



PRUPersonal Accident

Product Information Pack for
Wealth Managers / Financial Consultants / Representatives

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PRUPersonal Accident

1 INTRODUCTION

PRUPersonal Accident is a regular premium personal accident plan that provides financial protection against death or injury as a result from an accident. It provides coverage up to the policy anniversary before the life assured turns 75 years old and offers the following benefits:

Basic Benefits						
Benefit	Sum Assured (S\$)					
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Accidental Death and Dismemberment Benefit	100,000	200,000	300,000	500,000	750,000	1,000,000
Double Accidental Death and Dismemberment Benefit	200,000	400,000	600,000	1,000,000	1,500,000	2,000,000
Triple Accidental Death and Dismemberment Benefit	300,000	600,000	900,000	1,500,000	2,250,000	3,000,000
Medical Reimbursement Benefit (per accident / infectious disease)	Up to 2,000	Up to 2,500	Up to 3,000	Up to 4,000	Up to 5,000	Up to 6,000
Traditional Chinese Medicine Benefit (per accident)	Up to 500	Up to 500	Up to 1,000	Up to 1,000	Up to 1,250	Up to 1,500

Recovery Aid and Fracture Care PA are optional supplementary benefits to PRUPersonal Accident.

2 LAUNCH DATE

PRUPersonal Accident was launched on 5 April 2016.

3 BENEFITS

3.1 Accidental Death and Dismemberment benefit

We will pay up to the sum assured for the type of plan.

Accidental Death & Dismemberment (ADD) benefit	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Sum Assured	\$100,000	\$200,000	\$300,000	\$500,000	\$750,000	\$1,000,000

We will pay the Accidental Death and Dismemberment benefit shown in the Accidental Death and Dismemberment (ADD) schedule if there is an accident where the life assured:

- dies; or
- sustains an injury but does not die within 30 days from the accident.



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If the life assured suffers more than one injury in the same accident, we will pay only the injury with the highest benefit under the ADD schedule.

If the life assured dies within 30 days from the accident, we will only pay the Death benefit in the ADD schedule. We will not pay any Accidental Dismemberment benefit even if the life assured suffers an injury that is listed in the ADD schedule.

If the life assured has made any ADD claims in the past or has more than one policy with us which provides the same benefits as those set out in the ADD schedule, the total claims we will pay under these policies cannot be more than 150% of the total sum assured of these policies, or \$4,500,000, whichever is lower. This is called the "claimable limit".

If the life assured is a juvenile, claims payable under all personal accident policies which the life assured may have with us and which provide the same benefits as those set out in the **ADD** Schedule, cannot exceed \$500,000.

We will only pay the ADD benefit if the accidental injury or the accidental death happens within 12 calendar months from the date of the accident.

Once 100% of the ADD sum assured is paid, the whole policy terminates.

Accidental Death & Dismemberment (ADD) Schedule

Description	Percentage of Sum Assured +
Life	
1. Death	100%
Totally and Permanently Disabled*	
2. Totally and Permanently Disabled so that the life assured cannot engage in any occupation, business or activity, which pays an income, lasting for a period of 12 calendar months.	150%
Sight: Permanent and total loss of:	
3. sight in both eyes	150%
4. sight in one eye	100%
5. the lens of one eye	50%
Speech and hearing: Permanent and total loss of:	
6. speech and hearing	150%
7. speech	50%
8. all hearing in both ears	75%
9. all hearing in one ear	25%
Limbs: Loss of or Permanent and total loss of use of:	
10. two limbs	150%
11. one limb	125%
12. one limb and sight of one eye	150%
13. two hands or two feet	150%
14. one hand and one foot	150%
15. one hand or one foot	100%
Hand: Loss of or Permanent and total loss of use of:	
16. both thumbs and all fingers	100%



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Accidental Death & Dismemberment (ADD) Schedule

