PRU*myprotection*
10-pay accident plan

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50 years in Hong Kong
Always Listening. Always Understanding.

PRUDENTIAL
英 國 保 誠

Protect your family against the financial impact of major and minor accidents with a limited-pay protection plan

You can never be sure what the future holds. No matter how alert you are, accidents can happen without warning. At Prudential, we understand your concerns and have designed a comprehensive accident plan, **PRU***myprotection 10-pay accident plan*, to help protect your family against the financial impact of unexpected incidents.

PRU*myprotection 10-pay accident plan* **is a comprehensive plan that offers a number of key benefits:**

- √ Lump sum payment upon accidental death, dismemberment and total permanent disability
- √ Double benefit for accidents during school activities, in public buildings and on public transportation
- √ Extra Caring Benefit for reimbursement of facial reconstructive surgery and psychological treatment medical expenses
- √ Reimbursement of medical expenses for minor injuries
- √ Easy application where you can pay up the plan in 10 years

Lump sum payment upon accidental death, dismemberment and total permanent disability

In the unfortunate event of death, dismemberment or major burns due to an accident, a lump sum amount will be payable: the Accidental Death Benefit[1] and Total Permanent Disability Benefit[2] will be equivalent to 100% of the sum assured; Accidental Dismemberment Benefit[1] will be subject to the Benefit Schedule of Accidental Dismemberment Benefit and up to 100% of the sum assured.

Double benefit for accidents during school activities, in public buildings and on public transportation

With this plan, the benefit for major incidents[3] will be doubled and paid out as a Double Indemnity Benefit in the event of the followings:

- accidents related to any school activities[4] in Hong Kong, such as going to a school picnic or travelling on a school bus; or
- the death of the life assured and his / her immediate family members in the same accident; or
- accidents that occur when riding as a fare-paying passenger on any licensed public conveyance over an established route, e.g. bus, train, ferry and airplane; or
- accidents that occur while the life assured is in an elevator ; or
- injuries caused as a direct result of a fire in a theatre, hotel or public auditorium.

Extra Caring Benefit for reimbursement of facial reconstructive surgery and psychological treatment medical expenses

Serious accidents may cause emotional pain as well as physical injuries. Upon the Accidental Dismemberment Benefit[1] is payable, the plan provides you Extra Caring Benefit which reimburses the Medically Necessary[5] medical expense for facial reconstructive surgery due to facial disfigurement suffered in the accident. In addition, this benefit also reimburses you for psychological counseling expenses related to accidental dismemberment, supporting the life assured a speedy recovery.

Reimbursement of medical expenses for minor injuries

For minor injuries resulting from an accident where inpatient or outpatient treatments such as bone-setting, physiotherapy, occupational therapy or chiropractic treatment deemed Medically Necessary[5], you will be reimbursed for the medical treatment expenses subject to the limits as specified in the Benefit Summary Table.

Easy application where you can pay up the plan in 10 years

Application is easy as no medical examination is required. When the life assured reaches the age of 80 (age next birthday), the policy will mature and you will receive a Maturity Benefit. In addition, you can pay up the plan in just 10 years. There is no need to worry about paying premium year after year. With a level[6] premium throughout the payment period, it helps ease your financial planning.

Benefit Summary Table of PRU*myprotection 10-pay accident plan* (in USD)

Benefits / Sum assured	Plan 1 – $50,000	Plan 2 - $120,000	Plan 3 - $250,000
(A) Accidental Death Benefit [1, i]	$50,000	$120,000	$250,000
(B) Accidental Dismemberment Benefit [1, i] (please refer to the Benefit Schedule of Accidental Dismemberment Benefit for details)	Up to $50,000	Up to $120,000	Up to $250,000
(C) Total Permanent Disability Benefit [2, i]	$50,000	$120,000	$250,000
(D) Double Indemnity Benefit	Up to $50,000	Up to $120,000	Up to $250,000
	• The benefit payable under (A), (B) or (C) will be doubled		
The benefits of items (E) and (F) are payable on reimbursement basis and subject to respective limits below			
(E) Extra Caring Benefit [i] - facial reconstructive surgery (per accident)	$2,000	$4,800	$10,000
- psychological counseling (per accident)	$1,250 (subject to $125 per visit)		
(F) Medical Reimbursement Benefit [i]	• Medical Reimbursement is only applicable to HKID cardholder [7]		
- per accident	$2,000	$4,800	$10,000
- per policy	$10,000	$24,000	$50,000
The following items are further subject to respective limits below (for all **PRU***myprotection 10-pay accident plan* policies covering the same life assured)			
- bone-setting	$30 per visit, $300 per policy year		
- physiotherapy / occupational therapy / chiropractic treatment (recommended by a registered doctor in writing is required)	$50 per visit, $500 per policy year		
(G) Maturity Benefit	• Total premiums paid (without interest) × a percentage as set out below less all claims paid and/or payable under items (A), (B), (C), (E) and (F) :		

