



## **PRUPersonal Accident** *Frequently Asked Questions*

### **1. What is PRUPersonal Accident?**

PRUPersonal Accident is a yearly renewable packaged protection plan offered by Pru Life Insurance Corporation of U.K. ("Pru Life UK") designed to cover injury or death due to accident. Different packages that suit various ages and occupations are available in Glnsure found within GCash, a mobile wallet app, for easy-to-apply-for insurance products with bite-sized coverage.

### **2. Who can avail of PRUPersonal Accident?**

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 have a fully verified GCash account under their 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 in Glnsure of GCash?**

1. Log-in to GCash app
2. Tap the Glnsure icon on the GCash homepage
3. Under Explore Categories, click "ALL" to view all product categories
4. Under All Categories, look for the "PRUPersonal Accident" tile or use the search function and type in PRUPersonal Accident
5. Select your chosen product package, fill-out the form, read and agree on the health declarations and product terms & conditions, then click Proceed
6. Confirm the payable amount and pay using GCash
7. Confirmation of plan purchase will be reflected after successful payment transaction

### **4. What government-issued ID numbers must be inputted in the application form to purchase PRUPersonal Accident in Glnsure of GCash?**

Any of the following Government ID numbers will be 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)
- Phil ID

Kindly take note that providing the ID number is mandatory. Only fully verified Gcash users (that has undergone Gcash KYC and verification process) will be allowed to purchase PRU Life UK products that's available in Gcash.

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

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

**Product Benefits:**

**PRUPersonal Accident - Basic Package Benefits\***

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

*\*The packages that may be selected will depend on the Policyowner/Life Assured's occupation declared at application.*

*\*\*The applicable 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 the ADD Benefit amount.*

**PRUPersonal Accident - Full Package Benefits\***

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

*\*The packages that may be selected will depend on the Policyowner/Life Assured's occupation declared at the time of application.*

*\*\*The applicable 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 policy?

No, for PRUPersonal Accident 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 has successfully paid his/her PRUPersonal Accident, s/he will be directed right away to the Congratulations page where the product name and reference number will be displayed.

An email confirmation that the Policy has been issued and is in force will be sent to your email address on record. Within twenty-four (24) hours from policy purchase, another email will be sent which includes all policy documents, including the Policy Contract.

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

Yes, the Policyowner-Life Assured may renew the PRUPersonal Accident 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.

Further communications will be sent to your contact details prior your Coverage End Date for the renewal process.

9. Can I cancel my policy?

You will be given a period of fifteen (15) days from your Policy Receipt Date to review your Policy. This is called the Free Look Period.

Pru Life UK will send a confirmation that the Policy has been issued and is in force to your email address on record. Within twenty-four (24) hours from policy purchase, another email will be sent which includes all policy documents, including the Policy Contract. The date that the email with the policy documents is sent shall be considered as your policy receipt date and your 15-day Free Look Period will begin on this date. The Free Look period is applicable at the initial purchase of the Policy only.

If you decide that this Policy is not suitable to your needs and wish to cancel it, you must immediately notify us through Cancel My Policy button in My Insurance tab under Ginsure within Gcash app 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 My Policy button will no longer be available, and any notice of cancellation must be sent via email to [contact.us@prulifeuk.com.ph](mailto: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 policy?

No, the Policyowner-Life Assured cannot be covered by multiple PRUShoppe PRUPersonal Accident policies at the same time regardless of the channel it will be purchased. If the Policyowner-Life Assured happens to be covered under multiple PRUShoppe PRUPersonal Accident 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 policy or a PRUPersonal Accident policy with higher coverage, you may contact your agent or [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph). Your application in this regard may be subject to full underwriting.

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

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

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

#### 12. Where do I view my Policy Contract?

Your Policy Contract and other Policy Documents are sent within twenty-four (24) hour from policy purchase to the Policyowner's email address.

A printed copy of the Policy Contract may be requested via email to [contact.us@prulifeuk.com.ph](mailto: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 to another insurance plan?

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

#### 14. 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 from the start of your hospital confinement. The claims requirements must be submitted to [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph) within ninety (90) days from hospital discharge.

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.

15. I got hospitalized due to an accident the day after I purchased my PRUPersonal Accident 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.

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 the claim amount is equivalent to 100% of the Sum Assured.

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

As a beneficiary, you can submit the requirements via sending an email to [contact.us@prulifeuk.com.ph](mailto:contact.us@prulifeuk.com.ph). 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 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 policy is issued, your policy application will still be valid.

The nominated beneficiaries are set by default as primary and revocable and with equal sharing. If you wish to elect and/or change your beneficiary, change a beneficiary designation to irrevocable (or otherwise) or change the percentage of sharing of the insurance proceeds, or add more than two (2) beneficiaries, you may do so at any time during the coverage period of your policy by sending an email to [contact.us@prulifeuk.com.ph](mailto: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 the persons then surviving in the following order of preference:

- *Legal spouse and children*
- *Parents*
- *Brothers and sisters*
- *Insured's estate*

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

You may visit <https://www.prulifeuk.com.ph/en/partners/ginsure/pastandard> for the latest information on PRUPersonal Accident.

For any questions, you may send an email to PRU Customer Action Team at [contact.us@prulifeuk.com.ph](mailto: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.