Description	Percentage of Sum Assured ⁺
18. four fingers and thumb of one hand	70%
18. four fingers of one hand	60%
19. thumb (both phalanges)	30%
20. thumb (one phalanx)	25%
21. index finger (three phalanges)	10%
22. index finger (two phalanges)	8%
23. index finger (one phalanx)	6%
24. middle finger (three phalanges)	10%
25. middle finger (two phalanges)	8%
26. middle finger (one phalanx)	6%
27. ring finger (three phalanges)	10%
28. ring finger (two phalanges)	8%
29. ring finger (one phalanx)	6%
30. little finger (three phalanges)	10%
31. little finger (two phalanges)	8%
32. little finger (one phalanx)	6%
Foot: Loss of or permanent and total loss of use of:	
33. all the toes of one foot	15%
34. great toe – two phalanges	5%
35. great toe – one phalanx	3%
36. other than the great toe, each toe	1%
Leg:	
37. Fractured leg or patella with established non-union	10%
38. Shortening of leg by at least 5cm	7.5%
Third Degree Burns: Burnt area as a percentage of the total body surface area:	
39. Head – equal to or greater than 2% but less than 5%	50%
40. Head – equal to or greater than 5% but less than 8%	75%
41. Head – equal to or greater than 8%	100%
42. Body – equal to or greater than 10% but less than 15%	50%
43. Body – equal to or greater than 15% but less than 20%	75%
44. Body – equal to or greater than 20%	100%
Other injuries:	
45. Permanent and incurable insanity	100%
46. Total and permanent loss of teeth (subject to a minimum of 4 teeth)	Lower of 2% or \$500 per tooth, up to a max of \$5,000 per Accident
47. Removal of the lower jaw by surgical operation	50%

⁺ The sum assured amount will include the Step-up Sum Assured (if applicable).

* The Totally and Permanently Disabled benefit will terminate on the policy anniversary immediately before the life assured turns 65 years old.



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“Permanent” and **“Permanently”** means lasting 12 calendar months and beyond hope of improvement when this period expires.

“Loss of use” means loss in terms of physical incapacity or disability and not in terms of professional or occupational incapacity or disability of the life assured.

“Permanent and total loss of sight” means total, permanent loss of sight as confirmed by an ophthalmologist.

“Permanent and total loss of the lens in one eye” means total, permanent loss of the natural lens of one eye as confirmed by an ophthalmologist.

“Permanent and total loss of speech” means permanent total loss of the ability to speak due to a physical damage to the vocal chords as confirmed by an ear, nose and throat (ENT) specialist. We will not cover all psychiatric causes.

“Permanent and total loss of all hearing” means permanent loss of hearing for all sounds (the loss of at least 80 decibels in all frequencies of hearing) as certified by an Ear, Nose and Throat (ENT) specialist through audiometric and sound-threshold tests.

“Loss of or Permanent and total loss of use of a limb” means:

- the complete and permanent loss of function of a hand or an arm from the fingers to any point between the wrist and the shoulder;
- the complete and permanent loss of function of a foot or a leg from the toes to any point between the hip and the ankle joint;
- the physical loss of a hand or arm at or above the wrist; or
- the physical loss of a foot or leg at or above the ankle joint.

“Loss of or Permanent and total loss of use of a phalanx of a finger or toe” means:

- the complete and permanent loss of function in a phalanx of a finger or toe; or
- the physical loss of a phalanx at or above the metacarpo-phalangeal (finger) or metatarso-phalangeal (toe) joint connecting that phalanx to the body.

“Fractured leg or patella with established non-union” means fractured leg bones (femur, tibia and fibula) or patella with clinical evidence of **non-union** as confirmed by a registered medical practitioner. **Non-union** refers to failure of a fractured bone to completely unite after at least 6 months post-injury without any signs of healing, confirmed by serial radiographic examination and requires further nonsurgical and/or surgical intervention(s) to stimulate fracture healing.

A **“Registered Medical Practitioner”** is any person properly qualified with a degree in western medicine to practice medicine, and is licensed by the appropriate medical authority of the country they live in to practice medicine within the scope of his licensing and training. This cannot be the policyowner, the life assured or a family member of either.

“Permanent and incurable insanity” refers to a state of mental disability caused by an accident that is not linked to any other causes and means the life assured is permanently cared for in a mental home or equivalent institution for at least 12 months in a row following the recommendation by a psychiatrist. We will not cover voluntary or self-admission by the life assured to the mental institution.

Mental home or equivalent institution refers to The Institute of Mental Health in Singapore or its overseas counterpart that is a registered mental institution in that country's local health authority. Clinics and facilities for the treatment of alcoholism or drug abuse, nursing homes, rest homes, convalescent homes, homes for the aged or similar establishments do not fall within the scope of this definition.

“Teeth” refers to sound and natural permanent teeth only and does not include first or milk teeth, dentures, implants and dental fillings.