Policy year(s)	% of total premiums paid
1 - 2	0%
3 - 10	10%
11 - 20	20%
21 - 30	30%
31 - 40	40%
41 or above	50%

Benefits	
(H) Compassionate Death Benefit [ii] (for death which is not caused by an accident)	• Total premiums paid (without interest) × a percentage as set out in item (G) above less all claims paid and/or payable under items (A), (B), (C), (E) and (F) • Minimum benefit amount is 1% of the sum assured
(I) Surrender Benefit [ii]	• Total premiums paid (without interest) × a percentage as set out in item (G) above less all claims paid and/or payable under items (A), (B), (C), (E) and (F)
(J) Worldwide Emergency Assistance Service [8]	• 24-hour worldwide emergency assistance service will be provided

[i] The maximum aggregate benefit amount payable for items (A), (B), (C), (E) and (F) is 100% of the sum assured. Policy will be terminated once such limit is reached.

[ii] Assuming all premiums due are paid, for the calculation of Compassionate Death Benefit and Surrender Benefit, the policy year is based on the date of event.

Benefit Schedule of Accidental Dismemberment Benefit

Type of injury		% of the sum assured
Total and irrecoverable loss of		
Sight	- sight in one or both eyes	100%
	- lens of one or both eyes	50%
Hearing	- hearing in both ears	75%
	- hearing in one ear	25%
	- both hearing and speech	100%
Speech	- speech ability (with physical damage to the vocal cords)	50%
Total and irrecoverable loss of or loss of use of		
Limb	- one or more limbs (at or above wrist or ankle joints)	100%
Hand	- 4 fingers and 1 thumb	70%
	- 4 fingers	40%
	- thumb - both joints (phalanges)	30%
	- thumb - 1 joint	15%
	- finger(s) - 3 joints	10%
	- finger(s) - 2 joints	8%
	- finger(s) - 1 joint	4%

Type of injury			% of the sum assured
Total and irrecoverable loss of or loss of use of			
Foot	- all toes on 1 foot		15%
	- big toe - both joints		5%
	- big toe - 1 joint		2%
	- any other toe		2%
	- fractured leg or patella with established non-union		10%
	- shortening of leg by at least 5cm		7.5%
Major burns	Area	Damages as a percentage of total body surface area	
	Head	≥2% but <5%	50%
		≥5% but <8%	75%
		≥8%	100%
	Body	≥10% but <15%	50%
		≥15% but <20%	75%
		≥20%	100%
Others	- Permanent and incurable psychosis		100%
	- Permanent and total loss of all functional use of any part of the body other than those specified above (for life assured has attained age 19 (age next birthday) at the date of accident)		25%

PRU*myprotection 10-pay accident plan*

Issue age	1 - 65 (age next birthday)
Premium term	10 years
Benefit term	To age 80 (age next birthday)

Premium and plan level	Occupation Class	Age (age next birthday)	Premium (USD)					
			Plan 1		Plan 2		Plan 3	
			Annual / Monthly		Annual / Monthly		Annual / Monthly	
		1 - 18	810.0	72.5	NA		NA	
	1	19 - 30	710.0	63.5	1,618.8	144.0	3,195.0	285.0
		31 - 40	630.0	56.0	1,436.4	128.4	2,835.0	252.5
		41 - 50	550.0	49.0	1,254.0	111.6	2,475.0	220.0
		51 - 65	490.0	43.5	1,117.2	99.6	2,205.0	197.5
	2	19 - 30	920.0	82.0	2,097.6	187.2	4,140.0	370.0
		31 - 40	820.0	73.0	1,869.6	166.8	3,690.0	330.0
		41 - 50	720.0	64.0	1,641.4	146.4	3,240.0	290.0
		51 - 65	630.0	56.0	1,436.4	128.4	2,835.0	252.5
	3	19 - 30	1,200.0	107.0	2,736.0	243.6	5,400.0	482.5
		31 - 40	1,070.0	95.5	2,439.6	217.2	4,815.0	430.0
		41 - 50	940.0	84.0	2,143.2	190.8	4,230.0	377.5
		51 - 65	830.0	74.0	1,892.4	169.2	3,735.0	332.5
	4	19 - 30	1,660.0	148.0	3,784.8	337.2	7,470.0	667.5
		31 - 40	1,480.0	132.0	3,374.4	301.2	6,660.0	595.0
		41 - 50	1,300.0	116.0	2,964.0	264.0	5,850.0	522.5
		51 - 65	1,140.0	101.5	2,599.2	231.6	5,130.0	457.5

