



**PRUBabies Campaign: FREE PRUMedCare – Select Infectious Diseases
Terms and Conditions**

Pru Life UK continues to show PRULove and appreciation to its customers by giving away FREE PRUMedCare – Select Infectious Diseases coverage as part of its PRUBabies Campaign in celebration of Prudential's 175th anniversary. This is part of Pru Life UK's aim to do more for its customers by making life insurance accessible to people who value their health and their families.

Definitions:

1. **"Campaign Period"** is from **5 May 2023 to 29 February 2024** or until one hundred seventy-five thousand (175,000) FREE PRUMedCare – Select Infectious Diseases voucher codes have been given away, whichever comes first.
2. **"Coverage Period"** shall mean the coverage period which is stated in the Policy Benefits Page. It starts on the day the Free Product Offer is issued and runs for 6 months.
3. **"Coverage Start Date"** shall mean the start date of the Coverage period.
4. **"Covered Infectious Disease"** shall mean Dengue, Typhoid, Measles, or Malaria.
5. **"Death Benefit"** is the lump sum amount of Php 50,000 given to the beneficiary of the Life Assured, if the Life Assured's immediate cause of death is due to Dengue, Measles, Malaria, or Typhoid.
6. **"Diagnosis Benefit"** is the lump sum amount of Php 5,000 given to the Policyowner if the Life Assured was diagnosed with Dengue, Measles, Malaria, or Typhoid.
7. **"Dengue"** refers to an acute infectious disease caused by a flavivirus and transmitted by Aedes mosquitos. This is characterized by high fever, headache severe muscle and joint pain, and a rash.
8. **"Free Product Offer"** refers to the FREE PRUMedCare – Select Infectious Diseases product with the following benefits for a period of 6 months from the Coverage Start Date:

Benefit	Coverage Amount
Diagnosis Benefit for diagnosis of Dengue, Measles, Malaria, or Typhoid	Php 5,000
Death Benefit for death due to Dengue, Measles, Malaria, or Typhoid	Php 50,000

Please refer to the PRUMedCare – Select Infectious Diseases Policy Contract for the full details on the conditions of the benefits and definitions of the covered Infectious Diseases.

9. **"Life Assured"** shall refer to the Newborn.
10. **"Malaria"** refers to a disease caused by parasites that are transmitted to people through the bites of infected female Anopheles mosquitoes. It is an acute febrile illness where the first symptoms are fever, headache, and chills.
11. **"Measles"** refers to a disease caused by a virus in the paramyxovirus family. It is normally spread through direct contact and through the air. Initial symptoms, which usually appear 10-12 days after infection, include high fever, a runny nose, bloodshot eyes, tiny white spots on the inside of the mouth, and macular lesions.
12. **"Newborn"** means any child of the Policyowner who is 7 days to 11 months old when the Policyowner redeems the Free Product Offer during the redemption period.
13. **"Policyowner"** shall mean any individual who meets the eligibility requirements and avails of the Free Product Offer.
14. **"Redemption Period"** is from 5 May 2023 to 29 February 2024 and shall mean the period when the Free Product Offer is valid and may be redeemed.
15. **"Typhoid"** refers to an infection caused by the bacterium Salmonella Typhi. It is usually spread through contaminated food or water. Symptoms include prolonged high fever, fatigue, headache, nausea, abdominal pain, and constipation or diarrhea.

Eligibility Requirements:

For the Policyowner:

1. Must be at least 18 years old at the time of application.
2. Must be a Filipino citizen residing in the Philippines at the time of application.
3. Must be the parent of the Life Assured.

For the Life Assured:

1. Must be 7 days old to 11 months old at the time of application.
2. Must be a Filipino citizen residing in the Philippines at the time of application.
3. Must be in good health, must not have signs and symptoms related to Dengue, Typhoid, Malaria, or Measles and must not have been diagnosed with Dengue, Typhoid, Malaria, or Measles at the time of application of the policy.
4. Must not have any existing PRUDengue MedCare or PRUMedCare – Select Infectious Diseases coverage at the time of redemption of the Free Product voucher.

