Disability Income Benefit

Accidents and illnesses are unpredictable and will cause you unexpected financial burden. It is therefore wise to plan ahead to protect your family with the financial security they need before misfortunes occur. If you are unable to work due to injury or sickness, **Disability Income Benefit** can provide you with a regular monthly income to relieve your financial burden.

Features

- The plan is available to any person aged 18 - 55 next birthday in full-time permanent employment.
- The Life Assured is considered to have suffered disability as a result of accident or illness if he or she
  a) cannot engage in his or her present occupation during the first 2 years of disability; and
  b) cannot engage in any occupation which he or she is suited by education, training or experience beyond the first 2 years of the disability.
- If the Life Assured suffers disability continuously after the Deferred Period*, we will pay the monthly Disability Benefit which is equal to 1/12th of the Sum Assured. The monthly Disability Benefit will start after the end of the Deferred Period to the end of the Maximum Benefit Period.
- If the Life Assured
  a) continues to suffer disability after the Deferred Period, and
  b) changes his or her occupation due to the disability so that the income is reduced by at least 25% compared with pre-disability earnings,

  we will pay the monthly Residual Disability Benefit equal to 1/12th of the Sum Assured multiplied by the reduction percentage, until
  a) the residual disability stops; or
  b) this benefit has been paid for 24 months; or
  c) this benefit period expires;

  whichever is earlier.
- A lump sum of three months' Disability Benefit will be payable if the Life Assured passes away during the payment of the benefit.
- Should the Life Assured become totally disabled, the on-going premium of the benefit will be waived. Premium paid during the Deferred Period will be refunded if the Disability Benefit or Residual Disability Benefit is being paid.
- Three choices of Maximum Benefit Period are available to suit your individual needs:

Option	Causes of Disability	Maximum Benefit Period
1	Accident	Up to age 65 next birthday
	Sickness	2 years
2	Accident	Up to age 65 next birthday
	Sickness	5 years
3	Accident / Sickness	Up to age 65 next birthday

- Four choices of Deferred Periods are available to suit your individual needs: 30 days, 60 days, 90 days or 180 days.

* Deferred Period is the initial period of disability when the benefit is not payable.

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Advantages

- The plan is 5-year renewable without evidence of health if your occupation remains unchanged, allowing you to enjoy continuous protection up to age 65 next birthday.
- The plan provides 24-hour worldwide coverage# to ensure that you have round-the-clock protection.
- You have an option to increase the benefit automatically by 6% per annum (compound) or the Consumer Price Index (B), whichever is lower, whilst the benefit is being paid.

For details of Benefit Area, please refer to the policy provisions.

Exclusions

No income benefit shall be payable if the disability:

- occurs within 30 days of the effective date of this benefit or of the date of any reinstatement; or
- results directly or indirectly from:
  - a) war, hostilities (whether war is declared or not), rebellion, insurrection, riot or civil commotion; or
  - b) alcohol, alcoholism, narcotics or drugs unless taken as prescribed by a registered doctor; or
  - c) attempted suicide or self-inflicted injuries while sane or insane; or
  - d) participation in any criminal offence; or
  - e) scuba diving or engaging in or taking part in any kind of race other than on foot; or
  - f) pregnancy or childbirth or related complications, unless the condition continues for more than 90 days after termination of the pregnancy when the Deferred Period starts; or
  - g) Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for the disability arising from:
    - i) blood transfusion
    - ii) organ transplant
    - iii) artificial insemination
    - iv) in vitro fertilisation
    - v) carrying out medical duties whether in an occupational or voluntary capacity
    - vi) any other non-sexually transmitted cause, except the taking of any drug unless taken as prescribed by a registered doctor (other than the Life Assured).

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Prudential Hong Kong Limited
(A member of Prudential plc group)
25/F, One Exchange Square, Central, Hong Kong
General Line: 2977 3888 Customer Service Hotline: 2281 1333
Product Website: www.prudential.com.hk/disabilityprotection
Corporate Website: www.prudential.com.hk

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