



FREE Personal Accident

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 offering a FREE Personal Accident (“PA”) insurance with burial benefit to New Pulse PRUShopper Customers. This is part of Pru Life UK’s effort of making life insurance accessible to people who value their health and their families.

Definitions:

1. “New Pulse PRUShopper Customer” means a person who is a registered Pulse member and has not purchased and/or availed of any PRUShopper product.
2. “Campaign Period” is from **18 April to 30 June 2022 or until one hundred fifty thousand (150,000) New Pulse PRUShopper Customers have been covered under the Free Product Offer, whichever comes first.**
3. “Free Product Offer” refers to the Group PA insurance with the following benefits:

Benefit	Coverage Amount
Personal Accident (PA) <ul style="list-style-type: none">▪ Accidental Death and Disablement/Dismemberment▪ Burial Benefit [<i>In case the Life Assured dies due to natural means (illness, stroke, coronary artery disease, etc.) and not due to an accident</i>]	Php 50,000 Php 10,000

** The specified percentage of the PA-ADD Benefit will be paid according to the Schedule of Coverage indicated below. The range is from 1% to 100% of PA-ADD Benefit amount.**

4. “Covered Person” or “Life Assured” shall mean a New Pulse PRUShopper Customer who meets the eligibility requirements of the Free Product Offer and has availed himself/herself of the Free Product Offer.
5. “Policy Benefits (Proof of Cover) of the Free Product Offer (“PB”) is a form and proof of coverage sent to a Covered Person in the PRUServices portion of his/her Pulse app.
6. “Coverage Period” shall mean the coverage period which is stated in the PB. It starts the day that the application for the Free Product Offer is completed and runs for 12 months.
7. “Coverage Start Date” shall mean the start date of the Coverage period.
8. “ADD” shall mean Accidental Death and Disablement/Dismemberment.
9. “Insurer” or “Pru Life UK” refers to Pru Life Insurance Corporation of U.K.
10. “Policy” refers to the group personal accident insurance contract between the Policyholder and the Insurer.
11. “Policyholder” shall refer to Pulse Ecosystems PTE. LTD.

Eligibility Requirements:

1. Must be at least age 18-64 years old
2. Must be registered in Pulse and has not purchased and/or availed of any PRUShopper product.
3. Must be a Filipino citizen residing in the Philippines at the time of insurance application.
4. Must be in good health condition, have no physical or medical impairment, and not have, in the last five (5) years, consulted, nor been treated or examined for more than two (2) weeks by a

doctor for any disease or injury, and not have undergone any medical diagnostic test or procedure, other than for routine pre-employment purposes; and not have been confined for any length of time or had any surgical procedure.

Mechanics:

1. Campaign Period is from **April 18, 2022 to June 30, 2022.**
2. FREE PA will be in effect for 12 months from Coverage Start Date.
3. New Pulse PRUShoppe Customers who have completed the application form are qualified to avail of the Free Product Offer.
4. The Life Assured must also be the New Pulse PRUShoppe Customer.
5. A New Pulse PRUShoppe Customer can only avail of this free Product Offer once. In case multiple policies are erroneously issued, only the earliest policy issued shall take effect.
6. A Covered Person may only be issued one (1) PB which is in force under his/her name at any given time.
7. To make a claim, the Covered Person or beneficiary/ies of the Covered Person must prepare the following documents and submit them through the Pulse App:
 - the claimant's statement;
 - the attending physician's statement(s);
 - the original death certificate or its certified true copy;
 - two (2) valid IDs of Life Assured and primary beneficiaries
 - birth certificate of Life Assured and primary beneficiaries
 - marriage contract (if the enrolled beneficiary is the Life Assured's spouse)

The **Personal Accident – ADD** pays the benefit amount if the Life Assured dies due to Accident or pays a percentage of the Sum Assured based on the table below, if the Life Assured sustains bodily injury due to an Accident which results in any of the following losses within 180 days from occurrence of the Accident

Schedule of Personal Accident-ADD Benefit Coverage

DEATH	100% of Sum Assured
Total, Permanent and Irrecoverable Loss of: BOTH HANDS	100% of Sum Assured
BOTH FEET	100% of Sum Assured
ONE HAND AND ONE FOOT	100% of Sum Assured
ONE HAND	50% of Sum Assured
ARM BETWEEN ELBOW AND WRIST	60% of Sum Assured
ARM AT OR ABOVE BELOW	70% of Sum Assured
ONE FOOT	50% of Sum Assured
LEG BELOW KNEE	60% of Sum Assured
LEG AT OR ABOVE KNEE	70% of Sum Assured
SIGHT OF BOTH EYES	100% of Sum Assured
SIGHT OF ONE EYE	50% of Sum Assured
LOSS OF SPEECH	100% of Sum Assured
HEARING IN BOTH EARS	100% of Sum Assured
HEARING IN ONE EAR	50% of Sum Assured
THUMB	15% of Sum Assured
INDEX FINGER	10% of Sum Assured

