skin cancer other than malignant melanoma;**
- **any thyroid tumour which is histologically classified as T1N0M0 or a lower stage according to the TNM classification system; and**

- **any prostate tumour which is histologically classified as T1a or T1b or a lower stage according to the TNM classification system.**

The diagnosis of cancer must always be confirmed by a histopathology report.

Your eligibility for enrolling in this plan

You need to fulfil these basic conditions to be eligible to enrol in the plan:

- You have been diagnosed once only in your lifetime with either carcinoma-in-situ or cancer in stages 1, 2 or 3⁽¹⁾.
- If you have had carcinoma-in-situ, you have completed all the treatment⁽²⁾ recommended by your doctor for your medical condition, and not had any treatment⁽²⁾ for carcinoma-in-situ for the last 12 months.
- If you have had stage 1, 2 or 3 cancer, you have completed all the treatment⁽²⁾ recommended by your doctor for your medical condition, and not had any treatment⁽²⁾ for cancer for the last 36 months.
- You are a non-smoker.
- You do not habitually drink alcohol.
- You have stopped drinking alcohol as instructed by your doctor.
- You have had at least one follow-up visit with your doctor within the last 12 months.
- You are not suffering from any condition that could lead to cancer, including, but not only, tumours, lumps, nodules (such as breast nodules), polyps, cysts or a recent abnormal smear.
- Other than routine follow-ups, you are not waiting for the results of any medical investigation or assessment.

This is a simple outline of the conditions you need to meet to be eligible for this plan. When you apply, we will make a full assessment of your medical history and the type of cancer you had. On occasions, even if you fulfil all these criteria, we may still decline your application because we may not have enough medical information from you or your doctor to assess your application, and we will also look at other risk considerations, including, but not only, your previous health history, follow up compliance, prognosis and types of cancer.

Notes:

- (1) You may also apply and we will consider your application individually if you have had a cancer that cannot be classified under a specific staging system (such as brain tumours, blood cancers, lymphomas etc).
- (2) "Treatment" includes (but is not limited to) surgery, chemotherapy, radiotherapy, targeted therapy and biological therapy recommended by a registered specialist. It does not include hormonal therapy such as oral medication for breast cancer i.e. Tamoxifen, Raloxifene or other brand variants.

Home Care Service

- We will cover your Home Care Service costs once we pay your Major Cancer Benefit, with a value of 2.5% of your **PRU**Health Cancer ReCover's sum assured (this is the "Eligible Amount").
- We will pay and calculate the Eligible Amount in HKD only, for USD policies, we will convert it at an exchange rate which we may determine from time to time.
- If your Home Care Service costs more than your Eligible Amount (the amount we pay you for the Home Care Service), you will need to pay the difference to the service provider.
- The Home Care Service is only available and provided within Hong Kong.
- We will pay any unused Eligible Amount to you by cheque 1 year after we pay your Major Cancer Benefit.
- The Home Care Service is provided by a third party service provider we have designated, and we may change the scope of Home Care Service and the service provider from time to time at our sole discretion without prior notice.
- We may suspend the Home Care Service at our sole discretion, and replace it with a cash benefit up to the Eligible Amount of your plan based on the exchange rate we determine.
- We are not the service provider or their agent. We make no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider(s). Under no circumstance shall we be responsible or liable for the acts or omissions or services of the service provider.

Termination of this plan

We will terminate this plan when the first of these happens:

- the death of the life assured; or
- once we pay (or once it is confirmed that we will pay) the Major Cancer Benefit; or
- the plan reaches its end of benefit term (on the policy anniversary following the life assured's age 75 [ANB]); or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date.

Key risks

How our credit risk may affect your policy?

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

How currency exchange rate risk affects your return?

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your benefits to other currencies. Additionally, the conversion of your benefits to other currencies is subject to applicable exchange restrictions applicable at the time when the benefits are paid. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

How inflation affects the value of your plan?

We expect the cost of living to rise in the future because of inflation. That means the insurance you take out today will not have the same buying power in the future, even if the plan offers increasing benefit intended to offset inflation.

What happens if you do not pay your premiums?

You should only apply for this product if you intend to pay all of its premiums. If you miss any of your premium payments, we may terminate your policy and we may not reinstate it, then you would lose the policy's coverage.

Why may your premiums be adjusted?

We have the right to review and adjust the plan's premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims and persistency experience.

Important information

Suicide clause

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the policy or from the date of any reinstatement, whichever is later, the death benefit will be limited to a refund of the premiums paid without interest subject to the deduction of any amounts we have already paid and any indebtedness you owe us under the policy.

Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 days after: (1) the delivery of the policy or (2) the issuance of a notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer/his/her representative, whichever is earlier. The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

Notes

PRUHealth Cancer ReCover is underwritten by Prudential Hong Kong Limited (“Prudential”). This brochure is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this brochure. For further details and the terms and conditions of this plan, please ask Prudential for a sample of the policy document.

Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

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