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3.2 Step-up Sum Assured

Upon renewal of the policy and on every Policy Anniversary, for the first 5 years of the policy, there is a Step-up Sum Assured feature that adds 5% of the original sum assured to the ADD sum assured. The maximum Step-up Sum Assured is 25% of the original ADD sum assured.

"Policy Anniversary" is the anniversary of the first premium due date of the policy. The first premium due date is shown on the Certificate of Life Assurance.

The Step-up Sum Assured feature is only available when there has been no successful claim under the Medical Reimbursement benefit or TCM benefit within that Policy Year. If there is a successful claim for Medical Reimbursement or TCM within a Policy Year during the first 5 years of the policy, the Step-up Sum Assured feature stops and no further addition to the ADD sum assured will be made. If the successful claim for Medical Reimbursement or TCM is after the 5th Policy Anniversary onwards, the Step-up Sum Assured will remain.

If the policyowner does not pay the premiums and fails to pay them until they are up to date, the step-up sum assured feature stops and no further addition to the ADD sum assured will be made.

If the policyowner has decided to change the type of plan to one with a lower sum assured, then the Step-up Sum Assured will be based on the reduced sum assured at the point of the claim.

3.3 Double and Triple Accidental Death and Dismemberment benefit

3.3.1 Double Accidental Death and Dismemberment benefit

We will pay up to the sum assured for the type of plan.

Double Accidental Death & Dismemberment benefit	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Sum Assured	\$200,000	\$400,000	\$600,000	\$1,000,000	\$1,500,000	\$2,000,000

We pay the Double Accidental Death and Dismemberment benefit when Accidental Death or Accidental Injury occurs under the following circumstances:

When the life assured suffers the Accidental Injury or dies:

- while travelling in a private transport;
- as a pedestrian; or
- in a fire at home, in a theatre, hotel, public auditorium, school, Hospital (including Community Hospitals) or shopping mall, provided the life assured was present within the premises at the start of the fire.

Travelling in a private transport means that the life assured is travelling in a vehicle licensed by the authority in the geographical area as a private car or company car. It does not include motorcycles, scooters, tuition cars, rental cars, taxis, goods and other vehicles and buses.

For a life assured, age below 1 year to age 16 years, who sustains the Accidental Injury or Accidental Death when they are:

- on School premises on a School day or during School activities organised and supervised by the School authorities; or
- taking part in School activities organised and supervised by the School authorities outside the School premises; or



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- travelling as a passenger directly on a School Bus, Private Bus or Excursion Bus to and from School or place where the School activities take place.

We will pay for either the ADD benefit or the Double ADD benefit but not both.

3.3.2 Triple Accidental Death and Dismemberment benefit

We will pay up to the sum assured for the type of plan.

Triple Accidental Death & Dismemberment Benefit	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Sum Assured	\$300,000	\$600,000	\$900,000	\$1,500,000	\$2,250,000	\$3,000,000

We pay the Triple Accidental Death and Dismemberment benefit if the Accidental Death or Accidental Injury happens when the life assured is travelling in a Public Transport.

We will pay for either the ADD benefit or the Triple ADD benefit but not both.

For an Accident where more than one of the circumstances described above (under the Double ADD and Triple ADD benefit) are met, we will pay the claim for only one of the benefits, whichever is the higher.

The extra claims paid out under these circumstances (under the Double ADD and Triple ADD benefit) are excluded from the calculation of the Claimable Limit.

We will not pay for any Accidental Death or Accidental Injury of the life assured under the Double and Triple ADD benefit, if the life assured sustains an Accidental Injury or dies while travelling as a Fare-Paying Passenger in a vehicle (excluding taxis) driven by an individual who uses his/her personal vehicle or leases a vehicle as a driver partner with ride-sharing app companies such as (but not limited to) Uber and Grab.

"Community Hospital" is one that is registered and classified under the category of Community Hospitals with the Ministry of Health, Singapore.

"Fare-Paying Passenger" refers to a person who makes payment of the fare as well as any accompanying passenger(s).

"Hospital" means a facility which satisfies all of the following:

- a) is a licensed, lawfully operating institution duly constituted and registered as a Hospital with the Ministry Of Health, Singapore or in the case of a Hospital overseas, registered with its local health authority;
- b) is open at all times;
- c) is operated mainly to diagnose and treat disabilities on an inpatient basis and at the patient's expense;
- d) has organised facilities for major surgery;
- e) has a staff of one or more doctors on call at all times;
- f) has 24-hour nursing services by or under the supervision of registered nurses;
- g) is not just a skilled nursing facility, clinic, place for treating alcoholism or drug abuse, nursing home, rest home, convalescent home, home for the aged, place for treating mental disorders or a similar establishment; and
- h) keeps a daily medical report for each patient, which is accessible to our medical advisers.