MIDDLE FINGER	6% of Sum Assured
RING FINGER	5% of Sum Assured
LITTLE FINGER	4% of Sum Assured
FIRST OF SECOND METACARPAL	3% of Sum Assured
THIRD, FOURTH, OR FIFTH METACARPAL	2% of Sum Assured
LOSS OF TOES ALL OF ONE FOOT	25% of Sum Assured
LOSS OF GREAT TOE	5% of Sum Assured
LOSS OF OTHER THAN GREAT TOE, EACH TOE	1% of Sum Assured
FRACTURED LEG OR PATELLA WITH ESTABLISHED NON-UNION	10% of Sum Assured
SHORTENING OF LEG BY AT LEAST 5 CM.	7.5% of Sum Assured

Exclusions:

The Insurer will not pay any benefit under the Policy for injury caused directly or indirectly, wholly or partly:

- By intentional self-inflicted injury, or suicide or any attempt thereat, subject to Section 27 (Suicide) of the Policy;
- By war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), mutiny, riot, civil commotion, strike, civil war, rebellion, revolution, insurrections, conspiracy, military or usurped power, martial law or state of siege, or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine, or nationalization by or under the order of any government or public or local authority;
- By any weapon or instrument employing atomic fission, thermonuclear fusion or any form of radiation, whether in time of peace or war;
- By congenital anomalies and conditions arising therefrom;
- By pregnancy and resulting childbirth, miscarriage or abortion;
- By cosmetic or plastic surgery, except if necessary solely as a result of injury;
- While the Life Assured is in active service in the armed forces of any country or any international authority. In such an event, upon written notification by the Life Assured, the Insurer shall return the pro-rata premium for any such period of service;
- While in any attempted commission of, or willful participation by the Life Assured in any crime punishable under any prevailing law or ordinance of the Philippines or of any country in which the crime was attempted;
- While resisting lawful arrest;
- While entering, leaving, operating, servicing, or being in, on, or about any aerial or submarine device or conveyance, except as specifically provided herein;
- By medical and surgical treatment except as may be necessary solely as a result of injury;
- By dental care or surgery except to natural teeth if necessitated solely by injury;
- By alcoholism or drug addiction;
- While under the influence of alcohol or unprescribed drugs;
- By disease, bacterial information or out of consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- By hernia, ptomaine, or other bacterial infections which are not pyogenic infections, occurring at the same time with or because of any accidental cut or wound;

- By circumcision, sterilization, artificial insemination, sex transformation, diagnosis and treatment of infertility;
- By mental or nervous disorders or psychiatric related causes;
- By poison, gas or fumes voluntarily or involuntarily taken;
- Unless covered by Dangerous Sports Coverage, by automobile and motorcycle racing, judo, karate, and similar martial arts, scuba diving, hang-gliding, sky diving, bungee jumping and any other dangerous sport
- by homicide or any attempt thereof, or physical injuries, occasioned by a provocation from the Life Assured;
- While the Life Assured is driving or riding a motorcycle as a passenger, except when such is part of his employment or profession, as declared in his application form (as indicated in the Policy Info page, as applicable).

Coverage Limitations:

In any Policy Year, the aggregate benefits payable under Personal Accident-ADD of the Policy in respect of one or more Accidents resulting in such losses within 180 days from date of occurrence of each Accident shall not exceed the Sum Assured. However, notwithstanding the payment of the Sum Assured for said losses, the Insurer will still pay the Sum Assured if the Life Assured dies due to an unrelated Accident while the Policy is in force

Assigning your beneficiaries:

1. It is important to name your beneficiaries to ensure that the proceeds of your plan go to the persons you intended.
2. The nominated beneficiaries are set by default as primary and revocable. The percentage of sharing may be changed anytime in the PRU Services section of Pulse. If you want to change any or all of your 'beneficiaries' designation to irrevocable, or to secondary beneficiary or add more than two (2) beneficiaries, you may send your request to our Contact Center (contact.us@prulifeuk.com.ph).
3. Benefits, if any, are payable to the Life Assured, if alive, otherwise to the Beneficiary named in the Designated Beneficiary form provided such beneficiary is not legally disqualified and survives the Life Assured; otherwise, to the person or persons then surviving in the following order of preference:
 - a. Legal Spouse
 - b. Children
 - c. Parents
 - d. Brothers and Sisters
 - e. Life Assured's Estate

Cancellation

The Group Personal Accident Insurance Policy shall not be cancelled by or on behalf of Pru Life UK except upon written notice to the Policyholder and on the following grounds:

- a. Conviction of a crime arising out of acts increasing the hazard insured against;
- b. Discovery of fraud or material misrepresentation;
- c. Determination by the Insurance Commissioner that the continuation of the policy would violate or would place Pru Life UK in violation of the Insurance Code; and

The Policyholder shall have the duty of informing each Life Assured of the cancellation

Separability

If for any reason, any provision or part of these Terms and Conditions 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.

Master Policy Contract

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