

## PRUDengue MedCare and PRUDengue MedCare Pro

### Terms and Conditions

Pru Life UK is proud to offer a Dengue-related insurance product via PRUShope in Pulse. This new product comes in two (2) variants. By making it available in PRUShope, we provide customers with greater accessibility to easily securing their lives against the financial impact of Dengue.

#### **Product Variants and Benefits:**

##### A.) PRUDengue MedCare<sup>1</sup>

<b>Packages</b>	<b>Coverage Period</b>	<b>Benefit</b>
Package A	6 months	Php 10,000 lump sum amount to the Life Assured upon diagnosis of Dengue
Package B	12 months	

##### B.) PRUDengue MedCare Pro<sup>2</sup>

<b>Packages</b>	<b>Coverage Period</b>	<b>Benefit</b>
Package A	6 months	Php 10,000 lump sum amount to the Life Assured upon diagnosis of Dengue
Package B	12 months	Php 100,000 lump sum amount to the beneficiary/ies of the Life Assured should he/she die due to Dengue

<sup>1</sup> PRUDengue MedCare policy will automatically terminate once the lump sum amount is paid to the Life Assured upon diagnosis of Dengue.

<sup>2</sup> PRUDengue MedCare Pro policy will not terminate even if the one-time Php10,000 lump sum amount is already paid to the Life Assured upon diagnosis of Dengue.

#### **Eligibility Requirements:**

##### For the Policyowner

1. Must be at least 18 years old at the time of application.
2. Must be a Filipino citizen residing in the Philippines at the time of application.
3. Must own a credit or debit card (VISA/Mastercard/JCB) under his/her name.

##### For the Life Assured

1. Must either be the Policyowner or the child of the Policyowner.
2. If Life Assured is the Policyowner, his/her age must be 18-59 years old; if Life Assured is the child of the Policyowner, his/her age must be 1-17 years old.
3. Must be a Filipino citizen residing in the Philippines at the time of application.
4. Must be in good health, must not have signs and symptoms related to Dengue and must not be diagnosed with Dengue at the time of sale.

#### **Waiting Period:**

The period within fourteen (14) days after the Coverage Start Date where the Life Assured must not have had signs and symptoms related to Dengue, been diagnosed with Dengue or had his/her first consultation with a Physician related to Dengue.

#### **Exclusions:**

##### 1. **Diagnosis Benefit**

The lump sum benefit will not be paid if the Life Assured is diagnosed with Dengue, and the signs and symptoms, diagnosis, or first consultation with a Physician related to Dengue occurred prior to the Coverage Start Date, or within fourteen (14) days after the Coverage Start Date.

## 2. Death Benefit

The lump sum benefit will not be paid to the beneficiary/ies of the Life Assured, if:

- a. The cause of death of the Life Assured was Dengue, but the signs and symptoms, diagnosis, or first consultation with a Physician related to Dengue occurred prior to the Coverage Start Date or within fourteen (14) days after the Coverage Start Date; or
- b. If the Life Assured dies beyond fourteen (14) days from the date Dengue was diagnosed and confirmed.

### **Free Look Period:**

We will give you fifteen (15) days from your Policy Receipt Date to review your Policy. This is called the Free Look Period. The Policy Receipt Date is the date we send an email confirmation to your email address on record once your application is approved. The email confirmation will include a link to the documents that constitute your Policy contract.

If you decide that this Policy is not suitable to your needs and wish to cancel it, you must immediately notify us through My Policy within the Free Look Period. Pru Life UK will refund the premium you paid in full upon completion of the processing of your cancellation request.

### **Rescission and Refund:**

We will rescind this Policy if we discover that:

1. The Policyowner or the Life Assured does not meet the eligibility conditions;
2. If the Life Assured is already insured under an existing Dengue Product plan offered by the Company; or
3. Subject to the incontestability clause in the policy contract, the Policyowner/Life Assured committed fraud, concealment, or material misrepresentation about the Policy.

In the event of rescission, we shall refund the premiums paid in full.

### **Short Period Rate Scale:**

If the Policyowner cancels this Policy, notice of which must also be in writing (via [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph)), the earned premiums to be retained by the Company shall be computed as the total basic annual premium multiplied by the applicable percentage indicated below:

Coverage Period	6-month	12-month
Month 1	65%	50%
Month 2	75%	65%
Month 3	85%	70%
Month 4	100%	75%
Month 5	100%	80%
Month 6	100%	85%
Month 7 onwards	Not applicable	100%

### **Assigning your Beneficiaries:**

1. It is important to name your beneficiary/ies to ensure that the proceeds of your plan go to the persons you intended.
2. The nominated beneficiary/ies is/are set as primary and revocable with equal sharing. If you want to change any or all of your beneficiaries' designation to irrevocable or change the percentage of sharing, you may send your request to our Contact Center ([contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph)).

3. The Dengue Diagnosis Benefit shall be paid to the Life Assured, if alive, otherwise to the Policyowner, provided the Policyowner survives the Life Assured; otherwise, to the person or persons then surviving the Life Assured in the following order of precedence, in equal shares:
  - Legal spouse;
  - Children;
  - Parent/s;
  - Sibling/s; or
  - Life Assured's Estate.
  
4. The Death Benefit due to Dengue shall be paid to the named beneficiary/ies provided such beneficiary/ies are not legally disqualified and survive the Life Assured; otherwise to the Policyowner, provided the Policyowner survives the Life Assured; otherwise, to the person or persons then surviving the Life Assured in the following order of preference, in equal shares:
  - Legal spouse;
  - Children;
  - Parent/s;
  - Sibling/s; or
  - Life Assured's Estate.

***Policy Contract:***

The Policy Contract contains all terms and conditions of this Product as specified in this document. Should there be any inconsistency between the terms and conditions stated herein and the Policy Contract, the latter shall prevail.

I have read, understood, agree to, and confirm the Product Terms and Conditions as Policyowner.