

# PRUmyprotection 10-pay accident plan

Protect your family against the financial impact of major and minor accidents with a limited-pay protection plan



Accident & Disability Insurance

PRUDENTIAL  
英國保誠





# PRUmyprotection 10-pay accident plan

You can never be sure what the future holds. No matter how alert you are, accidents can happen without warning. At Prudential, we understand your concerns and have designed a comprehensive accident plan, **PRUmyprotection 10-pay accident plan**, to help protect your family against the financial impact of unexpected incidents.

## PRUmyprotection 10-pay accident plan at a glance



Lump sum payment upon accidental death, dismemberment and total permanent disability



Double benefit for accidents during school activities, in public buildings and on public transportation



Extra Caring Benefit for reimbursement of facial reconstructive surgery and psychological treatment medical expenses



Reimbursement of medical expenses for minor injuries



Easy application where you can pay up the plan in 10 years

# The benefits

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## Lump sum payment upon accidental death, dismemberment and total permanent disability

In the unfortunate event of death, dismemberment or major burns due to an accident, a lump sum amount will be payable: the Accidental Death Benefit<sup>1</sup> and Total Permanent Disability Benefit<sup>2</sup> will be equivalent to 100% of the sum assured; Accidental Dismemberment Benefit<sup>1</sup> will be subject to the Benefit schedule of Accidental Dismemberment Benefit and up to 100% of the sum assured.



## Double benefit for accidents during school activities, in public buildings and on public transportation

With this plan, the benefit for major incidents<sup>3</sup> will be doubled and paid out as a Double Indemnity Benefit in the event of the followings:

- accidents related to any school activities<sup>4</sup> in Hong Kong, such as going to a school picnic or travelling on a school bus; or
- the death of the person covered by the policy ("life assured") and his/her immediate family members in the same accident; or
- accidents that occur when riding as a fare-paying passenger on any licensed public conveyance over an established route, e.g. bus, train, ferry and airplane; or
- accidents that occur while the life assured is in an elevator; or
- injuries caused as a direct result of a fire in a theatre, hotel or public auditorium.



## Extra Caring Benefit for reimbursement of facial reconstructive surgery and psychological treatment medical expenses

Serious accidents may cause emotional pain as well as physical injuries. Upon the Accidental Dismemberment Benefit<sup>1</sup> is payable, the plan provides you Extra Caring Benefit which reimburses the Medically Necessary<sup>5</sup> medical expense for facial reconstructive surgery due to facial disfigurement suffered in the accident. In addition, this benefit also reimburses you for psychological counseling expenses related to accidental dismemberment, supporting the life assured a speedy recovery.



## Reimbursement of medical expenses for minor injuries

For minor injuries resulting from an accident where inpatient or outpatient treatments such as bone-setting, physiotherapy, occupational therapy or chiropractic treatment deemed Medically Necessary<sup>5</sup>, you will be reimbursed for the medical treatment expenses subject to the limits as specified in the Benefit Summary Table.



## Easy application where you can pay up the plan in 10 years

Application is easy as no medical examination is required. When the life assured reaches the age of 80 (age next birthday), the policy will mature and you will receive a Maturity Benefit. In addition, you can pay up the plan in just 10 years. There is no need to worry about paying premium year after year.

## Benefit summary table of PRUmyprotection 10-pay accident plan

Benefits	Sum assured		
	Plan 1 – USD 50,000	Plan 2 - USD 120,000	Plan 3 - USD 250,000
<b>I. Accidental Death Benefit<sup>1,i</sup></b>	USD 50,000	USD 120,000	USD 250,000
<b>II. Accidental Dismemberment Benefit<sup>1,i</sup></b> (please refer to the Benefit Schedule of Accidental Dismemberment Benefit for details)	Up to USD 50,000	Up to USD 120,000	Up to USD 250,000
<b>III. Total Permanent Disability Benefit<sup>2,i</sup></b>	USD 50,000	USD 120,000	USD 250,000
<b>IV. Double Indemnity Benefit</b>	Up to USD 50,000	Up to USD 120,000	Up to USD 250,000
	• The benefit payable under I, II or III will be doubled		

