



FREE Personal Accident Frequently Asked Questions

1. What is the FREE Personal Accident Campaign in Pulse-PRUShoppe

It is a FREE product offering of Personal Accident (“PA”) group insurance with burial benefit extended by Pru Life UK to New Pulse PRUShoppe Customers during the Campaign Period. This is part of Pru Life UK’s effort of making life insurance accessible to people who value their health and their families.

2. Who can avail the FREE Personal Accident?

Any individual who meets the following eligibility requirements can avail of this Free Product Offer:

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 PRUShoppe product at the time of application for the Free Product Offer (New Pulse Prushoppe Customer)
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.

3. When can I avail FREE Personal Accident?

FREE Personal Accident may be availed starting April 20, 2022 up to June 30, 2022 or until one hundred fifty thousand (150,000) New Pulse PRUShoppe Customers have been covered under the Free Personal Accident, whichever comes first.

4. What are the benefits that I or my beneficiary can receive from FREE Personal Accident?

The Free Personal Accident has the following benefits:

Benefit	Benefit Description	Coverage Amount	Payable to
Personal Accident (PA) <ul style="list-style-type: none"> • Accidental Death and Disablement/ Dismemberment (ADD)* 	Pays the benefit amount if the Life Assured dies due to accident or pays a percentage of the Sum Assured if the Life Assured sustains bodily injury due to an accident	Php 50,000	Covered Person /Beneficiary
<ul style="list-style-type: none"> • Burial Benefit 	Pays the benefit in case the Life Assured dies due to natural means (illness, stroke, coronary artery disease, etc.) and not due to an accident	Php 10,000	Beneficiary

*The specified percentage of the ADD Benefit will be paid according to the Schedule of Coverage indicated in the Master Policy Contract. The range is from 1% to 100% of the ADD Benefit amount.

5. How long is the coverage period of the FREE Personal Accident plan?

FREE Personal Accident will be in effect for 12 months from Coverage Start Date.

6. How can I avail the FREE Personal Accident plan?

Free Personal Accident is solely available in Pulse, Pru Life UK's health management app, and is exclusive to New Pulse PRUShoppe Customers who have met the eligibility requirements and have completed the application form.

New Pulse PRUShoppe Customers

- Download Pulse for free from Google Playstore or Apple Appstore
- Sign up and create your account
- Upon signing-in in Pulse, tap on the menu icon  on the bottom right of the Pulse homepage
- Tap on the FREE Personal Accident tile image on the announcement banner
- You will be directed to the product details and application screen. Read through the product details, and on the application screen:
 - fill in and review your personal information
 - read and review the Product Terms & Conditions, Health and Data Privacy declaration,
 - agree on the Health and Data Privacy declaration by checking the tickbox; and
 - tap on the Proceed button
- Your FREE Personal Accident will be issued, and an email confirmation will be sent to your Pulse-registered email
- Nominate your beneficiary/ies via the Add Beneficiary button in the issuance screen

7. What government-issued IDs must be uploaded to avail the FREE Personal Accident plan?

Only the following Government IDs are accepted:

- Philippine Passport
- Driver's license
- SSS ID
- Unified Multi-purpose ID
- Taxpayer Identification Number (TIN)
- Voter's ID
- PhilHealth
- Postal ID
- Professional Regulation Commission (PRC)

Kindly take note that providing the ID number and uploading of valid IDs are mandatory. Other valid government-issued IDs may be uploaded, but user may have to manually input the ID number in the mandatory field.

8. Can I be the New Pulse PruShoppe Customer and have a different Life Assured for my FREE Personal Accident plan?

No, for your FREE Personal Accident policy, the New Pulse PRUShoppe Customer and the Life Assured must be the same person.

9. Can I have more than one (1) FREE Personal Accident?

A New Pulse PRUShoppe Customer can only avail of the FREE Personal Accident plan once. In case multiple policies are erroneously issued, only the earliest policy shall take effect. A Covered Person may only be issued one (1) Policy Benefits document which is in force under his/her name at any given time.

10. Can I extend or renew the FREE Personal Accident after the Coverage Period?

No. Your FREE Personal Accident cannot be extended or renewed after the Coverage Period.

As a New Pulse PRUShoppe Customer, however, you may explore and purchase other available products in PRUShoppe, provided that you meet the eligibility requirements of the product you wish to purchase.

11. How can I or my beneficiary claim from FREE Personal Accident?

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)

Claims submissions are subject to evaluation. We reserve the right to ask you to provide at your own expense more documents or evidence to help Pru Life UK assess the claim.

12. What will happen to my FREE Personal Accident benefits if I miss to nominate a beneficiary?

If you choose not to register a beneficiary immediately or were not able to nominate a beneficiary before your FREE Personal Accident policy is issued, your policy application will still be valid.

If you would like to designate a beneficiary:

- a. Log in to your Pulse account and click on PRUServices.
- b. Tap on your FREE Personal Accident policy and click on the Update Beneficiary button on the right side of the screen.
- c. Fill-out the required information of your beneficiary. Remember to avoid hyphens or other special characters. Once done, click submit.

The nominated beneficiaries are set by default as primary and revocable. The percentage of sharing may be changed anytime in the PRUServices 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).

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

13. Where do I view the Master Policy Contract and other Policy documents?

The Master Policy Contract and other Policy Documents are viewable and downloadable from the Policy Contract tab of the PRUServices section in Pulse.

The Master Policy Contract is also viewable in the corporate webpage of Pru Life UK.

14. Where can I get more information about this offer?

You may visit <https://www.prulifeuk.com.ph/en/we-do-more-for-customers> to view the Master Policy Contract and the complete information on FREE Personal Accident offer of Pru Life UK.

For any questions, you may send an email to PRU Customer Action Team at contact.us@prulifeuk.com.ph or call our Customer helpdesk at (632) 8887 LIFE (8887 5433) within Metro Manila or 1 800 10 PRULINK (1 800 10 7785465) for domestic toll-free hotline.