

PRUDENTIAL
英國保誠

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PRUmyhealth crisis multi-care



Health Protection

All-in-one multiple claims and early stage protection against the financial impact of major diseases

Contracting a major disease is no longer the threat it once was. With modern medical care, people are surviving cancer, heart attacks or strokes more than ever before, and serious diseases are becoming less deadly.

No matter what, you need to be financially prepared to have the best chance of recovery should a major disease strike, and you need an insurance plan which may continue after such an occurrence. That's why Prudential offers **PRUmyhealth crisis multi-care**, a totally new plan with benefits across 5 Disease Groups to give you lifetime¹ protection against the financial impact of major diseases.

PRUmyhealth crisis multi-care

offers a number of key benefits over the traditional major disease insurance plans

1. Multiple Claims

Offers multiple occurrence of various major diseases under 5 Disease Groups before age 86⁴ (age next birthday)

2. Early Stage Protection

Provides timely support at the most treatable early stages of a major disease, right before the condition worsens

PRUmyhealth crisis multi-care

A level premium² whole-life¹ plan combining multiple major disease protection and life insurance with a choice of premium payment options

3. 300% Cancer Protection

A total benefit of 300% of the current sum assured³ for cancer protection before age 86⁴ (age next birthday)

5. Additional Benefits

Late Stage Major Disease Extra Benefit, **Free 10-year crisis protector**, premium waiver, life insurance and more

4. Continuous Protection Even After Claim

A plan which stays with you for life¹

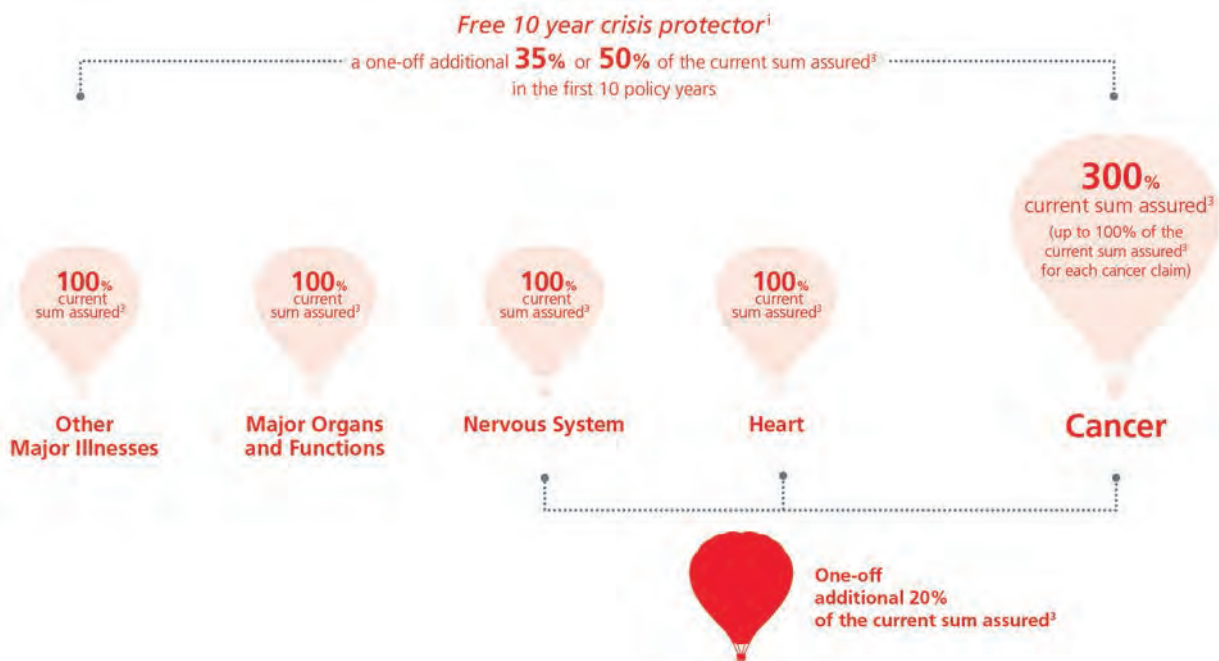


Important note: The benefits of this plan are subject to the terms and conditions in the policy provisions, including possible termination on or after age 86¹ (age next birthday); non-guaranteed premiums²; the actual benefit payable may be subject to adjustment due to prior claims and benefit limits under different Disease Groups; coverage period of certain disease conditions are subject to age limitations; and applicable requirements on survival period⁵, waiting period⁶ and other conditions⁷. Please refer to the Benefit Summary Table and the "Full Coverage of 105 Major Disease Conditions" table for details.

