





## We care about guarding the whole family's health with multiple benefits

As the Novel Coronavirus continues to spread, your family's health is of the top priority. Prudential stands with you by providing extra benefits to safeguard the whole family.

From **5 March to 30 April 2020** (the "Promotion Period"), if you successfully take out **any Prudential Individual Life Insurance Plans** or **any designated Prudential Personal Hospitalisation Insurance or Group Medical Insurance Plans** (collectively "Designated Plan(s)"), you and your family can enjoy the **Free Additional Novel Coronavirus Benefit** on or before 31 December 2020 (the "Coverage Period"), which provides timely support.

 <p><b>Covered Person(s)</b></p>	<p>The <b>life assured/insured person(s)</b> of the Designated Plan(s) and their family members living at the same address who are <b>their spouse, children, parents, siblings and/or parents-in-law</b> ("Covered Family Member(s)").</p>
 <p><b>Diagnosis Benefit</b></p>	<p>If any <b>Covered Person(s)</b> is unfortunately diagnosed with the Novel Coronavirus during the Coverage Period, we will pay <b>HKD15,000/person in a lump sum</b> for up to <b>two Covered Persons</b>.</p>
 <p><b>Death Benefit</b></p>	<p>If any <b>Covered Person(s)</b> unfortunately passes away due to the Novel Coronavirus during the Coverage Period, we will pay <b>HKD200,000/person in a lump sum</b> for up to <b>two Covered Persons</b>. This benefit is only applicable to Prudential Individual Life Insurance Plans.</p>
 <p><b>Hospital Cash Benefit</b></p>	<p>Under the Free Additional Hospital Cash Benefit <b>launched earlier</b>, if the <b>life assured/insured person(s)</b> of the Designated Plan(s) is unfortunately diagnosed with the Novel Coronavirus and hospitalised for it on or before 30 April 2020, we will pay <b>HKD600/day for up to 45 days</b> as the <b>Free Additional Hospital Cash Benefit</b>.</p>

We are also offering other dedicated measures and services in the fight against the Novel Coronavirus.

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 Diagnosis Benefit and Death Benefit.

Please refer to the terms and conditions on the flyer of "Free Additional Hospital Cash Benefit for Novel Coronavirus" for more information about the Free Additional Hospital Cash Benefit and other dedicated measures and services in the fight against the Novel Coronavirus.

## Terms and Conditions for the Free Additional Novel Coronavirus Benefit

1. The Free Additional Novel Coronavirus Benefit (“Benefit”) is offered by Prudential Hong Kong Limited and Prudential General Insurance Hong Kong Limited (collectively “Prudential” or “we”). This Benefit includes the Diagnosis Benefit and Death Benefit, but the Death Benefit is not applicable to Designated Prudential Personal Hospitalisation Insurance or Group Medical Insurance Plans.
2. “Prudential Individual Life Insurance Plans” mean any individual life insurance plan issued by Prudential Hong Kong Limited. “Designated Prudential Personal Hospitalisation Insurance or Group Medical Insurance Plans” refer to **PRUChoice Medical, PRUChoice MediExtra** and Group Medical Insurance policies issued by Prudential General Insurance Hong Kong Limited (collectively “Designated Plan(s)”).
3. To be eligible for the Benefit, you have to successfully apply for and submit the completed application of the Designated Plan(s) between 5 March and 30 April 2020 (both dates inclusive); Designated Plan(s) have to be issued by us on or before 30 June 2020. For avoidance of doubt, any supplementary benefits applied to be attached to existing Prudential Individual Life Insurance Plans do not count as new Prudential Individual Life Insurance Plans.
4. This offer is not applicable to Designated Plan(s) applied for or in effect on or before 4 March 2020.
5. “Covered Person(s)” means the life assured/insured person(s) and their Covered Family Member(s) of successfully applied Designated Plan(s).
6. “Covered Family Member(s)” means the spouse, children, parents, siblings and/or parents-in-law of the life assured/insured person(s) with the same residential address as the life assured/insured person(s).
7. Each item under this Benefit can be claimed only once in respect of each Covered Person, even if a life assured/insured person(s) or their Covered Family Member(s) are simultaneously covered under more than one Designated Plan(s).
8. Each item under this Benefit can be claimed by up to two Covered Persons under all Designated Plan(s) covering the same life assured/insured person(s).
9. To be eligible for this Benefit, the Designated Plan(s) has to be in force at the time of claim. If the Designated Plan(s) has ever lapsed before, the Covered Person(s) are not eligible for this Benefit.
10. For claims under this Benefit, we may request relevant documents such as a medical report, death certificate, proof of relationship and proof of address. We may also request further documents or proof for claim evaluation at the claimant’s expense.
11. “Novel Coronavirus” refers to confirmed COVID-19 cases as defined by the World Health Organisation (“WHO”). The diagnosis must always be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.
12. If the Covered Person(s) is diagnosed with the Novel Coronavirus in Mainland China, the diagnosis must take place in one of the hospitals designated under Prudential’s “List of Selected Hospitals in Mainland China” or in a hospital designated by the local government for treating the Novel Coronavirus.
13. **Exclusions:** We will not pay any item under this Benefit if:
  - (1) The Covered Person(s) has already been diagnosed with or already has signs or symptoms of the Novel Coronavirus at the time of application; or
  - (2) The Covered Person(s) was under Mandatory Quarantine before or at the time of application and is diagnosed with the Novel Coronavirus within 14 days after the ending date of said Mandatory Quarantine.
14. “Mandatory Quarantine” shall mean a situation which mandatory quarantine with continuous medical surveillance is required as per the latest announcement from the government or statutory organisations in the locality, including but not limited to quarantine in quarantine centres, quarantine camps, at home or in hotel, or the quarantine for designated region or location as announced by the government or statutory organisations in the locality.
15. We reserve the right to change any terms and conditions of this Free Additional Novel Coronavirus Benefit without issuing further notices. In the event of any disputes, our decision shall be final.

## 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).