

PRUMedCare – Select Infectious Diseases

Terms and Conditions

Pru Life UK is proud to offer a Dengue-related insurance product with added cover against selected Infectious Diseases via PRUShoppe in Pulse. This new product comes in 3 variants. By making it available in PRUShoppe, we provide customers with greater accessibility to easily securing their lives against the financial impact of Dengue and selected Infectious Diseases.

Product Variants and Benefits:

Package	Coverage	Benefits
PRUMedCare – Select Infectious Diseases	6 months	Lump sum benefit of Php 5,000 upon Diagnosis of Dengue, Typhoid, Measles, or Malaria
	12 months	Lump sum benefit of Php 50,000 for Death due to Dengue, Typhoid, Measles, or Malaria
PRUMedCare – Select Infectious Diseases Plus	6 months	Lump sum benefit of Php 10,000 upon Diagnosis of Dengue, Typhoid, Measles, or Malaria
	12 months	Lump sum benefit of Php 100,000 for Death due to Dengue, Typhoid, Measles, or Malaria
PRUMedCare – Select Infectious Diseases Pro	6 months	Lump sum benefit of Php 15,000 upon Diagnosis of Dengue, Typhoid, Measles, or Malaria
	12 months	Lump sum benefit of Php 150,000 for Death due to Dengue, Typhoid, Measles, or Malaria

The PRUMedCare – Select Infectious Diseases policy will not terminate even if the one-time lump sum amount is already paid to the Life Assured upon diagnosis of any of the covered Infectious Diseases but will terminate upon the payment of the lump sum benefit for death due to any of the covered Infectious Diseases.

The Diagnosis Benefit is payable only once and terminates upon the payment of the lump sum Diagnosis Benefit for Dengue, Typhoid, Measles, or Malaria.

The Death Benefit is payable only once. The Policy terminates upon the payment of the lump sum benefit for death due to Dengue, Typhoid, Measles, or Malaria.

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

1. Must either be the Policyowner or the child of the Policyowner.
2. If the Life Assured is the Policyowner, he or she must be between 18 to 59 years old; if Life Assured is the child of the Policyowner, the Life Assured must be between 1 to 17 years old.
3. Must be a Filipino citizen residing in the Philippines at the time of application.
4. 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.

Waiting Period:

The period of fourteen (14) days after the Coverage Start Date which must pass before Dengue or any of the Covered Infectious Diseases become covered under the Policy. During the Waiting Period, the Life Assured must not have had 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 Life Assured is diagnosed with any of the Covered Infectious Disease (Dengue, Typhoid, Measles, or Malaria), or if the signs and symptoms 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.

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.

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 the Policy is not suitable to your needs and wish to cancel it, you must immediately notify us through the **PRUServices** section in Pulse 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.

Rescission and Refund:

We will rescind the Policy if we discover that:

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

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

Short Period Rate Scale:

If the Policyowner cancels the Policy beyond the Free Look Period, notice of which must 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:

Coverage Period	6-month	12-month
Month 1	65%	50%
Month 2	75%	65%
Month 3	85%	70%
Month 4	100%	75%
Month 5	100%	80%
Month 6	100%	85%
Month 7 onwards	Not applicable	100%

Assigning your Beneficiaries:

1. It is important to name your beneficiary/ies to ensure that the proceeds of your Policy go to the persons you intended.
2. The nominated beneficiary/ies is/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).
3. The Diagnosis Benefit for diagnosis of Dengue, Typhoid, Measles, or Malaria shall be paid to the Life Assured, if alive, 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 precedence, in equal shares:
 - Legal spouse;
 - Children;
 - 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 Beneficiaries 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:
 - Legal spouse;
 - Children;
 - Parent/s;
 - Sibling/s; or
 - Life Assured's Estate.

Policy Contract:

The Policy Contract contains the full terms and conditions of this Product. Should there be any inconsistency between these Terms and Conditions and the Policy Contract, the latter shall prevail.

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