1. Multiple Claims to Give You Continued Protection Against the Impact of Major Diseases

PRUmyhealth crisis multi-care is an innovative major disease plan offering multiple claims against 105 disease conditions. The plan offers benefit limits covering 5 different Disease Groups: "cancer", "heart", "nervous system", "major organs and functions" and "other major illnesses". Claims made in one Disease Group have no impact on the others, and your protection will continue as long as the benefit limits of any Disease Group remain available before age 86¹ (age next birthday). Even if the benefit limit of a Disease Group ceases, you are still covered until the benefit limits of all other Disease Groups are depleted.

Multiple protection with benefit limits under 5 different Disease Groups until age 86¹ (age next birthday)



Under the 5 Disease Groups, you will be protected with:

- Basic coverage
 - 300% of the current sum assured³ for Cancer Disease Group in total (up to 100% of the current sum assured³ for each cancer claim)
 - 100% of the current sum assured³ for each of the other 4 Disease Groups
- Additional coverage (as a one-time only claim) of
 - 35% or 50% of the current sum assured³ provided under *Free 10-year crisis protectorⁱ*
 - 20% of the current sum assured³ for Late Stage Major Disease Condition

Important note: You will enjoy the above protection before age 86¹ (age next birthday), subject to the terms and conditions in the policy provisions including applicable requirements on survival period⁵, waiting period⁶ and other conditions⁷. Thereafter, your protection will continue as long as the total claimed amount⁸ is less than 100% of the current sum assured³. Please refer to the Benefit Summary Table for details.

Early Stage Major Disease Condition (20 or 25% of the current sum assured³) and Major Disease Condition (100% of the current sum assured³)

Late Stage Major Disease Condition (Additional 20% of the current sum assured³)

i. The *Free 10-year crisis protector* is not applicable to Early Stage Major Disease Conditions, and the coverage amount depends on the issue age of the life assured. Please refer to the Benefit Summary Table for details.

2. Protection for Early Stage Conditionsⁱ

Timely treatment greatly improves the chances of recovery from major diseases. With **PRUmyhealth crisis multi-care**, upon diagnosis of any of the 47 Early Stage Major Disease Conditions, the Early Stage Major Disease Benefit will be payable for immediate and appropriate treatment whilst the condition is still at a manageable stage.

You will be entitled to a maximum of 1 claim for each Early Stage Major Disease Condition, except for Coronary Angioplasty⁹ and Carcinoma-in-situ¹⁰, where a maximum of 2 claims are allowed for each condition with restrictions as per the Benefit Summary Table and notes (9) and (10) of the Remarks. The Early Stage Major Disease Benefit will not cease after a single claim, and you may make further claims until the benefit limits of all Disease Groups are depleted before age 86¹ (age next birthday).

If an Early Stage Major Disease Condition arises:

Examples of common conditions:

1. Carcinoma-in-situ
2. Coronary Angioplasty
3. Less Aggressive Malignancy
4. Early Stage Dementia including Early Stage Alzheimer's Disease
5. Hepatitis with Cirrhosis
6. Diabetic Retinopathy

We will provide you with Early Stage Major Disease Benefit

20% or 25%

of the current sum assured²
subject to the conditions as set out
in the Benefit Summary Table



3. 300% Cancer Protection

Amongst major disease treatments, cancer often presents the longest and most costly journey. Cancer is the most common serious disease in Hong Kong, accounting for nearly 80% of critical illness claimsⁱⁱ.

To ensure the most comprehensive protection, **PRUmyhealth crisis multi-care** therefore offers a maximum benefit limit of 300% of the current sum assured³ for the Cancer Disease Group. That is three times the protection of other Disease Groups for complete peace of mind.

