

PRUShield

Terms and Conditions

PRUShield is a yearly renewable term insurance product that provides a Daily Hospital Income Benefit to help the Life Assured cover the cost of hospitalization due to injury or illness and a lump sum benefit in case of the death of the Life Assured.

Product Benefits:

Benefit	Benefit Type	Package 1	Package 2	Package 3	Package 4
Daily Hospital Income Benefit	Daily*	Php 500	Php 750	Php 1,000	Php 1,000
Death Benefit	Lump sum	Php 50,000	Php 75,000	Php 100,000	Php 125,000

** for each day of hospital confinement up to a maximum of 365 days of continuous confinement for the same injury or illness*

Eligibility Requirements:

The Life Assured must meet the following requirements:

1. Must be 18-64 years old at the time of application.
2. Policyowner must also be the Life Assured.
3. Must be a Filipino citizen residing in the Philippines at the time of application.
4. Must own a credit or debit card (VISA/Mastercard/JCB) or an e wallet account such as GCash or Grab Pay under his/her name.
5. Must:
 - a. be in good health;
 - b. have no physical or medical impairment;
 - c. not have, in the last five (5) years, consulted, nor been examined or treated 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
 - d. not have been confined in a hospital for any length of time or had any surgical procedure.

Note: *References to the Life Insured or the Policy Effectivity Date in the Policy Contract shall mean the Life Assured or the Coverage Start Date/Effectivity Date at initial issuance, respectively.*

Waiting Period:

If the cause of confinement is Illness, the Daily Hospital Income Benefit shall only be paid after the waiting period of 30 days from Effectivity Date of this benefit or the date of last reinstatement of this policy and only for such Illness contracted and commencing more than 30 days following the Effectivity Date of this benefit or the last reinstatement of this policy.

Pre-existing Condition:

For the **Daily Hospital Income Benefit**, no amount will be paid if the claim is based on a **pre-existing condition**, unless the Life Insured has been continuously covered for twelve (12) months from Effectivity Date of this benefit or the date of last reinstatement of your policy, and only for expenses incurred after such continuous cover.

A **pre-existing condition** shall refer to an injury, illness or condition which existed or was existing within the two-year period prior to the Effectivity Date of this benefit or the date of last reinstatement of your policy,

whichever is later (the “look-back period”), and for which the Life Insured has been investigated, diagnosed or treated or in which signs or symptoms have manifested and would have caused an ordinary prudent person to seek diagnosis, care or treatment.

Exclusions:

We will not pay the Daily Hospital Income benefit under the following circumstances:

- a. Any period of Hospital confinement wherein the entire confinement has not been previously recommended by a physician.
- b. Pre-Existing Conditions, unless the Life Insured has been continuously covered for twelve (12) months from Effectivity Date or date of last reinstatement, and only for expenses incurred after such continuous cover.
- c. Any Hospital confinement in relation to any dental work, dental treatment, eye examinations, fitting of eye glasses or hearing aid, cosmetic or plastic surgery except to the extent that any of these are necessary for the repair or alleviation of damage to the Life Insured caused solely by accidental bodily injuries necessitating hospital confinement.
- d. Any Hospital confinement which is due to:
 - Congenital anomalies or conditions;
 - Sterilization of either sex or treatment for infertility, circumcision, and sex transformation;
 - Pregnancy (including childbirth, miscarriage or abortion), and all complications arising therefrom
 - Drug addiction or alcoholism; or
 - Any Hospital confinement primarily for diagnosis, x-ray examinations, or physical therapy.
- e. Any Hospital confinement caused by or resulting from one or more of the following:
 - Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
 - Declared or undeclared war or any act thereof;
 - Strikes, riots, civil commotion;
 - Service in the military, naval or air force of any country or international authority;
 - Travel or flight in any vehicle or device for aerial navigation except while riding solely as a fare-paying passenger and not as an operator or crew member, in or on, boarding or alighting from a certificated passenger aircraft operated by a regularly established commercial airline on any regularly scheduled, non-scheduled, special or chartered trip;
 - Commission or attempt to commit an assault or felony;
 - Provoked assault;
 - Injury sustained while under the influence of alcohol or drug, other than proper use of drugs prescribed by a legally qualified medical practitioner;
 - Bacterial infections except pyogenic infections or tetanus or rabies which occur through an accidental cut or wound;
 - Abortion;
 - Nuclear weapons, radiation or radioactivity from any nuclear fuel arising from the combustion of nuclear fuel and self-sustaining process of nuclear fission;
 - Infection with Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or any opportunistic infections and/or malignant neoplasm (tumor) found in the presence of HIV, AIDS or ARC:
 - Deficiency Syndrome shall have the meaning assigned to it by the World Health Organization, at the time of hospitalization;
 - Opportunistic infections include, but are not limited to, the following: pneumocystic carinii pneumonia, organism or chronic enteritis virus and disseminated fungi; and
 - Malignant neoplasm shall include but not to be limited to Kaposi’s Sarcoma, central nervous system lymphoma and/or other malignancies now known or which became known as causes of death in the presence of Acquired Immune Deficiency Syndrome;
 - Psychosis, mental or nervous disorders, sleep disturbance disorders;
 - Poison, gas or fumes voluntarily or involuntarily taken;

- Dangerous sports (such as bungee jumping, martial arts, skateboarding, rollerblading, hang-gliding, windsurfing, mountaineering, rock climbing, bicycle racing, etc.).

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 Policies 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.

Pru Life UK shall also provide a full refund of the premiums paid at the time of purchase and rescind the Policy if any of the following occur:

- 1) If you are found ineligible to purchase this Policy; or
- 2) If the Life Insured is found to be ineligible to be designated as such.

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 with equal sharing. The percentage of sharing may be changed anytime in the My Policies section of Pulse. If you want to change any or all of your beneficiaries' designation to irrevocable, you may send your request to our Contact Center (contact.us@prulifeuk.com.ph).
3. In case you are unable to name a beneficiary or you do not wish to name one, the death benefit will be paid to your estate.

Other Things to Remember:

1. The Life Assured cannot be covered by multiple Pulse PRUShield policies at the same time. If the Life Assured happens to be covered under multiple Pulse PRUShield policies, only the first policy purchased will be payable in the event of claim. We shall refund the premiums of the other policies.
2. PRUShield is available through various product distribution channels of Pru Life UK. Policy premium, including cost of distribution and services, will be the same whether you purchase on PRUShoppe or through a licensed Pru Life UK insurance agent. Should you need a higher coverage or other supplementary benefits not in the online packages, our insurance agents can provide assistance and guide you in your journey.
3. The Life Assured is initially covered for twelve (12) months from the Policy Effectivity Date in the Policy Data Page or the Coverage Start Date in the My Policies section of the Pulse app, until the Coverage End Date. The policy may be renewed annually up to age 64 of the Life Assured, in which case, the Life Assured may be covered until the Policy Expiry Date in the Policy Data Page.

Policy Contract:

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

The Policy Contract and other policy documents may be viewed and downloaded from the My Policies section of the Pulse app. A printed copy of the Policy Contract may be requested via email to contact.us@prulifeuk.com.ph, subject to a printing and delivery fee of PhP500.00. This fee is subject to change and prior notice shall be sent before any such change is implemented.