Mechanics:

1. Campaign Period is from **5 May 2023 to 29 February 2024 or until one hundred seventy-five thousand (175,000) FREE PRUMedCare – Select Infectious Diseases voucher codes have been given away, whichever comes first.**
2. FREE PRUMedCare – Select Infectious Diseases provides coverage for 6 months from the Coverage Start Date.
3. Select individuals with a newborn child, whether an existing, new, or prospective Pru Life UK customer, may receive a Free Product Offer voucher code from their Pru Life UK licensed agent at the agent's discretion.
4. Only individuals who meet the eligibility requirements of the Policyowner and Life Assured may redeem the Free Product Offer using the given Free Product Offer voucher code by completing the application form found in <https://campaigns.prulifeuk.com.ph/prubabies>.
5. A Life Assured may only have one (1) Free Product Offer which is in force under his/her name at any given time. In case multiple policies are erroneously issued, only the earliest policy issued shall take effect.
6. The Policyowner or his or her beneficiary/ies can no longer claim any other benefits of the Free Product Offer if the Death Benefit in connection with this Free Product Offer has already been claimed.

Waiting Period:

The Waiting Period is the period of fourteen (14) days after the Coverage Start Date which must pass before Dengue or any of the Covered Infectious Diseases becomes covered under the Policy. During the Waiting Period, the Life Assured must not have any signs and symptoms of, been diagnosed with or had his/her first consultation with a Physician in relation to Dengue, Typhoid, Measles, or Malaria.

Exclusions:

1. Diagnosis Benefit

The lump sum benefit will not be paid if the signs and symptoms, diagnosis, or first consultation with a Physician related to any Covered Infectious Disease occurred before the Coverage Start Date or within the fourteen (14)-day waiting period after the Coverage Start Date.

2. Death Benefit

The lump sum benefit will not be paid to the beneficiary/ies of the Life Assured if:

- a. The cause of death of the Life Assured was Dengue, Typhoid, Measles, or Malaria, but the signs and symptoms, diagnosis, or first consultation with a Physician related to Dengue, Typhoid, Measles, or Malaria occurred prior to the Coverage Start Date or within the Waiting Period; or
- b. If the Life Assured dies beyond fourteen (14) days from the date of diagnosis of Dengue, Typhoid, Measles or Malaria.

Rescission

We will rescind the Policy if we discover that:

1. The Policyowner or Life Assured does not meet any of the eligibility conditions;
2. If the Life Assured is already insured with an existing coverage offered by Pru Life UK for any Covered Infectious Disease, as shown in the Policy Benefits Page; or
3. Subject to the incontestability clause in the Policy Contract, the Policyowner or Life Assured committed fraud, concealment, or material misrepresentation in relation to the Policy.

Assigning 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. If you want to change the designation of any or all of your beneficiaries to irrevocable or change the percentage of sharing, you may send your request to our Contact Center (contact.us@prulifeuk.com.ph).
3. The Diagnosis Benefit for diagnosis of Dengue, Typhoid, Measles, or Malaria shall be paid to the Policyowner named in the Policy Info Page, provided the Policyowner survives the Life Assured; otherwise, to the person or persons then surviving the Life Assured in the following order of precedence, in equal shares:
 - Parent/s;
 - Sibling/s; or
 - Life Assured's Estate
4. The Death Benefit for death due to Dengue, Typhoid, Measles, or Malaria shall be paid to the Beneficiary/ies named in the Designated Beneficiary Page provided such Beneficiaries are not legally disqualified and survive the Life Assured; otherwise, to the Policyowner named in the Policy Info Page, provided the Policyowner survives the Life Assured; otherwise, to the person or persons then surviving the Life Assured in the following order of preference, in equal shares:
 - Parent/s;
 - Sibling/s; or
 - Life Assured's Estate

