

# Additional Accident Benefit

Safeguard your family against the financial impact of an accident



Accident & Disability Insurance

PRUDENTIAL  
英國保誠



# Additional Accident Benefit

Accidents are unpredictable and could happen to any one of us.

**Additional Accident Benefit** provides you and your family with extra protection in case of unexpected misfortune.

## Features



The plan is available to all persons aged 16 - 60 next birthday.



A lump sum benefit is payable in the event of death caused by accident due to violent, external and visible means within 90 days from the occurrence of the accident.



It provides coverage up to 70 age next birthday.



To provide you with comprehensive protection, the above benefit is also payable for death caused by an accident during riot or civil commotion.

## Advantages



A lump sum benefit is payable to provide your family with the security they need if an accident happens to you.



The benefits are in addition to the insurance benefits your family will receive under your basic life policy.



The plan could be attached to most of the basic plans to provide you with greater protection.

## Key exclusions

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No benefit is payable if the accident is directly or indirectly caused by all or any of the following:

- (I) war, hostilities (whether war is declared or not), rebellion or insurrection;
- (II) alcohol, narcotics or drugs unless taken as prescribed by a registered doctor;
- (III) attempted suicide, suicide or self-inflicted injuries while sane or insane;
- (IV) the participation in any criminal offence;
- (V) scuba diving or engaging in or taking part in any kind of race other than on foot; and
- (VI) travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

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

## More about Additional Accident Benefit

### 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 70 (age next birthday)	16-60	USD/HKD

### Termination of this plan

We will terminate this plan when the first of these happens:

- death of the person covered by the policy (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 cancel this plan by giving you a 30 days' prior written notice.

# Key risks

## 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.

## 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

**Additional Accident Benefit** is 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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