The premium is based on the plan level, occupation class and age of the life assured at policy issuance. Any subsequent change(s) in occupation after the issuance of the policy shall not change the risk class in occupation. However, in cases the new occupation is uninsurable and an accident happens during or resulting from (directly or indirectly) the performance of the duty of this new occupation, all related claims resulting from such accident shall be rejected. Thus, you must inform us within 60 days from the date of the change and we will let you know if the new occupation is not covered.

Class 1	Persons engaged in indoor or professional or clerical occupations	e.g. doctor, sales (indoor) and secretary
Class 2	Persons engaged in outdoor duties of non-manual work and/or outdoor work of a supervisory nature	e.g. postman, domestic helper and land surveyor
Class 3	Persons engaged in light manual work without using heavy machine	e.g. escalator inspector, tennis coach and bus driver
Class 4	Persons engaged in manual work	e.g. scaffolding worker, security guard (armed) and tow car driver

Remarks:

[1] Accidental Death Benefit or Accidental Dismemberment Benefit will be provided if the life assured dies or sustains an injury and loses the use of a particular part of the body as a result of an accident within 90 days from the date of accident while the policy is in force as at the date of accident.

[2] Total Permanent Disability Benefit will be provided if the life assured sustains a total permanent disability commencing within 90 days from the date of accident, while the policy is in force, and the condition has continued uninterrupted for a period of 180 consecutive days from its date of first diagnosis and remains total, continuous and permanent at the end of such period. Total Permanent Disability Benefit is not applicable to life assured under aged 19 (age next birthday) on the date of accident.

[3] Major incidents refer to accidental death, accidental dismemberment and total permanent disability.

[4] School activities mean any activity (including travelling on the transportation arranged by an acceptable institution) taking place in Hong Kong, which is organised by an acceptable institution or subsidiary clubs and association of such acceptable institution, and such activity must be under the supervision of personnel authorised by the acceptable institution.

[5] Medically Necessary means the medical treatment should be consistent with the diagnosis and customary medical treatment for the condition in accordance with standards of generally accepted medical practice, and not just for the convenience of the life assured and his / her relative or the registered doctor.

[6] Premium is level but not guaranteed. We reserve the right to review the premium on each policy anniversary and adjust the premium rates accordingly across a particular risk class (including but not limited to occupation class, age and plan level) but not to an individual customer. In addition, we reserve the right not to renew the plan to an individual customer at each policy anniversary during the premium payment term with 30 days prior notice before the policy anniversary.

[7] If the life assured becomes a HKID cardholder after the issuance of this plan, he / she needs to inform us of such change and get our endorsement before the occurrence of accident in order to be eligible for the Medical Reimbursement Benefit.

[8] 24-hour Worldwide Emergency Assistance Services is provided by our designated service provider(s). We make no representation, warranty or undertaking as to the quality and availability of the aforesaid services, and shall not accept any responsibility or liability for the services provided by the designated service provider(s) concerned. Under no circumstance shall Prudential be responsible or liable for the acts or omissions or services of the designated service provider(s). Prudential reserves the right to replace any of the designated service provider(s) and review, revise and change the details, the terms and conditions of the aforesaid services from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving any prior notice. The provision of such services by the designated service provider(s) and/or the acceptance thereof by you shall constitute a contract between you and the service provider(s) concerned which is separate and independent from the plan.

Please refer to the policy provision for the definition of benefits, exclusion clauses and termination clauses of the plan.

Exclusion:

We will not pay any benefit if the injury or death of the life assured (except for Compassionate Death Benefit) is a direct or indirect result of all or any of the followings: (i) war, hostilities (whether war is declared or not), rebellion, insurrection; (ii) narcotics used by the life assured unless taken as prescribed by a registered doctor, or life assured's abuse of drugs and/or alcohol; (iii) attempted suicide, suicide or self-inflicted injuries while sane or insane; (iv) participation in any criminal offence; (v) scuba diving or engaging in or taking part in any kind of race other than on foot; (vi) travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service; (vii) any kind of disease, illness or injury existed before the effective date or date of reinstatement of this plan, whichever is later; and (viii) in case of occupation change from policy issuance, injury or death directly or indirectly related to life assured's occupation, where such occupation is classified as uninsurable by us at the time of the accident.

Please refer to policy provision for full details of the exclusion.

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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