

Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan

Daily cash payment for hospital confinement giving you total peace of mind



Health Insurance

PRUDENTIAL  
英國保誠





# Juvenile **PRU**med hospital care plan/ **PRU**med hospital care plan

Health is your most valuable asset. Prudential Hong Kong Limited ("Prudential") listens to you and understands your concern on the expenses incurred upon hospital confinement; this is why we offer Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan, a supplementary benefit that provides daily cash during hospital confinement, to any person aged 1<sup>1</sup>-60 (age next birthday).

## Plan highlights



Daily cash for any hospital confinement<sup>2</sup> required within the benefit area<sup>3</sup> up to a maximum of 1,000 days



Double benefit in the event of admission to intensive care unit



The cash payable can be spent in any way you like



Coverage to age 75 (age next birthday), giving you total peace of mind

# The benefits

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## Daily cash – you can spend as you like

In the event of hospital confinement<sup>2</sup> due to injury or illness within the benefit area<sup>3</sup>, we will pay the daily cash, which is the sum assured of the benefit multiplied by the number of days confined in a hospital, up to a maximum of 1,000 days for any confinement<sup>2</sup> resulting from the same injury or illness. The cash is paid in addition to the benefits you have received from other policies – you can spend the cash in any way you like.

If the person covered by the policy (the “life assured”) is confined in an intensive care unit of a hospital, we will pay twice the benefit for the period of intensive care.

In case the life assured is confined to a hospital outside the benefit area<sup>3</sup>, the benefit will be reduced by 50% and we will pay for a maximum of 90 days for any one injury or illness.



## Renewal – provide you with longer coverage period

Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan can be renewed every 5<sup>th</sup> policy anniversary until the life assured reaches age 75 (age next birthday) or the end of the benefit term of the basic plan to which Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan is attached, whichever is earlier. The renewal premiums are based on the premium rate<sup>4</sup> applicable to the age of the life assured at the time of renewal.

## Key exclusions

Prudential will not pay the benefit under Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan if:

- (I) the injury or illness existed before the effective date of Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan or before the date of any reinstatement; or
- (II) the symptoms of the illness appeared or were diagnosed by a registered doctor within 30 days of the effective date of Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan or of the date of any reinstatement; or
- (III) the injury or illness is a direct or indirect result of:
  - a. pregnancy, childbirth or termination of pregnancy (other than for abnormal conditions limited to ectopic pregnancy, molar pregnancy, disseminated intravascular coagulopathy, toxemia of pregnancy, missed abortion and threaten abortion arising at least 12 months after the effective date of Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan or the date of any reinstatement), birth control, infertility or human assisted reproduction; or
  - b. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or
  - c. participation in any criminal offence; or
  - d. attempted suicide or self-inflicted injuries while sane or insane; or
  - e. cosmetic treatment unless necessitated by injury caused by an accident and the life assured sustains the injury within 90 days of the accident; or
  - f. convalescence or physical examinations or health check-ups; or
  - g. treatments or tests not consistent with customary medical treatment or diagnosis; or
  - h. alcoholism, alcohol, narcotics or drugs unless taken as prescribed by a registered doctor; or
  - i. dental care or surgery unless necessitated by injury caused by an accident and the life assured sustains the injury within 90 days of the accident; or
  - j. scuba diving or engaging in or taking part in any kind of race other than on foot; or
  - k. treatment or tests related to Acquired Immune Deficiency Syndrome (AIDS), any Human Immunodeficiency Virus or any related or associated condition or AIDS Related Complex; or
  - l. mental disorder including but not restricted to Anorexia Nervosa, Anxiety, Depression, Mania, Neurosis, Paranoia, Psychosis and Schizophrenia; or
  - m. any congenital or inherited disorder (this is only applicable if the disorder appeared or was diagnosed before the life assured reaches age 15 [age next birthday]).

We reserve the right to decline the renewal of Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan by giving 30 days' notice in writing before the renewal.

For more details on exclusions, please refer to relevant policy provisions.

# More about Juvenile PRUmed hospital care plan/ PRUmed hospital care plan

## Plan type

Supplementary benefit

## Premium term/Benefit term/Issue age/ Currency option

Premium term/ Benefit term	Issue age (age next birthday)	Currency option
Until age 75 (age next birthday).	1 <sup>1</sup> -60	Follows the policy currency of the attached basic plan

## Premium structure/Plan renewal

Can be renewed every 5<sup>th</sup> policy anniversary.

## Termination of this plan

We will terminate when the first of these happens:

- death of the life assured; or
- you fail to pay your premium within one calendar month from its due date; or
- the basic plan to which this plan is attached terminates; or
- the plan reaches its end of benefit term; or
- if we decline the renewal of this plan by giving 30 days' notice in writing before the renewal.

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## Remarks

- 1 The age of 1 (age next birthday) means that the life proposed must be at least 30 days old when the proposal form is signed.
- 2 Confinement means the life assured is admitted into a hospital as an inpatient for a minimum period of 6 consecutive hours which incurs a charge for hospital daily room & board or intensive care by the hospital. If more than one confinement is caused by the same or a related injury or illness, we will regard these as one confinement provided they are not separated by more than 90 days from the previous discharge date.
- 3 Benefit area includes Hong Kong, Macau, Singapore, Malaysia, Japan, Taiwan, United Kingdom, member countries of the European Union, Switzerland, Channel Islands, Isle of Man, United States of America, Canada, Australia, New Zealand and Republic of South Africa.
- 4 Prudential reserves the right to review the premium rates at each policy anniversary and adjust the premium rates accordingly across a particular risk class.

## Key risks

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### How our credit risk may affect your policy?

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

### How currency exchange rate risk affects your return?

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your benefits to other currencies. Additionally, the conversion of your benefits to other currencies is subject to applicable exchange restrictions applicable at the time when the benefits are paid. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

### How inflation affects the value of your plan?

We expect the cost of living to rise in the future because of inflation. That means the insurance you take out today will not have the same buying power in the future, even if the plan offers increasing benefit intended to offset inflation.

### What happens if you do not pay your premiums?

You should only apply for this product if you intend to pay all of its premiums. If you miss any of your premium payments, we may terminate your policy and you would lose the policy's coverage.

### Why may your premiums be adjusted?

We have the right to review and adjust the plan's premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims and persistency experience.



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## Important information

### Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 days after: (1) the delivery of the policy or (2) the issuance of a notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer/his/her representative, whichever is earlier. The premium will be refunded in the currency of premium payment at the time of application for this policy. If the currency of premium payment is not the same as the plan currency, the refundable premium amount in plan currency under this policy will be converted to the currency of premium payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

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### Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

### Notes

Juvenile **PRU**med hospital care plan/**PRU**med hospital care plan are underwritten by Prudential Hong Kong Limited ("Prudential"). This brochure is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this product brochure. For further details and the terms and conditions of this plan, please ask Prudential for a sample of the policy document.

Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.

Please cross your cheque and make it payable to "Prudential Hong Kong Limited".

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