The benefits of items V and VI are payable on reimbursement basis and subject to respective limits below

V. Extra Caring Benefit <sup>i</sup> - facial reconstructive surgery (per accident) - psychological counseling (per accident)				
	USD 2,000		USD 4,800	USD 10,000
	USD 1,250 (subject to USD 125 per visit)			
VI. Medical Reimbursement Benefit <sup>i</sup> - per accident - per policy  The following items are further subject to respective limits below (for all PRUmyprotection 10-pay accident plan policies covering the same life assured) - bone-setting - physiotherapy / occupational therapy / chiropractic treatment (recommended by a registered doctor in writing is required)	• Medical Reimbursement is only applicable to HKID cardholder <sup>6</sup>			
	USD 2,000		USD 4,800	USD 10,000
	USD 10,000		USD 24,000	USD 50,000
	USD 30 per visit, USD 300 per policy year USD 50 per visit, USD 500 per policy year			
VII. Maturity Benefit	Total premiums paid (without interest) x a percentage as set out below less all claims paid and/or payable under items I, II, III, V and VI:			
	Policy year(s)	% of total premiums paid	Policy year(s)	% of total premiums paid
	1 - 2	0%	21 - 30	30%
	3 - 10	10%	31 - 40	40%
	11 - 20	20%	41 or above	50%
VIII. Compassionate Death Benefit <sup>ii</sup> (for death which is not caused by an accident)	• Total premiums paid (without interest) x a percentage as set out in item VII above less all claims paid and/or payable under items I, II, III, V and VI • Minimum benefit amount is 1% of the sum assured			
IX. Surrender Benefit <sup>ii</sup>	• Total premiums paid (without interest) x a percentage as set out in item VII above less all claims paid and/or payable under items I, II, III, V and VI			
X. Worldwide Emergency Assistance Service <sup>7</sup>	• 24-hour worldwide emergency assistance service will be provided			

i. The maximum aggregate benefit amount payable for items I, II, III, V and VI is 100% of the sum assured. Policy will be terminated once such limit is reached.

ii. Assuming all premiums due are paid, for the calculation of Compassionate Death Benefit and Surrender Benefit, the policy year is based on the date of event.

## Benefit schedule of Accidental Dismemberment Benefit

Type of injury	Issue age (age next birthday)	% of the sum assured
<b>Total and irrecoverable loss of</b>		
Sight	<ul style="list-style-type: none"> <li>sight in one or both eyes</li> <li>lens of one or both eyes</li> </ul>	100% 50%
Hearing	<ul style="list-style-type: none"> <li>hearing in both ears</li> <li>hearing in one ear</li> <li>both hearing and speech</li> </ul>	75% 25% 100%
Speech	<ul style="list-style-type: none"> <li>speech ability (with physical damage to the vocal cords)</li> </ul>	50%
<b>Total and irrecoverable loss of or loss of use of</b>		
Limb	<ul style="list-style-type: none"> <li>one or more limbs (at or above wrist or ankle joints)</li> </ul>	100%
Hand	<ul style="list-style-type: none"> <li>4 fingers and 1 thumb</li> <li>4 fingers</li> <li>thumb – both joints (phalanges)</li> <li>thumb – 1 joint</li> <li>finger(s) – 3 joints</li> <li>finger(s) – 2 joints</li> <li>finger(s) – 1 joint</li> </ul>	70% 40% 30% 15% 10% 8% 4%
Foot	<ul style="list-style-type: none"> <li>all toes on 1 foot</li> <li>big toe – both joints</li> <li>big toe – 1 joint</li> <li>any other toe</li> <li>fractured leg or patella with established non-union</li> <li>shortening of leg by at least 5cm</li> </ul>	15% 5% 2% 2% 10% 7.5%
Major burns	<b>Area</b>	<b>Damages as a percentage of total body surface area</b>
	• Head	≥2% but <5%
		≥5% but <8%
		≥8%
	• Body	≥10% but <15%
		≥15% but <20%
		≥20%
Others	<ul style="list-style-type: none"> <li>Permanent and incurable psychosis</li> <li>Permanent and total loss of all functional use of any part of the body other than those specified above (for life assured has attained age 19 [age next birthday] at the date of accident)</li> </ul>	100% 25%