Other Things to Remember:

1. No new product purchase is required to avail of this offer.
2. As this is a free product offer, any and all references to refund of premium paid in the Free Look, Cancellation and Rescission, Product Renewal, and Short Period Rate Scale provisions of the PRUMedCare - Select Infectious Diseases Policy Contract are understood and agreed to not apply to this product offer.
3. Claims request may be submitted via PLUK business centers or via email at contactclaims@prulifeuk.com.ph. The following are the requirements to request a claim:
 - Claimant's Statement accomplished by the Policyowner
 - Attending Physician's Statement accomplished by the Policyowner
 - One (1) valid government-issued photo-bearing ID or identification document of the Life Assured
 - Confirmatory laboratory test results on the applicable infectious disease:

For Dengue

- Dengue Virus Antigen Detection (NS1);
- Dengue IgM (MAC-ELISA); or
- Thrombocyte count less than 100,000/mm³ and with hospital confinement as shown by:
 - Admission summary and discharge clinical abstract summary, and
 - Duly certified statement of account of hospitalization

For Typhoid

- The diagnosis must be confirmed by the Life Insured's attending physician, accompanied by any of the following confirmatory tests for Typhoid or Paratyphoid Fever:
 - Widal test for S typho O values of more than or equal to 1/200;

- Stool, Urine, Blood or Bone Marrow culture to detect Salmonella enterica serotype Typhi (S. typhi), or value > 7 from the results of the tubex test; or
- Typhidot test

For Measles

- The diagnosis must be confirmed by the Life Insured's attending physician, accompanied by the following confirmatory tests for Measles:
 - Measles (Rubeola) IgM antibody
 - Positive test related to recent immunization is excluded.

For Malaria

- The diagnosis must be confirmed by the Life Insured's attending physician, accompanied by the following confirmatory tests for Malaria:
 - Peripheral smear for Malaria parasites (MP test)
 - Measles (Rubeola) IgM antibody

- For death claim, an original or certified true copy of the death certificate with registry number.
4. The benefits will be given as a lump sum through fund transfer or cheque pickup within ten (10) working days from submission of the complete claim requirements. If the claim is disapproved, we shall send a notice to the Claimant through his/her registered email.

Policy Contract:

The Policy Contract contains the complete terms and conditions of this Product as specified in this document. 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 that Pru Life UK will send you 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.

- I have read, understood, agree to, and confirm the Product Terms and Conditions as Policyowner and for the Life Assured.

About Prudential plc

Prudential plc provides life and health insurance and asset management in 23 markets across Asia and Africa (at 31 December 2022). The business helps people get the most out of life, by making healthcare affordable and accessible and by promoting financial inclusion. Prudential protects people's wealth, helps them grow their assets, and empowers them to save for their goals. The business has dual primary listings on the Stock Exchange of Hong Kong (2378) and the London Stock Exchange (PRU). It also has a secondary listing on the Singapore Stock Exchange (K6S) and a listing on the New York Stock Exchange (PUK) in the form of American Depositary Receipts. It is a constituent of the Hang Seng Composite Index and is also included for trading in the Shenzhen-Hong Kong Stock Connect programme.

Prudential is not affiliated in any manner with Prudential Financial, Inc. a company whose principal place of business is in the United States of America, nor with The Prudential Assurance Company Limited, a subsidiary of M&G plc, a company incorporated in the United Kingdom. <https://www.prudentialplc.com/>

About Pru Life UK

Pru Life UK is the number one life insurer in the Philippines for two consecutive years in terms of new business annual premium equivalent (2020-2021) and led in the renewal premium income from variable life insurance products ranking (2021) according to the Insurance Commission. Established in 1996, Pru Life UK has expanded its reach to over 190 branches in the Philippines, with the largest life insurance agency force of more than 33,000 licensed agents. It is headquartered in Uptown Bonifacio, Taguig City.

For more information: www.prulifeuk.com.ph