

PRODUCT: PRUHEALTH PRIME – SELECT BREAST CANCER

Terms and Conditions

PruHealth Prime – Select Breast Cancer is the first breast cancer specific product in the market and is made possible by Pru Life UK. Part of the Company's efforts to make life insurance accessible to more Filipinos, said product will be made available in Pulse, Pru Life UK's platform for insurance products with bite-sized coverage and very affordable premiums and are easy to apply for.

Product Variants:

Variant	Coverage Term	Benefits
Basic	12 Months	Diagnosis Benefit: Php 10,000
Extra	12 Months	Diagnosis Benefit: Php 10,000 Surgical Benefit: Php 20,000

- Diagnosis benefit is available when Breast Cancer is confirmed by the presence of any malignant tumor positively diagnosed with histological confirmation and characterized by the uncontrolled growth of malignant cells of the mammary glands and invasion of breast tissue. It includes carcinoma-in-situ, a focal autonomous new growth of carcinomatous cells which have not yet infiltrated normal tissue beyond the epithelial basement membrane. This excludes all neoplasms or tumors which are classified as pre-malignant, having borderline malignancy, having any degree of malignant potential, having suspicious malignancy or of uncertain or unknown behavior.
- Surgical benefit will become available when Breast Cancer and Lumpectomy or Mastectomy surgery are confirmed by the Life Assured's attending Physician, accompanied by a breast cancer biopsy report, duly certified surgical pathology result for the Lumpectomy and Mastectomy and duly certified record of operation.

Eligibility Requirements for Policyowner/Life Assured:

1. Must be female within ages 25-45 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) under her name.
4. Must not have any immediate family members who suffered from breast cancer.
5. Must have never been treated or examined for, or had and does not have any existing or known indication of tumor or mass, or Breast Cancer.

Waiting Period:

The period within thirty (30) days after the Coverage Start Date where the Life Assured must not have signs and symptoms related to Breast Cancer, must not have been diagnosed, or had her first consultation with a Physician related to Breast Cancer.

Diagnosis and Surgical Benefit Exclusions:

We will not pay the Benefit under this section in any of the following circumstances:

- 1) if the signs and symptoms, diagnosis, or first consultation with a Physician related to Breast Cancer occurred before the Coverage Start Date or within the thirty (30)-day waiting period, which is thirty (30) days after the Coverage Start Date;
- 2) if the Breast Cancer was not diagnosed while the Life Assured is alive;
- 3) if the Breast Cancer is on account of or contributed by, either directly or indirectly, any of the following causes:
 - a. a Pre-Existing Condition;
Pre-Existing Condition means an illness, sickness, or condition which existed prior to the Coverage Start Date of this Benefit, in respect of which the Life Assured:
 - i. had signs or symptoms of the illness, sickness, or condition;
 - ii. was aware, or a reasonable person in the Life Assured's position would have been aware;
 - iii. sought or should have sought advice or treatment (conventional or alternative) from a medical practitioner or other allied health professional, in circumstances where a reasonable person in the Life Assured's position would have sought such advice or treatment; or

- iv. has had a medical treatment, consultation or been prescribed medication or therapy.
- b. Radiation/Toxics from the explosion / installation of Nuclear Weapon, Chemical Weapon;
- c. in the presence of Human Immunodeficiency Virus (HIV) infection or a HIV related illness including Immune Deficiency Syndrome (AIDS) or AIDS-related complex, except where the HIV infection is due to a blood transfusion, organ transplant or is occupationally acquired;
- d. intentional self-inflicted act or injury while sane or insane;
- e. participation in any hazardous sport or activity including, but not limited to, underwater activities involving the aid of breathing apparatus, flying sports of any kind, any activity involving explosives, driving or riding in any kind of race, bungee jumping, mountain climbing, or any activity performed at dangerous heights; or
- f. participation in flying aircraft or any aviation activity except as a fare-paying passenger of a licensed commercial aircraft.

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 within three (3) days from completion of the processing of your cancellation request.

Rescission and Refund:

We will rescind the Policy if we discover that:

- 1. The Policyowner/ Life Assured does not meet the eligibility conditions;
- 2. If the Life Assured is already insured under an existing Breast Cancer Product plan offered by the Company; or
- 3. The Policyowner/Life Assured committed fraud, concealment, or material misrepresentation about the Policy.

In the event of rescission, we shall refund the premiums paid in full.

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 the Company shall be computed as the total basic annual premium multiplied by the applicable percentage indicated below:

Coverage Period	Percentage of Earned Premium
Month 1	50%
Month 2	65%
Month 3	70%
Month 4	75%
Month 5	80%
Month 6	85%
Month 7 onwards	100%

Beneficiaries:

The Beneficiary of the Breast Cancer Diagnosis Benefit and Surgical Benefit, if applicable, is the Life Assured, if alive, otherwise, the Beneficiary will be the Policyowner named in the Policy Info Page, provided the Policyowner survives the Life Assured. Otherwise, the applicable Benefits will be paid to the person or persons on behalf and for the benefit of the Life Assured in the following order of precedence:

- Legal spouse;
- Children;
- Parent/s;
- Sibling/s; or
- Life Assured's Estate.

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.

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