PRU*crisis cover multiple protector*

Supplementary Benefit
for **PRU***myhealth crisis lifelong care*

Secure triple protection from medical crises

Although medical advances have extended the average lifespan, the chance of catching a major disease more than once has also increased. Prudential has listened to and understands your financial and medical protection needs. That is why we offer you **PRU***crisis cover multiple protector*, a multiple coverage critical illness plan that provides up to THREE major disease claims [1], free second medical opinions from leading medical experts [2] and the extra financial protection of a future premium waiver benefit [3].

PRU*crisis cover multiple protector* is a level premium [4] supplementary benefit for **PRU***myhealth crisis lifelong care* which enhances your protection and gives you extra peace of mind by offering you multiple crisis cover protection prior to and after retirement.

PRU*crisis cover multiple protector* at a glance:

- Multiple protection with up to THREE major disease claims [1]
- Sustainable protection with up to TWO cancer claims [1]
- Free second medical opinion [2]
- Waiver of future premiums upon the first major disease claim [3]
- Level premium [4] for easy budgeting

A Supplementary Benefit for Multiple Crisis Cover Protection

PRU*crisis cover multiple protector* covers against major diseases which are categorised into 5 groups, as shown in the table. The plan offers you up to THREE major disease claims[1] throughout your benefit term. The first major disease claim will be payable under **PRU***myhealth crisis lifelong care* ("Basic Plan"). In the event that the first major disease claim from the Basic Plan is not from Advanced Claim Diseases or Total and Permanent Disability[5], the Life Assured is entitled to have the second and third major disease claims covered by **PRU***crisis cover multiple protector*.

This multiple crisis cover protection pays you multiple claims as long as:

- Each major disease claim arises from illnesses under different groups [1];
- The diagnosis of the subsequent major disease is at least one year after the diagnosis of the immediately preceding major disease claim [6];
- The Life Assured survives for at least 30 days from the date of diagnosis for each major disease claim; and
- The first major disease claim under the Basic Plan is not from Advanced Claim Diseases or Total Permanent Disabililty [5].

List of Major Diseases

Cancer

1. Cancer
2. Cerebral Metastasis

Illnesses related to the Heart

3. Cardiomyopathy
4. Coronary Artery Disease Requiring Surgery
5. Heart Attack
6. Heart Valve and Structural Surgery
7. Primary Pulmonary Arterial Hypertension
8. Surgery to the Aorta

Illnesses related to the Nervous System

9. Alzheimer's Disease
10. Amyotrophic Lateral Sclerosis
11. Apallic Syndrome
12. Bacterial Meningitis
13. Benign Brain Tumour
14. Brain Surgery
15. Coma
16. Creutzfeldt-Jacob Disease (CJD)
17. Encephalitis
18. Major Head Trauma
19. Meningeal Tuberculosis
20. Motor Neurone Disease
21. Multiple Sclerosis
22. Muscular Dystrophy
23. Paralysis
24. Parkinson's Disease
25. Poliomyelitis
26. Progressive Bulbar Palsy
27. Progressive Supranuclear Palsy
28. Stroke

Illnesses related to the Major Organs and Functions

29. Chronic Liver Disease
30. Chronic Relapsing Pancreatitis
31. End Stage Lung Disease
32. Kidney Failure
33. Major Organ Transplantation
34. Necrotising Fasciitis
35. Severance of Limbs
36. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis

Other Major Illnesses

37. AIDS due to Blood Transfusion
38. Aplastic Anaemia
39. Blindness
40. Crohn's Disease
41. Deafness
42. Ebola
43. Elephantiasis
44. Fulminant Viral Hepatitis
45. Loss of Speech
46. Major Burns
47. Medullary Cystic Disease
48. Occupationally Acquired HIV
49. Severe Rheumatoid Arthritis

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PRU*crisis cover multiple protector*

Sustainable Coverage to Suit your Protection Needs

The incidence of cancer is the highest among all major diseases[7]. The plan is designed to allow you to claim up to TWO instances of cancer, which includes the first cancer claim from the Basic Plan, if any. In spite of a relapse of the same cancer or diagnosis of a different cancer, you can be further protected in the second cancer claim.

After making any cancer claim, a 5-year Cancer-free Period[8] is required for any subsequent major disease claim to be made from the Cancer group or the group of Illnesses related to the Major Organs and Functions. If the subsequent major disease claim is covered from i) the group of Illness related to the Heart, ii) the Illness related to the Nervous System or iii) Other Major Illnesses, the plan will cover you as long as there is at least a one-year period after the diagnosis of the immediately preceding cancer claim.