Upon diagnosis of Carcinoma in-situ or Less Aggressive Malignancy, 25% of the current sum assured³ will be paid, allowing you to seek treatment without delay, and improving your chances of a successful recovery.

If the condition worsens to a Major Disease Condition of cancer or if a new cancer appears, 100% of the current sum assured³ will be provided, subject to the available benefit limit. Protection of the Cancer Disease Group will continue until its total claimed amount⁸ reaches 300% of the current sum assured³ before age 86¹ (age next birthday).

In the event of more than one cancer claim, requirements of the survival period⁵ and waiting period⁶ need to be fulfilled. For details, please refer to the Benefit Summary Table and the Remarks.



* Assuming Mr Cheung has not applied for policy loan throughout the policy term. The above example is for illustration only.

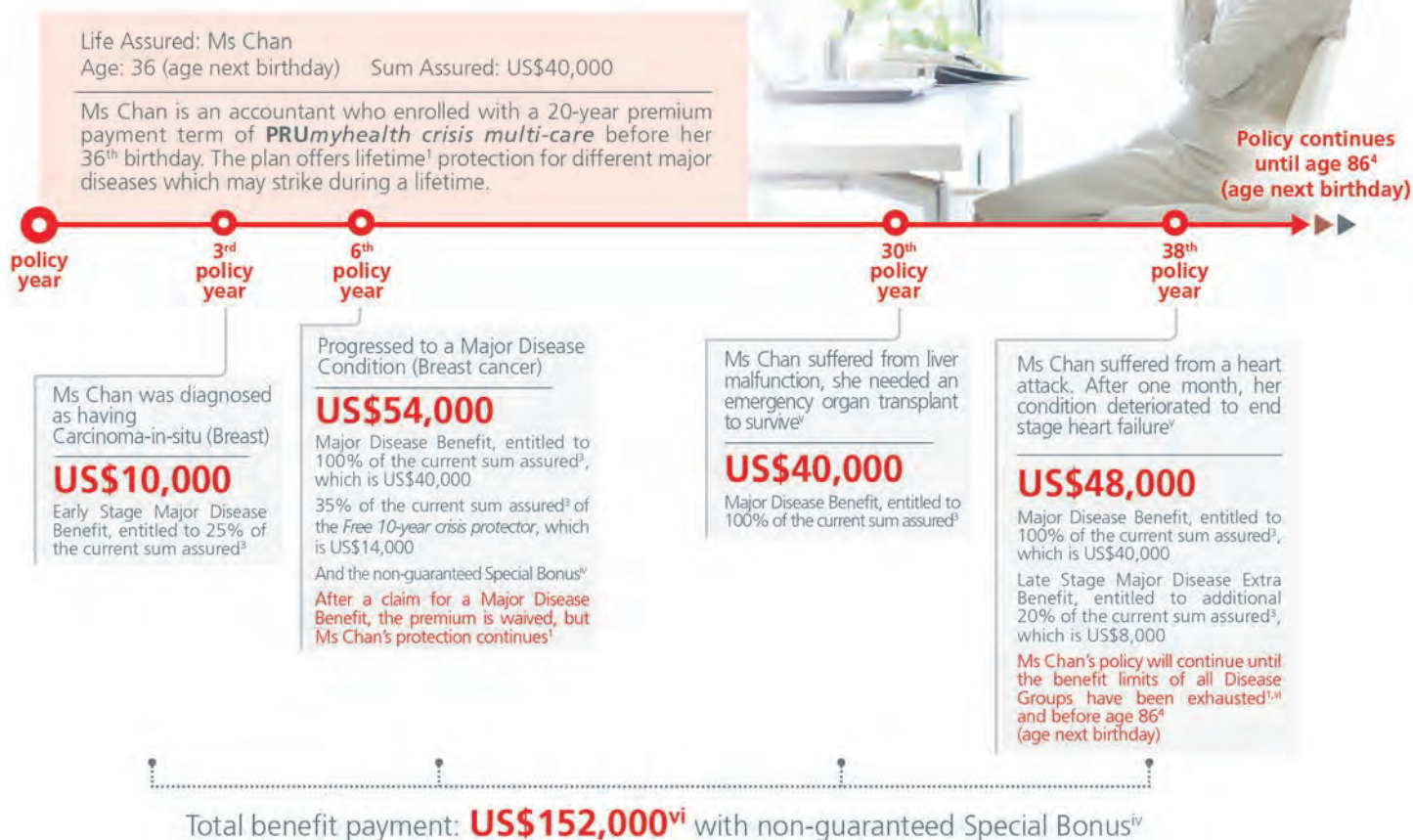
ii. Individual Life Claims Report (Jan – Dec 2012), Prudential Hong Kong Limited.

