



PRUPersonal Accident - Standard

Frequently Asked Questions

1. What is PRUPersonal Accident - Standard

PRUPersonal Accident - Standard is a yearly renewable packaged protection plan designed to cover injury or death due to accident. Different packages are available to suit various ages and occupations.

2. Who can avail of PRUPersonal Accident - Standard?

The Policyowner, who must also be the Life Assured, must meet the following requirements:

1. Must be 18-65 years old at the time of application.
2. Must be a Filipino citizen residing in the Philippines at the time of application.
3. 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.
4. 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 not have been confined in a hospital for any length of time or had any surgical procedure.

3. How can I avail of PRUPersonal Accident - Standard?

PRUPersonal Accident - Standard is available through various product distribution channels of Pru Life UK. Policy premiums, including costs 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 not in the online packages, our insurance agents can provide assistance and guide you in your journey.

For Pulse - PRUShoppe Purchase:

Existing Pulse Users

1. Log-in to the Pulse app
2. Tap the PRUShoppe icon on the Pulse homepage 
3. Look for the PRUPersonal Accident - Standard image tile in the PRUShoppe homepage or tap on the 'Explore more and protect yourself – view more products' button
4. Tap on the PRUPersonal Accident - Standard image tile and select your occupation
5. After reading the product details, choose your preferred PRUPersonal Accident-Standard package.
6. Fill in and review your personal information and read the Product Terms & Conditions thoroughly.
7. Pay through debit/credit card or e-wallet
8. Application will be processed after successful payment.

Non-Pulse Users

1. Download the Pulse app for free from the Google Play Store or Apple App Store
2. Sign up and create your account
3. After successful account creation, tap the PRUShoppe icon on the Pulse homepage
4. Look for the PRUPersonal Accident - Standard image tile in the PRUShoppe homepage or tap on the 'Explore more and protect yourself – view more products' button
5. Tap on the PRUPersonal Accident - Standard image tile and select your occupation
6. After reading the product details, choose your preferred PRUPersonal Accident-Standard package.
7. Fill in and review your personal information and read the Product Terms & Conditions thoroughly.
8. Pay through debit/credit card or e-wallet
9. Application will be processed after successful payment.



4. What government-issued IDs must be uploaded to purchase PRUPersonal Accident - Standard?

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 the applicant may have to manually input the ID number in the mandatory field.

5. How long is the coverage period, and what benefits can I receive from PRUPersonal Accident - Standard?

The coverage of PRUPersonal Accident - Standard is 12 months from the Coverage Start Date. The following are the available packages and benefits:

Product Benefits:

PA Standard - Basic Package Benefits*

Benefit	PACKAGE 1	PACKAGE 2	PACKAGE 3	PACKAGE 4
Accidental Death and Disablement/Dismemberment (ADD) Benefit**	Php 50,000	Php 100,000	Php 300,000	Php 500,000
Accidental Total and Permanent Disability Benefit	Php 50,000	Php100,000	Php 300,000	Php 500,000
Murder Benefit	Php 25,000	Php 50,000	Php 150,000	Php 250,000
Renewal Bonus Benefit	5% of ADD	5% of ADD	5% of ADD	5% of ADD
Burial Benefit	Php 5,000	Php 5,000	Php 5,000	Php 10,000

PA Standard - Full Package Benefits*

Benefit	PACKAGE 1	PACKAGE 2	PACKAGE 3	PACKAGE 4
Accidental Death and Disablement/Dismemberment (ADD) Benefit**	Php 50,000	Php 100,000	Php 300,000	Php 500,000
Accidental Total and Permanent Disability Benefit	Php 50,000	Php 100,000	Php 300,000	Php 500,000
Murder Benefit	Php 25,000	Php 50,000	Php 150,000	Php 250,000
Renewal Bonus Benefit	5% of ADD	5% of ADD	5% of ADD	5% of ADD
Burial Benefit	Php 5,000	Php 5,000	Php 5,000	Php 10,000
Accidental Medical Expense Reimbursement Benefit	Php 5,000	Php 10,000	Php 30,000	Php 50,000
Hospital Income Benefit	Php 250	Php 500	Php 1,000	Php 2,000

*Availability of packages that may be selected will depend on the Policyowner/Life Assured's occupation declared in Pulse

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

6. Can I be the Policyowner and have a different Life Assured for my PRUPersonal Accident - Standard policy?

For the PRUPersonal Accident - Standard packages in PRUShope, the Policyowner and the Life Assured must be the same person.

