

Customer Charter

Pru Life Insurance Corporation of U.K. ("Pru Life UK") is a life insurance company duly licensed as such by the Insurance Commission under License No. 2019/69-R which shall expire on 31 December 2021.

Pru Life UK is committed to providing you with the best possible solution and service for your life insurance needs. In light of this commitment, Pru Life UK undertakes to:

1. deal with the public honestly and fairly;
2. ensure the safe and secure operations of PRUShope;
3. offer life insurance solutions that meet customer needs and satisfy expectations on ease of acquisition;
4. maintain customer privacy, as may be required under data privacy laws;
5. provide quality services during and after the sale has been concluded; and
6. provide prompt response to your inquiries and complaints.

Honest and Fair Transaction

Pru Life UK discloses the benefits, features, and exclusions of its products on PRUShope. Pru Life UK offers fifteen (15) days to review the full details of the policy you bought through PRUShope. During this period, if you decide that the product you bought does not satisfy your needs or expectations, Pru Life UK will provide a full refund of your premium payment, no questions asked. Cancellation may be done easily by just clicking the cancellation link in the email sent to you.

Safe and Secure Operations of PRUShope

Pru Life UK ensures the safe and secure operations of PRUShope by employing security mechanisms that are consistent with current industry standards (e.g. SSL encryption, etc.) and appropriate to the type of information collected, maintained, or transferred to third parties. Rest assured that your information is treated by Pru Life UK with great care.

Responsive Life Insurance Solution

Pru Life UK aims to provide the public with an alternative choice in acquiring life insurance products with ease. This is made possible through PRUShope.

PRUShope allows clients to secure life insurance protection in an instant through a secure platform. The products offered are simple, with easy to understand features. Full features and disclosures on the products are available in the portal.

Customer Privacy

Pru Life UK ensures the privacy of your information through the implementation of organizational, technical, and physical security measures that ensure that your information is only handled by authorized personnel. Here at Pru Life UK, we treat your information with utmost confidence.

Pru Life UK shall limit its collection, use, and disclosure of personal information to that which is necessary and appropriate to consummate a transaction on PRUShope and the issuance, implementation, and handling of your insurance policy, risk assessment, underwriting, and administration of insurance coverage and claims.

For more detailed information on how Pru Life UK handles your personal information, including in relation to direct marketing, please see our privacy policy at <https://www.prulifeuk.com.ph/en/footer/privacy-policy/>.

Quality Service

Pru Life UK has ready support from the time you purchase a policy, while the policy is in force, and at the time of claiming from the policy becomes necessary.

For policy transaction requests, you may access My Policy in your Pulse app. If you prefer personalized servicing, we may assign an agent to assist and serve you. Please advise us of your intent to be assigned a servicing agent by contacting us through our hotline numbers and email address provided below.

Details on filing a claim are available at <https://www.prulifeuk.com.ph/en/our-services/claims/>.

For Pru Life UK to continue the quality service you deserve, we need to be up-to-date with your contact information. If there is any change in your contact details, please advise our hotline below or send us an email with your new contact information. You may also directly update your contact information through My Policy in Pulse.

Complaint Handling and Dispute Resolution

For any concerns or complaints, you may reach us through any of the following customer support platforms:

1. **PRUHotline/IVRS**

For Metro Manila: 8887 LIFE (8887 5433)

Domestic toll-free for provincial callers: 1 800 10 PRULINK (1 800 10 7785465)

The hotline number leads the caller to either access IVRS, which is available 24/7, or talk to a live Customer Service Representative which is available from Mondays to Fridays, 8:30 a.m. to 6:00 p.m.

2. **Email**

contact.us@prulifeuk.com.ph

Please expect Pru Life UK to respond to simple inquiries and concerns within 24 to 48 hours from receipt of the email.

For complex concerns, Pru Life UK will provide necessary feedback within 24 hours up to 10 working days to resolve the concern.

To ensure high quality service in line with Pru Life UK's standards, Pru Life UK undertakes to acknowledge complaints within seven (7) business days from receipt. Pru Life UK shall exert best efforts to record, monitor, and resolve your complaints.

For a step-by-step process in handling your complaints, please see our [Complaint Handling and Dispute Resolution Process](#).

The Insurance Commission, with offices in Manila, Cebu and Davao, is the government office in charge of the enforcement of all laws relating to insurance and has supervision over insurance companies. It is always ready to render assistance in settling any controversy between an insurance company and a policyowner relating to insurance matters. Concerns or complaints may also be referred to the Insurance Commission through contact channels available below:

IC Manila – 1071 United Nations Ave., Ermita, Manila
Trunkline: (632) 8523 84 61 to 70 local 127/103
Direct: (632) 8404-17-58
<https://www.insurance.gov.ph>.

Pru Life UK is a life insurance company and is not engaged in the business of selling pre-needs. It is registered with the Insurance Commission under Certificate of Authority No. 2019/69-R. Its primary Philippine office is located at 9/F Uptown Place Tower 1, 1 East 11th Drive, Uptown Bonifacio, 1634 Taguig City, Metro Manila, Philippines.