iii. The benefit for the recurrence of cancer will be payable provided that the date of first diagnosis of such subsequent cancer is at least 5 years from the date of first diagnosis of the latest admitted cancer. In addition, if it is a recurrence or a metastasis of the latest admitted cancer, such condition has been once in complete remission. In case the recurrence condition occurs within a five-year period⁶, the Major Disease Benefit will not be provided.

4. Continuous Protection Even After a Single Claim, Supporting You Through Multiple Occurrences

With survival rates higher than ever before, traditional major disease insurance plans which cease coverage after payment of one claim do not provide adequate coverage.

PRUmyhealth crisis multi-care is specially designed to work with advanced medical treatments and against commonly recurring conditions, such as cancer.



iv. In the case of the total amount of Early Stage Major Disease Benefit and Major Disease Benefit paid and/or payable reaching 100% of the current sum assured³ before the 5th policy anniversary, the Special Bonus will not be payable during the entire policy term.

v. The period elapsed between the dates of first diagnosis of the two relevant Major Disease Benefit claims should be at least one year. In case of heart attack, the Late Stage Major Disease Extra Benefit will be payable, provided that (a) the condition arises within 6 months from the date of first diagnosis; and (b) the condition must fulfill the requirements as set out in the policy provision.

vi. Assuming Ms Chan has not applied for a policy loan throughout the policy term. The above example is for illustration only. For details of the Early Stage Major Disease Benefit, Major Disease Benefit, Late Stage Major Disease Extra Benefit, *Free 10-year crisis protector*, applicable requirements on survival period⁵ and waiting period⁶, please refer to the Benefit Summary Table and the Remarks.

5. Additional Benefits for All-Round Protection

PRUmyhealth crisis multi-care comes with all the additional features, special benefits and personalised options you may expect from us:

- **Late Stage Major Disease Extra Benefit** – whether it is a first diagnosis or a disease condition develops to a late stage (subject to time restriction as per note (11) of the Remarks), an extra amount equivalent to 20% of the current sum assured³, payable one-time for each policy, is made available for you to pay for essential treatment.
- **Free 10-year crisis protector** – an additional 35% or 50% of the current sum assured³ will be payable one-time for a Major Disease Benefit or Death Benefit in the first 10 policy years. The benefit will be terminated thereafter. In the event of being diagnosed with a Late Stage Major Disease Condition and fulfilling the terms stated in the policy provision, an additional 20% of the current sum assured³ of the benefit will be payable one-time.
- **Critical Illness Premium Waiver Benefit** – once your total claimed amount⁸ reaches 100% of the current sum assured³, you do not need to pay any more premium of the basic plan for continuous protection under the policy until age 86¹ (age next birthday).
- **Other additional benefits** – your policy comes with a wide range of additional features including a choice of premium payment terms, level premium², cash value accumulation and optional supplementary benefits¹².