"School" means an educational institution, which is licensed by the appropriate government authorities and in accordance with the laws in the geographical area where it is based, to provide



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education services. For the purpose of this definition, the term shall include childcare centres, kindergartens, primary schools and secondary schools.

“School Bus”, “Private Bus” and “Excursion Bus” refer to buses that have the approval of the Registrar of Vehicles in Singapore and are used to convey juveniles to and from School or places where School activities take place.

“Public Transport” is a mode of transport which is available to the general public and which is used primarily to transport people from one point to another point in return for the payment of a fare. The services are provided and operated by a commercial carrier duly licensed for the regular transportation of Fare-Paying Passengers. These include but are not limited to taxis, buses, trains, commercial airlines, to name a few.

3.4 Medical Reimbursement benefit

Medical Reimbursement benefit	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Sum Assured	Up to \$2,000	Up to \$2,500	Up to \$3,000	Up to \$4,000	Up to \$5,000	Up to \$6,000

If the life assured sustained bodily injuries due to an Accident or contracted an Infectious Disease, we will refund the medical expenses for the treatment of the bodily injuries or infectious disease up to the medical reimbursement sum assured for your type of plan. This sum assured applies for each accident or infectious disease.

The life assured must get medical treatment by a Registered Medical Practitioner, as soon as possible after an Accident or being diagnosed with any of the 21 Infectious Diseases. The claim must be made to us within 180 days of the medical treatment, or else we cannot consider your claim. We will pay this benefit only if the treatment for the Accidental Injury or Infectious Disease happens within 12 calendar months from the date of the Accident or date of diagnosis of the Infectious Disease.

If you can claim medical expenses from another insurance policy, we refund you only for any amount not covered by the other insurance policy up to the Medical Reimbursement sum assured for your type of plan.

We will still pay this benefit even if a claim for the ADD benefit has been paid for the same Accident.

Once the **ADD** sum assured is fully claimed, the Medical Reimbursement benefit will end together with the PRUPersonal Accident policy.

List of 21 Infectious Diseases*

1. Anthrax infection	12. Mumps
2. Avian influenza or 'Bird Flu'	13. Nipah viral encephalitis
3. Chikungunya	14. Plague
4. Dengue fever	15. Rabies
5. Hand, foot and mouth disease (HFMD)	16. Rubella
6. Japanese viral encephalitis	17. Severe acute respiratory syndrome (SARS)
7. Legionnaires' disease	18. Tuberculosis



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8. Malaria	19. Variant Creutzfeldt-Jakob disease (vCJD) or 'mad cow disease'
9. Measles	20. Yellow fever
10. Melioidosis or 'soil disease'	21. Zika virus
11. Middle east respiratory syndrome coronavirus (MERS-CoV)	

*Infectious Disease is any one of the 21 infectious diseases listed above and that was diagnosed by a Registered Medical Practitioner.

We do not pay if the life assured is diagnosed with an Infectious Disease that arises directly or indirectly out of one of the following:

- Any infectious disease that is not set out in the list of 21 Infectious Diseases;
- Any pre-existing medical condition, except for any Infectious Disease which you were previously diagnosed with and had fully recovered from before the cover start date of your policy;
- Any Infectious Disease diagnosed within 14 days from the cover start date of the policy;
- Any Infectious Disease which has been announced as:
 - o an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - o a pandemic by the World Health Organisation (WHO), from the date of the announcement until the epidemic or pandemic ends.

3.5 Traditional Chinese Medicine benefit

Traditional Chinese Medicine (TCM) benefit	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Sum Assured	Up to \$500	Up to \$500	Up to \$1,000	Up to \$1,000	Up to \$1,250	Up to \$1,500

If the life assured sustained bodily injuries due to an accident, we will refund the Traditional Chinese Medicine (TCM) expenses for the treatment of the bodily injuries up to the TCM sum assured for your type of plan. This sum assured applies for each accident.

The TCM treatment must be provided by a TCM Practitioner registered with the Ministry of Health in the Republic of Singapore.

The claim must be made to us within 180 days of the TCM treatment, or else we cannot consider your claim. We will pay this benefit only if the treatment for the Accidental Injury occurs within 12 calendar months from the date of the Accident.

