

## PRUPersonal Accident - Junior

### Terms and Conditions

PRUPersonal Accident - Junior (PA Junior) is a yearly renewable packaged protection plan designed to cover children/students for injury or death due to accident. Different packages are available in Pulse PruShoppe, Pru Life UK's platform for affordable, easy to apply for insurance products with bite-sized coverage.

#### **PA Junior – Basic Package Benefits:**

Benefit	PACKAGE 1	PACKAGE 2	PACKAGE 3	PACKAGE 4
Accidental Death and Disablement/Dismemberment (ADD) Benefit*	Php 30,000	Php 50,000	Php 100,000	Php 200,000
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 5,000
Field Trip Coverage	Php 30,000	Php 50,000	Php 100,000	Php 200,000

*\*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.*

#### **PA Junior – Full Package Benefits:**

Benefit	PACKAGE 1	PACKAGE 2	PACKAGE 3	PACKAGE 4
Accidental Death and Disablement/Dismemberment (ADD) Benefit*	Php 30,000	Php 50,000	Php 100,000	Php 200,000
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 5,000
Field Trip Coverage	Php 30,000	Php 50,000	Php 100,000	Php 200,000
Accidental Medical Expense Reimbursement Benefit	Php 3,000	Php 5,000	Php 5,000	Php 5,000
Hospital Income Benefit	Php 250	Php 250	Php 500	Php 500

*\*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:**

#### 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 own a credit or debit card (VISA/Mastercard/JCB) or an e-wallet like GCash or Grab Pay under his/her name.

#### For the Life Assured/Insured\*

1. Must either be the Policyowner or the child of the Policyowner.
2. If Life Assured is the Policyowner, he/she must be a student and 18-22 years old; if Life Assured is the child of the Policyowner, the child must be 5-17 years old.
3. Must be a Filipino citizen residing in the Philippines at the time of application.
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 treated or examined 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.

*\* References to the Insured in these Terms and Conditions or the Policy Contract shall mean the Life Assured.*

### **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, subject to the Suicide Provision in the Policy Contract;
- 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 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 Insured. However, notwithstanding the payment of amounts equivalent to the Sum Insured for such losses, the Company will still pay the Sum Insured 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.

We will send an email confirmation to your email address on record once your Application is approved. The email confirmation will include a link to your Policy Contract, which will be available in the PULSE app via My Policies. The date that the email confirmation is sent shall be considered as your Policy Receipt Date and your 15-day Free Look Period will begin on this date. You may also view all other policy documents via My Policies. The Free Look period is applicable on the initial purchase only.

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](mailto: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. If you want to change any or all of your beneficiaries' designation to irrevocable or change the percentage of sharing, you may send your request to our Contact Center ([contact.us@prulifeuk.com.ph](mailto: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:***

PRUPersonal Accident - Junior is available through various product distribution channels of Pru Life UK. The policy premium, including cost of distribution and services, 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 agent can provide assistance and guide you in your journey.

***Policy Contract:***

The Policy Contract contains the all 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.