## Key exclusions

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We will not pay any benefit if the injury or death of the life assured (except for Compassionate Death Benefit) is a direct or indirect result of all or any of the followings:

- (I) War, hostilities (whether war is declared or not), rebellion, insurrection;
- (II) Narcotics used by the life assured unless taken as prescribed by a registered doctor, or life assured's abuse of drugs and/or alcohol;
- (III) Attempted suicide, suicide or self-inflicted injuries while sane or insane;
- (IV) Participation in any criminal offence;
- (V) Scuba diving or engaging in or taking part in any kind of race other than on foot;
- (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;
- (VII) Any kind of disease, illness or injury existed before the effective date or date of reinstatement of this plan, whichever is later; and
- (VIII) In case of occupation change from policy issuance, injury or death directly or indirectly related to life assured's occupation, where such occupation is classified as uninsurable by us at the time of the accident.

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

## More about PRUmyprotection 10-pay accident plan

### Plan type

Basic plan

### Benefit term

To age 80 (age next birthday)

### Premium term/Issue age/Currency option

Premium term	Issue age (age next birthday)	Currency option
10 years	1-65	USD

### Premium structure

We reserve the right to review the premium on each policy anniversary and adjust the premium rates accordingly across a particular risk class (including but not limited to occupation class, age and plan level) but not to an individual customer. In addition, we reserve the right not to renew the plan to an individual customer at each policy anniversary during the premium payment term with 30 days prior notice before the policy anniversary.

### Premium and plan level

Occupation Class	Age (age next birthday)	Premium (USD)					
		Plan 1		Plan 2		Plan 3	
		Annual / Monthly		Annual / Monthly		Annual / Monthly	
	1-18	810.0	72.5	NA		NA	
1	19 – 30	710.0	63.5	1,618.8	144.0	3,195.0	285.0
	31 – 40	630.0	56.0	1,436.4	128.4	2,835.0	252.5
	41 – 50	550.0	49.0	1,254.0	111.6	2,475.0	220.0
	51 – 65	490.0	43.5	1,117.2	99.6	2,205.0	197.5
2	19 – 30	920.0	82.0	2,097.6	187.2	4,140.0	370.0
	31 – 40	820.0	73.0	1,869.6	166.8	3,690.0	330.0
	41 – 50	720.0	64.0	1,641.4	146.4	3,240.0	290.0
	51 – 65	630.0	56.0	1,436.4	128.4	2,835.0	252.5
3	19 – 30	1,200.0	107.0	2,736.0	243.6	5,400.0	482.5
	31 – 40	1,070.0	95.5	2,439.6	217.2	4,815.0	430.0
	41 – 50	940.0	84.0	2,143.2	190.8	4,230.0	377.5
	51 – 65	830.0	74.0	1,892.4	169.2	3,735.0	332.5
4	19 – 30	1,660.0	148.0	3,784.8	337.2	7,470.0	667.5
	31 – 40	1,480.0	132.0	3,374.4	301.2	6,660.0	595.0
	41 – 50	1,300.0	116.0	2,964.0	264.0	5,850.0	522.5
	51 – 65	1,140.0	101.5	2,599.2	231.6	5,130.0	457.5

The premium is based on the plan level, occupation class and age of the life assured at policy issuance. Any subsequent change(s) in occupation after the issuance of the policy shall not change the risk class in occupation. However, in cases the new occupation is uninsurable and an accident happens during or resulting from (directly or indirectly) the performance of the duty of this new occupation, all related claims resulting from such accident shall be rejected. Thus, you must inform us within 60 days from the date of the change and we will let you know if the new occupation is not covered.