We will only reimburse the cost of treatment and services that you have undergone and used. Those treatment and services paid upfront under a package and that have not been used will not be reimbursed.

If you can claim TCM treatment expenses from another insurance policy, we will refund you only for any amount not covered by the other insurance policy up to the TCM sum assured for your type of plan.

Once the ADD sum assured is fully claimed, the TCM benefit terminates together with the PRUPersonal Accident policy.

A registered TCM Practitioner is someone who is an active registered practitioner practising in Singapore and holds a full registration with the Traditional Chinese Medicine Practitioners Board



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("TCMPB") and is governed by the Traditional Chinese Practitioners Act (Cap. 333A). It does not include you, the life assured or the husband, wife, relative or employee of either.

3.6 Reduction of Benefits due to High-Risk Activities

3.6.1 Reduction of benefits by 25%

We will reduce the ADD, Medical Reimbursement and Traditional Chinese Medicine benefit sum assured, for the type of plan, by 25%, subject to a claim amount of \$300,000, if the Accidental Injury or Accidental Death of the life assured is a result of taking part in:

- winter sports such as, but not limited to ice hockey or ice skating;
- horse riding, polo playing; or
- canoeing, sailing or windsurfing.

3.6.2 Reduction of benefits by 50%

We will reduce the ADD, Medical Reimbursement and Traditional Chinese Medicine benefit sum assured, for the type of plan, by 50%, subject to a claim amount of \$200,000, if the Accidental Injury or Accidental Death of the life assured is a result of taking part in:

- mountaineering, rock climbing, bouldering, caving, potholing, hunting;
- hang gliding, sky diving, parachuting;
- scuba diving, as long as the life assured is a registered member of a recognised national scuba diving association or federation and is diving in accordance with the rules and regulations of that association or federation, otherwise no benefit is payable;
- boxing, wrestling, martial arts activities, whether in training or in competition;
- motocross; or
- military or police service of a peace-time nature, namely normal training range work and military exercises including National Service under Section 10 of the Enlistment Act Cap 93 of the Republic of Singapore (other than peace-time reservist duty under Section 14 of the Enlistment Act Cap 93 of the Republic of Singapore where the full benefit is payable).

We will only consider the claim under Point 1 and Point 2 above if the dangerous activity or sport is carried out legally and under the supervision of a licensed organisation.

If the life assured dies or suffers the injury as a result of breaking the safety guidelines and recommended precautions for these activities, we can change the benefits or reject the claim.

We will not pay the benefit if the life assured engaged in these activities in a professional capacity or in any capacity that involves them earning an income, reward or pay for taking part in them.

3.7 Extension of benefits

3.7.1 Food Poisoning

We will cover the Accidental Death or Accidental Injury of the life assured resulting from food poisoning provided that such an event did not arise from the life assured's deliberate and reckless act.

We reserve the right to ask the policyowner or his/her legal representative to provide clinical /laboratory evidence to help us assess the claim.

3.7.2 Insect and animal bites, stings or attacks

We will cover the Accidental Death or Accidental Injury of the life assured resulting from a bite, sting, attack or similar event by an insect or animal as long as the event did not arise from the life assured's deliberate and reckless act. This cover includes chikungunya, dengue fever, malaria and zika virus.



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3.7.3 Full cover of high-risk activities / events

We will cover the ADD, Medical Reimbursement and Traditional Chinese Medicine benefit for the full sum assured, for the type of plan, if the Accidental Injury or Accidental Death of the life assured is a result of taking part in peace-time reservist duty under Section 14 of the Enlistment Act Cap 93 of the Republic of Singapore, but not war-like operations.

We will also cover the ADD, Medical Reimbursement and Traditional Chinese Medicine benefit for the full sum assured, for the type of plan, if the Accidental Injury or Accidental Death of the life assured is a result of:

- terrorism;
- hijack, murder or assault;
- drowning and suffocation; or
- disappearance while travelling on a transport. This is when the life assured's body has not been found within 12 months after the date of disappearance, or after the sinking or wrecking of the conveyance that may be on the ground, in the air or at sea.

4 POLICY LIMITS

4.1 Age Limits

	PRUPersonal Accident	Recovery Aid	Fracture Care PA
Minimum entry age	1 anb		
Maximum entry age	65 anb		
Maximum expiry age	75 anb		

4.2 Policy / Premium Term

Policy term = 75 anb less entry age next birthday

Premium term is the same as policy term.