Benefit Summary Table of PRUmyhealth crisis multi-care ("the Plan")

Before age 86⁴ (age next birthday)

Early Stage Major Disease Benefit ^{5,7}	- Covers 47 Early Stage Major Disease Conditions as stated in the "Full Coverage of 105 Major Disease Conditions" table. 25% (for Coronary Angioplasty, Carcinoma-in-situ and Less Aggressive Malignancy) or 20% (for other early stage conditions) of the current sum assured³, plus the face value of Special Bonus (if applicable, refer to the conditions for Special Bonus) less outstanding loan and interest¹³. The benefit payment is also subject to: (a) the benefit limit of respective Disease Group less total claimed amount⁸ under respective Disease Group; and (b) US\$30,000/HK\$240,000 per life assured for each of the selected disease conditions¹⁴. - For Coronary Angioplasty⁹ and Carcinoma-in-situ¹⁰, the benefit payable under each policy will be up to 2 claims on each condition; for the remaining Early Stage Major Disease Conditions, each disease condition will entitle to Early Stage Major Disease Benefit one-time only. - There is no waiting period between two Early Stage Major Disease Benefit claims or an Early Stage Major Disease Benefit claim followed by a Major Disease Benefit claim, vice versa, regardless of the Disease Groups. - Survival period requirement will be applicable when total claimed amount⁸ reaches 100% of the current sum assured³. Please refer to note (5) of the Remarks for details.
Major Disease Benefit ^{5,7}	- Covers 52 Major Disease Conditions as stated in the "Full Coverage of 105 Major Disease Conditions" table. 100% of the current sum assured³ and the benefit payment is subject to: - the benefit limit of the respective Disease Group less the total claimed amount⁸ under the respective Disease Group; plus the face value of Special Bonus (if applicable, refer to the conditions for Special Bonus) less outstanding loan and interest¹³. - For more than one Major Disease Benefit claims, the date of first diagnosis of the subsequent Major Disease Condition should be at least one or five year(s) after the previous admitted Major Disease Benefit claim⁶, depending on the Disease Group to which those Major Disease Conditions belong. - Survival period requirement will be applicable when total claimed amount⁸ reaches 100% of the current sum assured³. Please refer to note (5) of the Remarks for details.
Late Stage Major Disease Extra Benefit ¹¹	- Covers 6 Late Stage Major Disease Conditions as stated in the "Full Coverage of 105 Major Disease Conditions" table. 20% of the current sum assured³ (in addition to the Major Disease Benefit) will be provided upon: (a) whether it is a first diagnosis of cancer, heart attack or stroke reaching the defined severity level, or the same condition develops to a late stage condition; or (b) diagnosis as having Alzheimer's Disease, Parkinson's Disease or Multiple Sclerosis on or before age of 61 (age next birthday). - The Benefit is independent from the benefit limits of the Plan and will be paid one-time only for each policy and subject to time restriction as per note (11) of the Remarks.
Free 10-year crisis protector ¹⁵	- An additional benefit in the first 10 policy years without paying additional premium: (a) Issue age 19 or above (age next birthday): 35% of the current sum assured³ of PRUmyhealth crisis multi-care (b) Issue age below age 19 (age next birthday): 50% of the current sum assured³ of PRUmyhealth crisis multi-care Payable one-time for Major Disease Benefit or Death Benefit. In the event of being diagnosed with a Late Stage Major Disease Condition and fulfilling the terms stated in the policy provision, an additional 20% of the current sum assured³ of the benefit will be payable one-time only. - Conversion to a new life insurance plan with cash value is allowed without requiring further evidence of insurability¹⁶.
Critical Illness Premium Waiver Benefit	Applicable upon the total claimed amount⁸ reaches 100% of the current sum assured³, while the policy is still in force after the claim payment.

Benefit Summary Table of PRUmyhealth crisis multi-care ("the Plan")
Before age 86⁴ (age next birthday)

