

PRUPersonal Accident - Standard

Terms and Conditions

PRUPersonal Accident – Standard (PA-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.

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.*

Schedule of ADD Benefit Coverage:

LOSS OF LIFE of the Insured	100% of Sum Insured
Total, permanent and irrecoverable loss of: BOTH HANDS	100% of Sum Insured
BOTH FEET	100% of Sum Insured
ONE HAND AND ONE FOOT	100% of Sum Insured
ONE HAND	50% of Sum Insured
ARM BETWEEN ELBOW AND WRIST	60% of Sum Insured
ARM AT OR ABOVE ELBOW	70% of Sum Insured
ONE FOOT	50% of Sum Insured
LEG BELOW KNEE	60% of Sum Insured
LEG AT OR ABOVE KNEE	70% of Sum Insured
SIGHT OF BOTH EYES	100% of Sum Insured
SIGHT OF ONE EYE	50% of Sum Insured
LOSS OF SPEECH	100% of Sum Insured
HEARING IN BOTH EARS	100% of Sum Insured
HEARING IN ONE EAR	50% of Sum Insured
THUMB	15% of Sum Insured
INDEX FINGER	10% of Sum Insured
MIDDLE FINGER	6% of Sum Insured
RING FINGER	5% of Sum Insured
LITTLE FINGER	4% of Sum Insured
FIRST OR SECOND METACARPAL	3% of Sum Insured
THIRD, FOURTH, OR FIFTH METACARPAL	2% of Sum Insured
LOSS OF TOES ALL OF ONE FOOT	25% of Sum Insured
LOSS OF GREAT TOE	5% of Sum Insured
LOSS OF OTHER THAN GREAT TOE, EACH TOE	1% of Sum Insured
FRACTURED LEG OR PATELLA WITH ESTABLISHED NON-UNION	10% of Sum Insured
SHORTENING OF LEG BY AT LEAST 5 CM.	7.5% of Sum Insured

Eligibility Requirements:

The Life Assured must meet the following requirements:

1. Must be 18 to 65 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.*

Exclusions:

The Company will not pay any benefit under this Policy for Injury caused directly or indirectly, wholly or partly, by any of the following circumstances:

- a. by intentional self-inflicted injury, suicide or any attempt thereat, while sane or insane;
- b. 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;
- c. by any weapon or instrument employing atomic fission, thermonuclear fusion or any form of radiation, whether in time of peace or war;
- d. by congenital anomalies and conditions arising therefrom;
- e. by pregnancy and resulting childbirth, miscarriage or abortion;
- f. by cosmetic or plastic surgery, except as a result of Injury;
- g. while the Insured is in active service in the armed forces of any country or any international authority, and in such an event, upon written notification by the Insured, the Company shall return the pro-rata premium for any such period of service;
- h. while in any attempted commission of, or willful participation by the Insured in any crime punishable under any prevailing law or ordinance of the Philippines or of any country in which the crime was attempted;
 - i. while resisting lawful arrest;
 - j. while entering, leaving, operating, servicing, or being in, on, or about any aerial or submarine device or conveyance;
- k. by medical and surgical treatment except as may be necessary solely as a result of Injury;
- l. by dental care or surgery except to natural teeth as occasioned by Injury;
- m. while under the influence of alcohol or unprescribed drugs;
- n. by alcoholism or drug addiction;
- o. by disease, bacterial infection or out of or consequent upon or contributed to by Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC);
- p. 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;
- q. by circumcision, sterilization, artificial insemination, sex transformation, diagnosis and treatment of infertility;
- r. by mental or nervous disorders;
- s. by poison, gas or fumes voluntarily or involuntary taken;
- t. 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;

- u. by homicide or any attempt thereof, or physical injuries, occasioned by the provocation by the Insured; and
- v. while the Insured is driving or riding a motorcycle for recreational purposes which include but are not limited to motor cross racing, joy riding, cross country riding, training, test diving, etc. or back riding in a motorcycle with or without sidecar.

Coverage Limitations:

In any policy year, the aggregate benefits payable under Accidental Death and Disablement/Dismemberment and Accidental Total and Permanent Disability in respect of one or more Accidents resulting in losses within one hundred eighty (180) days from the date of each Accident shall not exceed the Sum Assured. However, notwithstanding the payment of amounts equivalent to the Sum Assured for such losses, the Company will still pay the Sum Assured for accidental death as a result of a separate Accident or Injury while the Policy is in force.

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.

Short Period Rate Scale:

If the Insured cancels this Policy, notice of which must also be in writing (via contact.us@prulifeuk.com.ph), the earned premiums to be retained by the Company shall be computed as the total basic annual premium multiplied by the applicable percentage indicated below:

2 months (minimum)	65%
3 months	70%
4 months	75%
5 months	80%
6 months	85%
Over 6 months	100%

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 the persons then surviving in the following order of preference:
 - *Legal spouse and children*
 - *Parents*
 - *Brothers and sisters*
 - *Insured's estate*

Other Things to Remember:

1. The Life Assured cannot be covered by multiple Pulse PRUPersonal Accident – Standard policies at the same time. If the 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 claim. We shall refund the premiums of the other policies.
2. PRUPersonal Accident - Standard 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 PRUShope 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.
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 72 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.