

Free COVID-19 Death Benefit and Personal Accident – Accidental Death and Dismemberment/Disability (PA-ADD) Benefit Plan

Terms and Conditions

In the spirit of “Prevent. Postpone. Protect”, Pru Life UK extends a relevant benefit during this time of health crisis in the Philippines. We are enhancing our Group Personal Accident plan with burial benefit by also covering death due to COVID-19. This is open to Pulse members who will complete their registration during the Campaign Period. This is part of Pru Life UK’s effort of making life insurance accessible to people who value their health and their family.

Definitions:

1. “Pulse Member” means a person who has downloaded the Pulse app and completed the registration process.
2. “Campaign Period” is from 13 April to 13 May 2020 or until 500,000 COCs have been issued, whichever comes first.
3. “Free Product Offer” refers to the Group Personal Accident plan with the following benefits:

Benefit	Coverage Amount
Base: Personal Accident (PA) <ul style="list-style-type: none"> ▪ Accidental Death and Disablement/Dismemberment ▪ Burial Benefit <i>[In case the Insured dies due to natural means (illness, stroke, coronary, etc.) and not due to an accident]</i> 	Php 100,000 Php 10,000
Additional Benefit: Benefit for Death due to COVID-19	*Php 100,000 <i>*If Covered Member is a Health Worker, the Benefit for Death due to COVID-19 is equal to Php 200,000.</i>

Please refer to the Master Policy Contract for the full schedule of benefits and exclusions of the Accidental Death and Disablement/Dismemberment and Burial benefits.

4. “Covered Person” shall mean the Pulse member who meets the eligibility requirements of the Free Product Offer.
5. “Benefit for Death due to COVID-19” is the lump sum amount of Php 100,000 given to the beneficiary/ies of the Covered Person if the immediate cause of death is COVID-19. This amount doubles if the Covered Person is a Health Worker.
6. “COVID-19” refers to confirmed COVID-19 cases as defined by the World Health Organization (“WHO”). The diagnosis must always be supported by a relevant test report. Clinical diagnosis alone does not meet this standard.
7. “Coverage Period” shall mean the coverage period which is stated in the Certificate of Cover. It starts the day Pulse registration was completed and runs for 45 days.
8. “Certificate of Cover” is a form and proof of coverage sent to a Covered Person in the My Policy portion of his/her Pulse app.
9. “Health Worker” refers to all workers employed in organizations or institutions whose primary intent is to improve health. This covers the following occupations:
 - a. Health service providers
 - Professionals e.g. doctor, nurse
 - Associates e.g. laboratory technician
 - Other community health service providers e.g. traditional practitioner
 - b. Health management and support workers
 - Professionals e.g. accountant
 - Associates e.g. administrative professional
 - Support staff e.g. clerical workers, drivers
 - Craft and trade workers e.g. painter

10. "Mandatory Quarantine" shall mean a situation in which mandatory quarantine (whether or not under continuous medical surveillance) is required or recommended as per the latest announcement by the relevant government agencies or statutory organizations in the locality, including but not limited to quarantine in quarantine homes, centers, quarantine camps, hotels, or the quarantine for designated regions, locations, or sites as announced by the government or statutory organizations in the locality.

Eligibility Requirements:

1. Pulse members who are aged 18-64.
2. Must be a Filipino citizen residing in the Philippines.
3. Must be a Covered Person within the Campaign Period.
4. Must be in good health at the time of registration to Pulse.
5. Must not be a "Person Under Investigation" (PUI), "Person Under Monitoring" (PUM) or positive for COVID-19 at the time of registration to Pulse.

Mechanics:

1. A Covered Person cannot own multiple Certificates of Cover (COC) under his/her name. Only one COC is allowed per person.
2. In case the same person is able to avail of more than one "Free Product Offer", the earliest Free Product Offer availed shall apply.
3. This campaign shall run for one month or until 500,000 COCs have been issued, whichever comes first.
4. The Benefit for Death due to COVID-19 cannot be claimed together with the Accidental Death and Disablement/Dismemberment Benefit.
5. The Benefit for Death due to COVID-19 will be paid when:
 - a. the Covered Person is diagnosed of COVID-19 within the Coverage Period; and
 - b. the Covered Person passes away within 30 days from the date of diagnosis as a direct result of COVID-19,
6. Eligible claims for the Benefit for Death due to COVID-19 shall receive a lump sum benefit of Php100,000. If the Covered Person is a Health Worker, said benefit doubles to Php200,000.
7. To make a claim, the beneficiary/ies of the Covered Person must prepare the following documents and submit them through the Pulse App:
 - a. the claimant's statement;
 - b. the attending physician's statement(s);
 - c. the original death certificate or its certified true copy;
 - d. the laboratory result issued by the Research Institute for Tropical Medicine (or equivalent agency) stating that the Covered Person tested positive for COVID-19.
 - e. proof of employment (e.g. employment certificate, payslip) if Covered Person is a Health Worker
8. If no Covered Person has been diagnosed with COVID-19 within the Coverage Period, we may, at our sole discretion, extend the Coverage Period by notifying any Covered Person of the extension.
9. We reserve the right to change any terms and conditions of this free Benefit for Death due to COVID-19 without issuing further notices. In the event of any dispute, we shall have the absolute discretion to make the final decision.
10. Please refer to www.prulifeuk.com.ph for the latest updates and to access our privacy policy.

Exclusions:

We will not pay Benefit for Death due to COVID-19 if the Covered Person:

1. Has been diagnosed with or already has signs or symptoms of COVID-19 at the time of registration; or
2. Was under Mandatory Quarantine 14 days immediately prior to the date of registration; or
3. At the time of registration, is residing in the same address with any person: (a) under Mandatory Quarantine, or (b) being recommended by doctor to undergo a COVID-19 diagnostic test, or (c) awaiting the result of a COVID-19 diagnostic test; or
4. On or after the registration date, is under Mandatory Quarantine due to entry into Philippines from places outside Philippines; or
5. On or after the registration date, is residing in the same address with any person under Mandatory Quarantine due to entry into Philippines from places outside the Philippines; or
6. On or after the registration date, is diagnosed with COVID-19 outside the Philippines.

Separability:

If for any reason, any provision or part of the Terms and Conditions for Death Benefit caused by COVID-19 is found to be void or unenforceable, such provision or part shall be deemed severed and the remaining provisions not otherwise declared void or unenforceable, as the case may be, shall remain in full force and effect.