Surrender Benefit	- Guaranteed cash value plus the cash value of Special Bonus (if applicable, refer to the conditions for Special Bonus) less the total claimed amount⁸ as well as outstanding loan and interest¹³. - The <i>Free 10-year crisis protector</i>¹⁵ does not have any surrender value.	
Special Bonus	- Special Bonus is a one-off bonus payable upon occurrence of the earliest of the following events: (a) payment of the Death Benefit, or (b) payment of Early Stage Major Disease Benefit and/or Major Disease Benefit, reaching the first 100% of the current sum assured³ of this Plan, or (c) termination of this policy, provided that such earliest event occurs on or after the 5th policy anniversary. - In the case of the total amount of Early Stage Major Disease Benefit and Major Disease Benefit paid and/or payable reaching 100% of the current sum assured³ of this Plan before the 5th policy anniversary, Special Bonus will not be payable during the entire policy term. - Upon occurrence of the earliest of the above events, the face value of Special Bonus will be paid when the Early Stage Major Disease Benefit, Major Disease Benefit or Death Benefit becomes payable, and the cash value of Special Bonus will be paid when this Plan is surrendered. - The values of Special Bonus are determined and calculated based on the Company's experiences and the current projections of surrender values and bonus scales in relation to a number of factors including, but not limited to claims, persistency and investment assumptions. Hence, the values are not guaranteed and are subject to review and adjustment at the absolute discretion of the Company. You should note that the actual values payable under the policy may differ significantly from the example stated on this product brochure.	
Death Benefit	- Face value of Special Bonus (if applicable, refer to the conditions for Special Bonus) plus 100% of the current sum assured³ less total claimed amount⁸ in all Disease Groups as well as outstanding loan and interest¹³. - Death Benefit is not available after the total claimed amount⁸ reaches 100% of the current sum assured³.	
Optional supplementary benefit¹²	Please contact your consultant for the list of available optional supplementary benefit(s).	
Issue age	Premium payment term	Issue age (age next birthday)
	10	1-65
	15	1-60
	20	1-55
	25	1-50
Benefit term	Whole life ¹	
Premium structure	Level but not guaranteed ²	
Minimum sum assured	US\$15,000 / HK\$120,000	

On or after age 86⁴ (age next birthday)

	- Upon the life assured's age 86⁴ (age next birthday), if the total claimed amount⁸ under the Plan is greater than or equal to 100% of the current sum assured³, the Plan will be terminated immediately. - If the Plan remains in force on or after the above mentioned date, the benefit limits for each of the Disease Groups will no longer be applicable. Rather, the benefit limit will be subject to a condition that the total cumulative amount of Early Stage Major Disease Benefit, Major Disease Benefit and Death Benefit paid and/or payable is capped at 100% of the current sum assured³. The Plan shall be terminated immediately once such cap is reached. - Such a cap will not be applied to Late Stage Major Disease Extra Benefit.	
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Full Coverage of 105 Major Disease Conditions

Full Coverage of 105 Major Disease Conditions			
Early Stage Major Disease Conditions		Major Disease Conditions	Late Stage Major Disease Conditions
20% or 25% of the current sum assured ³ for each condition		100% of the current sum assured ³ for each condition	Additional 20% of the current sum assured ³
Disease Group	Early Stage Major Disease Conditions	Major Disease Conditions	Late Stage Major Disease Conditions
Cancer	 1. Carcinoma-in-situ^A 2. Less Aggressive Malignancy^A	1. Cancer 2. Cerebral Metastasis	1. Cancer 2. Heart Attack
Illnesses related to the Heart	 3. Aortic Aneurysm 4. Coronary Angioplasty^A 5. Insertion of Cardiac Defibrillator 6. Insertion of Cardiac Pacemaker 7. Insulin Dependent Diabetes Mellitus^{A,B} 8. Kawasaki Disease^{A,B} 9. Less Severe Cardiomyopathy 10. Less Severe Infective Endocarditis 11. Percutaneous Heart Valve Surgery 12. Pericardectomy 13. Rheumatic Fever with Valvular Impairment^{A,B} 14. Transmyocardial Laser Revascularisation	3. Cardiomyopathy 4. Coronary Artery Disease Requiring Surgery 5. Heart Attack 6. Heart Valve and Structural Surgery 7. Infective Endocarditis 8. Primary Pulmonary Arterial Hypertension 9. Surgery to the Aorta	3. Alzheimer's Disease^C 4. Multiple Sclerosis^C 5. Parkinson's Disease^C 6. Stroke 
Illnesses related to the Nervous System	 15. Carotid Endarterectomy and Angioplasty and Stenting for Carotid Arteries 16. Cerebral Shunt Insertion 17. Early Stage Dementia including Early Stage Alzheimer's Disease 18. Endovascular Treatment for Cerebral Aneurysm 19. Less Severe Bacterial Meningitis 20. Less Severe Coma 21. Less Severe Viral Encephalitis 22. Surgery for Subdural Haematoma 23. Type I Juvenile Spinal Amyotrophy^{A,B}	10. Alzheimer's Disease 11. Amyotrophic Lateral Sclerosis 12. Apallie Syndrome 13. Bacterial Meningitis 14. Benign Brain Tumour 15. Brain Surgery 16. Coma 17. Creutzfeldt-Jacob Disease (CJD) 18. Encephalitis 19. Major Head Trauma 20. Meningeal Tuberculosis 21. Motor Neurone Disease 22. Multiple Sclerosis 23. Muscular Dystrophy 24. Paralysis 25. Parkinson's Disease 26. Poliomyelitis 27. Progressive Bulbar Palsy 28. Progressive Supranuclear Palsy 29. Severe Myasthenia Gravis 30. Stroke	