7. How long do I wait before my policy application gets approved?

Once the Policyowner-Life Assured has successfully paid his/her PRUPersonal Accident - Standard, s/he will be directed to the issuance screen where information on the approval and issuance of the policy will be provided.

The Policyowner-Life Assured can view the policy documents in the PRUServices feature of the Pulse app. A confirmation email with a link to the policy documents will also be sent within twenty-four (24) hours to the Policyowner-Life Assured's Pulse-registered email address.

8. Can I renew my PRUPersonal Accident - Standard after the end of the coverage period?

Yes, the Policyowner-Life Assured may renew the PRUPersonal Accident - Standard up to age seventy-two (72).

The renewal of the Policy is subject to compliance with eligibility requirements and the payment of the applicable premium.

The current package may no longer be available for renewal if there has been a change in the occupation of the Policyowner-Life Assured. Available packages and the corresponding premium will depend on the occupation declared by the Policyowner-Life Assured's during renewal.

Automatic renewal may be availed of by clicking on the Activate Automatic Renewal tick box found at the payment summary portion of the PRUPersonal Accident - Standard application page. Only debit and credit card payment methods shall be accepted for this option.

If the Activate Automatic Renewal tick box is not available during application, current PRUPersonal Accident - Standard Policyowners-Life Assureds will still receive a notification from Pru Life UK prior to the expiration of their PRUPersonal Accident - Standard policy that the policy is about to expire and of the option to renew it via the Renew Policy Button found in the PRUServices feature of thePulse app.

9. Can I cancel my policy?

Yes, 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 the Policy is not suitable to your needs and wish to cancel it, you must immediately notify us through PRUServices 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.

Once the Free Look Period has ended, the cancel button will be disabled, and any notice of cancellation must be sent via email to contact.us@prulifeuk.com.ph.

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 you are found to be ineligible to be designated as the Life Assured.

10. Can I avail of more than one PRUPersonal Accident - Standard policy?

The Policyowner-Life Assured cannot be covered by multiple Pulse PRUPersonal Accident - Standard policies at the same time. If the Policyowner-Life Assured happens to be covered under multiple Pulse PRUPersonal Accident - Standard policies, only the first policy purchased will be payable in the event of a claim. We shall refund the premiums of the other policies.

Should you wish to have another PRUPersonal Accident - Standard policy or a PRUPersonal Accident - Standard policy with higher coverage, you may contact your agent or contact.us@prulifeuk.com.ph, subject to full underwriting.

11. Can I upgrade or downgrade my PRUPersonal Accident - Standard in Pulse?

No, a Policyowner-Life Assured with an existing PRUPersonal Accident - Standard plan cannot upgrade or downgrade, or purchase another Pulse PRUPersonal Accident - Standard package.

A Policyowner-Life Assured will only be allowed to purchase, upgrade or downgrade to a different PRUPersonal Accident - Standard Package if the existing in-force PRUPersonal Accident - Standard expires or is voluntarily cancelled.

12. Where do I view my Policy Contract?

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

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.

13. Can I convert my PRUPersonal Accident - Standard to another insurance plan?

No, PRUPersonal Accident - Standard is not convertible to any other Pru Life UK plan or policy.

14. I got hospitalized due to an accident the day after I purchased my PRUPersonal Accident - Standard policy. Can I immediately claim the hospital income benefit?

Yes, you may immediately claim the Hospital Income Benefit.

However, please note that claims submissions are subject to evaluation. We reserve the right to ask you or your claimant to provide at your own expense documents or evidence to help Pru Life UK assess the claim.

15. How do I file a claim on Hospital Income benefit?

You or your claimant must give us a written notice of hospitalization within thirty (30) days of the start of your hospital confinement. The claims requirements must be submitted within ninety (90) days from hospital discharge via the Register Claims button found in PRUServices feature of Pulse.

The following are the requirements for Hospital Income benefit claims submissions:

- Accomplished claimant's statement
- Attending physician's statement
- Admission summary & discharge clinical abstract summary; and
- Duly certified statement of account of hospitalization
- Two (2) valid IDs of Life Assured

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

16. Will the policy terminate if the Hospital Income Benefit is paid to the Life Assured?

No, your policy will not terminate even if the Hospital Income Benefit is paid.