Free Value-Added Service with a Second Medical Opinion[2]

If you are diagnosed with a major disease, you should always seek a second medical opinion[2] to make sure that you are receiving the most effective and advanced treatment. Upon the approval of major disease claim covered by your Basic Plan (except for the claims on Carcinoma-in-situ and Coronary Angioplasty which are classified as Advanced Claim Diseases) or **PRU***crisis cover multiple protector*, the Life Assured is eligible to use our second medical opinion[2] service provided by medical experts who practice in the leading US hospitals without cost. In addition, a registered doctor or specialist in Hong Kong can be arranged under this service to give you a thorough explanation of your medical report. You can enjoy the free second medical opinion[2] service up to three times, subject to a maximum of one-time use for each approved major disease claim.

Waiver of All Future Premiums upon First Major Disease Claim[3]

Upon the first major disease claim (except for the claims on Advanced Claim Diseases and Total and Permanent Disability[5]) made from your Basic Plan, you not only receive the Sum Assured payable from the Basic Plan, but also enjoy a Major Disease Premium Waiver Benefit that waives all future premiums for your **PRU***crisis cover multiple protector*[3]. This benefit lets you focus on your recovery, while enjoying crisis cover protection for the future.

Easy Budgeting with Level Premiums[4]

The plan is designed with level premiums[4]. You do not need to worry about the premiums increasing with age, so it makes your financial budgeting even easier. Prudential reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class. Subject to actual experience, you may need to pay a higher premium.

> Give yourself and your loved ones sustainable, multiple crisis cover protection. Contact your consultant or call our Customer Service Hotline at 2281 1333.

General Information

Plan Type	Supplementary benefit for **PRU***myhealth crisis lifelong care*
Issue Age	1-65 (age next birthday)
Benefit Term	Up to age 85 (age next birthday)
Premium Term	Same as Benefit Term
Currency	US Dollar / HK Dollar
Premium	Level Premium[4]
Minimum Sum Assured	US$15,000 / HK$120,000
Maximum Sum Assured	100% of Sum Assured for **PRU***myhealth crisis lifelong care*; and subject to a maximum limit of crisis cover coverage per Life Assured as listed in the administration guidelines.

1 Three major disease claims include two instances of cancer claims, if any. The first major disease claim will be payable under **PRU***myhealth crisis lifelong care* ("Basic Plan") with coverage up to 69 major diseases (while (i) 17 Advanced Claim Disease Conditions and (ii) Total and Permanent Disability are not counted as the first major disease). The second and the third major disease claims will be payable under **PRU***crisis cover multiple protector*, which provides coverage for up to 49 major diseases. 100% of the Sum Assured under **PRU***crisis cover multiple protector* will be paid for the second and the third major disease claims individually. **PRU***crisis cover multiple protector* will automatically terminate once 200% of the Sum Assured has been paid.

2 The second medical opinion service is provided by our designated service provider, and Prudential reserves the right to review and revise the details, the terms and conditions, and the provider of the service at any time and from time to time. Under extreme conditions, Prudential reserves the right to remove the second medical opinion service from the plan. The service is subject to the Second Medical Opinion Service Document and the administration guidelines.

3 Once the first major disease claim is paid under the Basic Plan, except for the claims on i) Advanced Claim Diseases and ii) Total and Permanent Disability, and **PRU***crisis cover multiple protector* is still in force after the first major disease claim from the Basic Plan, the future premiums for **PRU***crisis cover multiple protector* will be waived immediately.

4 Prudential reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class. Subject to actual experience, you may need to pay a higher premium.

5 In the event that the first major disease claim from the Basic Plan is from Total and Permanent Disability, the **PRU***crisis cover multiple protector* will automatically terminate.

6 In the event that the immediate preceding major disease claim is from the Cancer group, the diagnosis of the subsequent major disease from i) the Cancer group (i.e. the second cancer) and ii) the group of Illnesses related to the Major Organs and Functions must be after the 5-year Cancer-free Period as defined in footnote number 8 below so as to be eligible to make major disease claim.

7 Source: "Individual Life Claims Report", issued 2006-2008, Prudential Hong Kong Limited.

8 The 5-year Cancer-free Period must be confirmed by the Life Assured's treating specialist(s) of relevant western medicine for the whole duration of the 5-year period; and relevant supporting report(s) and evidence(s) as listed in the policy document must also be presented for the record. The 5-year Cancer-free Period shall start on the date of completion of treatment of the immediately preceding cancer, and is subject to the conditions as listed in the policy document and the administration guidelines.

Note:
The details listed above are for reference only and do not constitute any contract or any part thereof between Prudential Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this plan, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

All cheques for premium payments should be crossed and made payable to "Prudential Hong Kong Limited".

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