A. subject to US\$30,000 or HK\$240,000 per life assured and the conditions stated in the Benefit Summary Table
C. payable if the disease condition is diagnosed at or before age 61 (age next birthday)

B. cover up to age 18 (age next birthday)
D. cover up to age 70 (age next birthday)

Full Coverage of 105 Major Disease Conditions		
Disease Group	Early Stage Major Disease Conditions	Major Disease Conditions
Illnesses related to the Major Organs and Functions 	24. Amputation of One Foot due to Complication from Diabetes Mellitus 25. Biliary Tract Reconstruction Surgery 26. Chronic Lung Disease 27. Dengue Haemorrhagic Fever ^{A,B} 28. Endovascular Treatment of Peripheral Arterial Disease 29. Hepatitis with Cirrhosis 30. Insertion of a Vena-cava Filter 31. Less Severe Kidney Disease 32. Less Severe Systemic Lupus Erythematosus 33. Liver Surgery 34. Loss of One Limb	31. Chronic Liver Disease 32. Chronic Relapsing Pancreatitis 33. End Stage Lung Disease 34. Kidney Failure 35. Major Organ Transplantation 36. Necrotising Fasciitis 37. Severance of Limbs 38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
Other Major Illnesses 	35. Cochlear Implant Surgery 36. Diabetic Retinopathy 37. Facial Reconstructive Surgery for Injury and Burns due to Accident 38. Less Severe Burns to Body due to Accident 39. Loss of Hearing in One Ear 40. Loss of Sight of One Eye 41. Osteogenesis Imperfecta ^{A,B} 42. Osteoporosis with Fractures ^D 43. Pheochromocytoma 44. Severe Asthma ^{A,B} 45. Severe Epilepsy ^A 46. Severe Haemophilia ^{A,B} 47. Systemic Juvenile Rheumatoid Arthritis ^{A,B}	39. AIDS due to Blood Transfusion 40. Aplastic Anaemia 41. Blindness 42. Crohn's Disease 43. Deafness 44. Ebola 45. Elephantiasis 46. Fulminant Viral Hepatitis 47. Loss of Speech 48. Major Burns 49. Medullary Cystic Disease 50. Occupationally Acquired HIV 51. Severe Rheumatoid Arthritis 52. Systemic Scleroderma

Remarks:

