

PRUPersonal Accident

Terms and Conditions

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 GInsure found within GCash, a mobile wallet app, for easy-to-apply-for insurance products with bite-sized coverage.

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.*

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. Must also be the Policyowner.
3. Must be a Filipino citizen residing in the Philippines at the time of application.
4. Must have a fully verified GCash account under their 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:

Pru Life UK will not pay any benefit under the 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, Pru Life UK 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 the Accidental Death and Disablement/Dismemberment and Accidental Total and Permanent Disability benefit 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, Pru Life UK 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:

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 the My Insurance tab under Ginsure within the 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.

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 Insured is found to be ineligible to be designated as such.

Short Period Rate Scale:

If the Policyowner cancels this Policy, notice of which must also be in writing (via contact.us@prulifeuk.com.ph), the earned premiums to be retained by Pru Life UK 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 Policy go to the persons you intended.
2. The nominated beneficiaries are set by default as primary and revocable with equal sharing. If you want to change the designation of any beneficiary to irrevocable or change the percentage of sharing, you may send your request by email 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 PRUShoppe PRUPersonal Accident policies at the same time. If the Life Assured happens to be covered under multiple PRUShoppe PRUPersonal Accident 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 is available through various product distribution channels of Pru Life UK. The policy premium, inclusive of cost of distribution or platform fees, 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.
3. Details of your PRUPersonal Accident may also be viewed via PRUServices of Pulse app upon linking of your policy. Detailed instructions on how to link your policy is found in the second (2nd) email confirmation sent to your registered email address together with your policy documents.
4. The Life Assured is initially covered for twelve (12) months from the Policy Effectivity Date in the Policy Data Page sent to the Policyowner's registered email address or the Coverage Start Date in the PRUServices section of the Pulse app, if the Policy has been linked, until the Coverage End Date. The package may be renewed annually up to age seventy-two (72) of the Life Assured.

Policy Contract:

The Policy Contract contains all the 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 are attached to the email confirmation Pru Life UK sent you within twenty-four (24) hours after policy issuance. 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.