



PRUcrisis cover multiple

Supplementary Benefit

Secure Triple Protection from Medical Crises

Although medical advances have extended the average lifespan, your chance of catching a major disease more than once during your lifetime has also increased. It's no longer sufficient to be prepared for one serious illness during your life. Can you risk terminating protection for your family after your existing critical illness plan expires after a claim?

Prudential has listened to and understands your financial and medical protection needs. That is why we offer you **PRUcrisis cover multiple**, 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}.

PRUcrisis cover multiple is a level premium^{#4} supplementary benefit for **PRUcrisis cover smartchoice** and **PRUcrisis cover smartchoice extra**, which enhances your protection and gives you extra peace of mind by offering you multiple crisis cover protection prior to and after retirement.

Unique Benefits of PRUcrisis cover multiple

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

A Supplementary Benefit for Multiple Crisis Cover Protection

PRUcrisis cover multiple covers against 37 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 **PRUcrisis cover smartchoice** / **PRUcrisis cover smartchoice extra** ("Basic Plan"). In the event that the first major disease claim from the Basic Plan is other than carcinoma-in-situ or coronary angioplasty, the life assured is entitled to have the second and third claims for the 37 major diseases covered by **PRUcrisis cover multiple**.

This multiple crisis cover protection is applicable as long as:

- Each claim is made from 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^{#5}; and
- The life assured survives for at least 30 days from the date of first diagnosis for each major disease claim.

List of Major Diseases Covered

Group 1: Cancer

1. Cancer

Group 2: Illnesses related to the Major Organs and Functions

- | | |
|---------------------------|--------------------------------|
| 2. Chronic Liver Disease | 5. Major Organ Transplantation |
| 3. End Stage Lung Disease | 6. Severance of Limbs |
| 4. Kidney Failure | |

Group 3: Illnesses related to the Heart

- | | |
|--|---|
| 7. Cardiomyopathy | 10. Heart Valve and Structural Surgery |
| 8. Coronary Artery Disease Requiring Surgery | 11. Primary Pulmonary Arterial Hypertension |
| 9. Heart Attack | 12. Surgery to the Aorta |

Group 4: Illnesses related to the Nervous System

- | | |
|--------------------------|---------------------------|
| 13. Alzheimer's Disease | 20. Motor Neurone Disease |
| 14. Bacterial Meningitis | 21. Multiple Sclerosis |
| 15. Benign Brain Tumour | 22. Muscular Dystrophy |
| 16. Brain Surgery | 23. Paralysis |
| 17. Coma | 24. Parkinson's Disease |
| 18. Encephalitis | 25. Poliomyelitis |
| 19. Major Head Trauma | 26. Stroke |

Group 5: Other Major Illnesses

- | | |
|-----------------------------------|---------------------------------|
| 27. AIDS due to Blood Transfusion | 32. Fulminant Viral Hepatitis |
| 28. Aplastic Anaemia | 33. Loss of Speech |
| 29. Blindness | 34. Major Burns |
| 30. Deafness | 35. Medullary Cystic Disease |
| 31. Elephantiasis | 36. Occupationally Acquired HIV |
| | 37. Severe Rheumatoid Arthritis |



PRUcrisis cover multiple

Sustainable Coverage to Suit your Protection Needs

The incidence of cancer is the highest among all major diseases^{#6}. The plan is designed to allow you to claim up to TWO instances of cancer from Group 1 (Cancer), which includes the first cancer claim from the Basic Plan, if any. In spite of a relapse of the same cancer or a different cancer, you can be further protected in the second cancer claim.

After making any cancer claim, a 5-year Cancer-free Period^{#7} is required for any subsequent major disease claim made from Group 1 (Cancer) or from Group 2 (Illnesses related to the Major Organs and Functions). If the subsequent major disease claim is covered from Group 3 (Illness related to the Heart), Group 4 (Illness related to the Nervous System) or Group 5 (Other Major Illnesses), there should be at least one year after the diagnosis of the immediately preceding cancer claim.

Free Value-Added Service with Second Medical Opinion

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 or **PRUcrisis cover multiple**, except for the claims on carcinoma-in-situ or coronary angioplasty, the life assured is eligible to use our second medical opinion service provided by leading medical experts who practice in the highest ranked US hospitals and medical centers 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 up to three times of free second medical opinion service, subject to a one-time use for each approved claim.

Waiver of All Future Premiums upon First Major Disease Claim

Upon the first major disease claim made from your Basic Plan, you not only receive the sum assured payable from the Basic Plan, but also enjoy Major Disease Premium Waiver Benefit that waives all future premiums for your **PRUcrisis cover multiple**^{#3}. This benefit lets you focus on your recovery, while enjoying crisis cover protection for the future.

Easy Budgeting with Level Premiums

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 a sustainable and multiple crisis cover protection prior to and after retirement. Contact your consultant or call our Customer Service Hotline at 2281 1333.

General Information

Plan Type	Supplementary benefit for PRUcrisis cover smartchoice and PRUcrisis cover smartchoice extra
Issued Age	19 – 60 (age next birthday)
Benefit Term	- Up to age 75 (age next birthday) for PRUcrisis cover smartchoice, or - Up to age 85 (age next birthday) for PRUcrisis cover smartchoice extra
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 PRUcrisis cover smartchoice / PRUcrisis cover smartchoice extra ; 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 claim will be payable under **PRUcrisis cover smartchoice** / **PRUcrisis cover smartchoice extra** ("Basic Plan") with the coverage up to 42 major diseases. The second and the third claims will be payable under **PRUcrisis cover multiple**, which provides coverage for up to 37 major diseases. 100% of the sum assured under **PRUcrisis cover multiple** will be paid for the second and the third claims individually. **PRUcrisis cover multiple** will automatically terminate once 200% of 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} Upon the first major disease claim on the Basic Plan, except for the claims on carcinoma-in-situ and coronary angioplasty, the future premiums for **PRUcrisis cover multiple** 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 relation to cancer claim from Group 1 (Cancer), i) the diagnosis of the second cancer claim or ii) any second claim from Group 2 (Illnesses related to the Major Organs and Functions) should be after the 5-year Cancer-free Period as defined in footnote number 7 below.

^{#6} Source: "Individual Life Claims Report", issued 2006-2008, The Prudential Assurance Company Limited, Hong Kong Branch.

^{#7} 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 be presented for the record. The 5-year Cancer-free Period shall start on the date of completion of treatment of 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 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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