1. On or after the policy anniversary which immediately following the life assured's age 86 (age next birthday), at the time when the total amount of Early Stage Major Disease Benefit and Major Disease Benefit claims paid and/or payable under the Plan is greater than or equal to 100% of the current sum assured³, the Plan will be terminated immediately.
 2. The premium rates are not guaranteed. We reserve the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class (including but not limited to age, gender, smoking status, premium term, nationality and currency) but not to any particular individual customer.
 3. The current sum assured is the latest sum assured, excluding any supplementary benefit, which takes into account of any reduction of sum assured, if applicable.
 4. The policy anniversary which immediately following the life assured's age 86 (age next birthday).
 5. In respect of any Early Stage Major Disease Benefit and Major Disease Benefit claims under the Plan, if the total claimed amount of Early Stage Major Disease Benefit and Major Disease Benefit claims paid and/or payable exceeds 100% of the current sum assured³ of this Plan after taking into account of such Early Stage Major Disease Benefit claim or Major Disease Benefit claim, the life assured must have survived for a period of at least 30 days from the date of diagnosis of such respective disease condition in order to be eligible for the respective benefit.
 6. After a Major Disease Benefit claim has been paid, you are allowed to make further Major Disease Benefit claim under this Plan provided that the period elapsed between the dates of first diagnosis of the two relevant claims (i) is at least one year; and (ii) is at least five years if the latest admitted Major Disease Benefit claim belongs to Disease Group for Cancer and the subsequent Major Disease Benefit claim belongs to Disease Group for Illnesses related to Major Organs and Functions; and (iii) satisfies Five-year Cancer Waiting Period (as defined below) if both claims belong to Disease Group for Cancer. **"Five-year Cancer Waiting Period"** means that the period elapsed is at least five years between the dates of first diagnosis of the two relevant Major Disease Benefit claims, and the subsequent Major Disease Condition: (i) is of a different pathological and histological type; or (ii) is a recurrence or a metastasis of the Major Disease Condition of the latest admitted Major Disease Benefit, provided that such disease condition has been once in complete remission.
 7. In case more than one disease condition is diagnosed in the same event, only the benefit relating to one of those disease conditions for which the highest benefit amount is payable.
 8. The total claimed amount means the Early Stage Major Disease Benefit and the Major Disease Benefit of the Plan paid and/or payable under the Plan.
 9. In order to be eligible for the 2nd claim of Coronary Angioplasty, the treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60%, was identified in the coronary angiogram relating to the 1st claim.
 10. In order to be eligible for the 2nd claim of Carcinoma-in-situ, it must be a carcinoma-in-situ of one of the organs specified on the policy provision that is different from the organ of the 1st claim for which benefit has been paid. Paired organs (breast, fallopian tube, lung, ovary and testicle) are considered to be the same organ for the purposes of this Carcinoma-in-situ benefit.
 11. In the event a Major Disease Condition has been diagnosed for cancer, stroke and heart attack, and no matter the Plan had or had not been terminated thereafter, the same Major Disease Condition deteriorates to an extent that fulfills the respective Late Stage Major Disease Condition as set out in the policy provision and also fulfills the following specified period: (i) for cancer, within 24 months from the date of first diagnosis; (ii) for stroke and heart attack, within 6 months from the date of first diagnosis, the Late Stage Major Disease Extra Benefit for the Plan will still be payable.
 12. The addition of any supplementary benefit is subject to normal underwriting procedures and additional premium payment.
 13. Interest will be charged on policy loans. It is calculated at an interest rate as solely determined by us from time to time. If the outstanding loan with interest is more than 90% of the Guaranteed Cash Value less total claimed amount⁸, the policy will be terminated.
 14. The limit applies to each of the selected Early Stage Major Disease Conditions, including Carcinoma-in-situ, Coronary Angioplasty, Dengue Haemorrhagic Fever, Insulin Dependent Diabetes Mellitus, Kawasaki Disease, Less Aggressive Malignancy, Osteogenesis Imperfecta, Rheumatic Fever with Valvular Impairment, Severe Asthma, Severe Epilepsy, Severe Haemophilia, Systemic Juvenile Rheumatoid Arthritis and Type I Juvenile Spinal Amyotrophy. The benefit limit is subject to a deduction of all claims paid and/or payable in respect of each of the 13 selected Early Stage Major Disease Conditions under all **PRUmyhealth crisis multi-care** policies covering the same life assured.
 15. The *Free 10-year crisis protector* will not be eligible for any Special Bonus and cash values. The benefit of *Free 10-year crisis protector* will be terminated (i) upon the termination of the Plan; (ii) once the Death Benefit or a Major Disease Benefit has been paid or becomes payable; or (iii) on the 10th policy anniversary date, whichever is the earliest.
 16. Subject to no benefit claim has been paid or becomes payable under all **PRUmyhealth crisis multi-care** policies covering the same life assured.
- Please refer to the policy provision for the exclusion clauses and termination clauses of the Plan.
- 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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