Class 1 Persons engaged in indoor or professional or clerical occupations  
e.g. doctor, sales (indoor) and secretary

Class 2 Persons engaged in outdoor duties of non-manual work and/or outdoor work of a supervisory nature  
e.g. postman, domestic helper and land surveyor

Class 3 Persons engaged in light manual work without using heavy machine  
e.g. escalator inspector, tennis coach and bus driver

Class 4 Persons engaged in manual work  
e.g. scaffolding worker, security guard (armed) and tow car driver

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### **Termination of this plan**

We will terminate this plan 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
- on the policy anniversary after your 79<sup>th</sup> birthday (the end of Benefit Term); or
- we have paid 100% of the Sum Assured under Accidental Death Benefit, Accidental Dismemberment Benefit, Total Permanent Disability Benefit, Medical Reimbursement Benefit and Extra Caring Benefit; or
- If we decide to cancel your plan by giving you a 30 days' prior written notice to policy anniversary before the end of premium term.

## Remarks

- 1 Accidental Death Benefit or Accidental Dismemberment Benefit will be provided if the life assured dies or sustains an injury and loses the use of a particular part of the body as a result of an accident within 90 days from the date of accident while the policy is in force as at the date of accident.
- 2 Total Permanent Disability Benefit will be provided if the life assured sustains a total permanent disability commencing within 90 days from the date of accident, while the policy is in force, and the condition has continued uninterrupted for a period of 180 consecutive days from its date of first diagnosis and remains total, continuous and permanent at the end of such period. Total Permanent Disability Benefit is not applicable to life assured under aged 19 (age next birthday) on the date of accident.
- 3 Major incidents refer to accidental death, accidental dismemberment and total permanent disability.
- 4 School activities mean any activity (including travelling on the transportation arranged by an acceptable institution) taking place in Hong Kong, which is organised by an acceptable institution or subsidiary clubs and association of such acceptable institution, and such activity must be under the supervision of personnel authorised by the acceptable institution.
- 5 Medically Necessary means the medical treatment should be consistent with the diagnosis and customary medical treatment for the condition in accordance with standards of generally accepted medical practice, and not just for the convenience of the life assured and his/her relative or the registered doctor.
- 6 If the life assured becomes a HKID cardholder after the issuance of this plan, he/she needs to inform us of such change and get our endorsement before the occurrence of accident in order to be eligible for the Medical Reimbursement Benefit.
- 7 24-hour Worldwide Emergency Assistance Services is provided by our designated service provider(s). We make no representation, warranty or undertaking as to the quality and availability of the aforesaid services, and shall not accept any responsibility or liability for the services provided by the designated service provider(s) concerned. Under no circumstance shall Prudential be responsible or liable for the acts or omissions or services of the designated service provider(s). Prudential reserves the right to replace any of the designated service provider(s) and review, revise and change the details, the terms and conditions of the aforesaid services from time to time, as well as to cease and/or suspend the provision of such services at any time at its sole and absolute discretion without giving any prior notice. The provision of such services by the designated service provider(s) and/or the acceptance thereof by you shall constitute a contract between you and the service provider(s) concerned which is separate and independent from the plan.

# 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.

## **What are the risks of surrendering your plan or withdrawing money from your plan?**

The liquidity of an insurance policy is limited. You are strongly advised to reserve adequate liquid assets for emergencies. For any surrender/withdrawal especially at the early stage upon policy inception, you may receive an amount considerably less than the premiums you paid.

## **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 may receive an amount considerably less than the premiums you paid, as well as losing 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

**PRU**myprotection 10-pay accident plan 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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