17. Can I receive the Accidental Death and Disablement Benefit for any type of injury?

The Accidental Death and Disablement Benefit is payable for injuries or accidents that are not caused by certain circumstances such as self-inflicted injury, alcoholism, or resisting lawful arrest, among others. For the full list of these circumstances, you may refer to the Exclusions section of your Product Terms and Conditions or Policy Contract.

18. Is the Accidental Death and Disablement Benefit payable in full for any type of injury or disablement?

The percentage of the Accidental Death and Disablement (ADD) benefit payable to the Policyowner-Life Assured depends on the type of injury sustained.

For example, should the Policyowner-Life Assured suffer from a loss of one hand, 50% of the ADD benefit will be payable, while 100% of the ADD benefit is payable to the Life Assured for loss of both hands. You may refer to your Product Terms and Conditions or Policy Contract for the Schedule of ADD Benefit Coverage.

19. Will the policy terminate if a claim on Accidental Death and Disablement Benefit is paid to the Life Assured?

The policy will terminate if the claim for accidental death benefit is paid. If it is a claim for accidental disablement benefit that is paid, the policy will not terminate unless claim is 100% of the Sum Assured.

20. I am a beneficiary of a PRUPersonal Accident - Standard policy, how do I claim the death benefit?

As a beneficiary, you can submit the requirements via the Register Claims button found in PRUServices portion of Pulse. The following are the requirements for death claims submissions:

- Accomplished claimant's statement
- Attending Physician's Statement
- Original death certificate or certified true copy
- Birth or baptismal certificate of the Life Assured and primary beneficiary/es; and
- Current Policy Data Page
- Two (2) valid IDs of Life Assured and Primary Beneficiary/ies

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.

21. I was not able to designate my beneficiary for PRUPersonal Accident - Standard during the application process, how can I nominate one?

If you choose not to register a beneficiary immediately or were not able to nominate a beneficiary before your PRUPersonal Accident - Standard 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 PRUPersonal Accident - Standard 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).

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.

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

You may visit www.prulifeuk.com.ph for the latest information on PRUPersonal Accident - Standard.

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.

PULSE Application

Frequently Asked Questions

1. What is PULSE?

PULSE is Prudential's AI-powered health management app. It aims to empower its users to take control of their wellbeing with tools like Healthcheck which gives users a glimpse of their overall health, and Symptom Checker which allows them to look into what they are currently feeling.

2. Where can PULSE be downloaded?

PULSE can be downloaded for FREE through the Google Play Store or the Apple App Store.

3. I have forgotten my password. How do I unlock my account?

You may unlock your account by following the steps below:

- Click on 'Forgot Password'
- Type the email address that was registered in Pulse
- Wait for the temporary password that will be sent to your registered email
- Log in using the temporary password
- Change the temporary password to your preferred password

4. My Pulse app does not seem to be working!

- Ensure that you have a stable internet connection.
- Check Google Play Store or the Apple App Store for updates.
- Restart your Pulse app and log in.
- If the problem persists, restart your device. You may also need to uninstall and reinstall the app.

5. Can I update my profile in Pulse (gender, country code, phone number, and email address)?

For now, gender, country code, phone number, and email address are not editable in Pulse. These fields will be editable soon.

6. What Operating System (OS) should I have to download and use Pulse?

Pulse works best with the most current OS versions of your device. However, you may also download and use Pulse on your device with at least one OS version lower from the current available version.

(i.e. If the latest OS versions are Android 12 & iOS 15, users should at least have Android 11 or iOS 14 OS versions for the best Pulse experience)

7. I am unable to download Pulse or view Pulse in Google Play Store/App Store, what should I do?

For Apple App Store:

- Open the Apple App Store
- Go to Account
- Click Apple ID (email address)
- Click Country/Region
- Select Philippines

For Google Play Store:

- Open the Play Store app on your Android device.
- Slide out the left menu and select Account.
- Check the Country and profiles entry in the menu, if you have access to the country-switching option
- Tap this Country category and select Philippines.

If Pulse is still not searchable, please provide the following and send to the PRU Customer Action Team at contact.us@prulifeuk.com.ph:

- Name
- Email address
- Date of Birth
- Phone model
- OS version
- Screenshot of the error

8. My touch ID was not recognized, what can I do about this error?

Please check your mobile device fingerprint security and try again.