4.3 Size of Policy

6 plan types with fixed ADD sum assureds of \$100,000 to \$1,000,000

4.4 Mode of Payment

Annually, Half-Yearly, Quarterly or Monthly.

4.5 Method of Payment

Regular Premium payment.

Available via cash, cheque, GIRO and credit card.

First & subsequent premiums: (Prudential/SCB/DBS/POSB/Maybank/UOB/Citibank/OCBC Visa/MasterCard only)

Monthly payments must be made either through GIRO or via credit card.

For payment via GIRO, the first 2 monthly premiums must be made via cash, cheque or credit card.



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5 POLICY VALUES

5.1 Surrender Values

Not applicable

5.2 Policy Loan

Not applicable

5.3 Paid-Up Values

Not applicable

5.4 Surgical & Nursing Loan

Not applicable

5.5 Automatic Premium Loan (APL)

Not applicable

6 POLICY CONDITIONS

6.1 Free Look Provision

We give the policyowner a period of 14 days from the date of receiving the policy to review its terms and conditions.

If the policyowner decides this policy is not suitable for their needs, simply write to us within the 14-day review period. We will refund any premium you have paid (without interest), less medical fees, other expenses we have had to pay and any amounts owing to us in connection with the policy.

If we make the policy document and all other documents from us available electronically via PRUaccess, we consider they have been delivered and received when the policyowner receives the relevant SMS or email telling them that the documents are accessible on PRUaccess.

Otherwise, we consider the policy and all other documents from us as delivered and received seven days from the date of posting to the last-known address given to us.

6.2 Grace Period for Renewal Premium

The policyowner has up to 30 days grace period for premium payment. The policy will lapse if the premium is not received at the end of the grace period.

6.3 Non-guaranteed Renewal

PRUPersonal Accident can be renewed every year up to the policy anniversary before the life assured turns 75 years old. However, we do not guarantee we will renew it.

We can refuse to renew PRUPersonal Accident based on our assessment of claims. If we do refuse to renew, it will apply to a particular group of lives assured or by the type of plan and will not apply to claims made by any specific life assured.

We will give 30 days' written notice if we refuse to renew. We will also refund any premiums paid for the renewal of this benefit.



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6.4 Non-guaranteed Premium

The premium for PRUPersonal Accident is not guaranteed. The Company reserves the right to vary the premium at any time by giving 30 days' notice to the policy-owner before doing so.

6.5 Advance Premium Deposit

Advance Premium Deposit is not available for this plan.

6.6 Revival Criteria / Reinstatement of Policy

As per existing practice, revival is subject to normal underwriting and the submission of relevant forms such as revival forms and supplementary proposal form etc.

Revival can be effected by Payment of Arrears. We will charge an interest rate of 5.25% for the outstanding premiums of policies which have lapsed for more than 6 months if the policyowner chose to revive via Payment of Arrears.

If the policy is entitled to Step-Up Sum Assured, upon reinstatement, it will be reinstated as well.

Auto-revival is allowed.

6.7 Policy Alteration

Reduction in sum assured is allowed by changing to a lower plan, if available.

Increase in sum assured is not allowed.

6.8 Mid-Term Addition

Mid-term addition of eligible supplementary benefits is allowed.

6.9 Governing Law

This plan is governed by and interpreted according to the laws of the Republic of Singapore.

6.10 Changes to the Policy Benefit and Conditions

We reserve the rights to terminate or vary the policy benefits, conditions or plan at any time if any material fact affecting the risk is incorrectly stated or represented to us or is omitted from any of the documents submitted to us.

6.11 Change of occupation / activities / country of residence

If the life assured's occupation, country of residence, business or activities change, the policy owner is required to inform the company as soon as possible so we can decide whether we can continue to provide the benefits. Otherwise, the company may not pay should a claim arise.

6.12 Territorial Cover

We provide 24-hour worldwide cover.

However, if the life assured is not a Singapore Citizen or Singapore Permanent Resident, no claims under the PRUPersonal Accident plan will be payable for any accidental injury or accidental death, which happened while the life assured is outside of Singapore for a period of more than 90 consecutive days.



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6.13 Taxes

6.13.1 Goods and Services Tax (GST)

Premiums are inclusive of the prevailing rate of Goods and Services Tax (GST). Please note that the prevailing rate of GST is subject to change.

6.14 Termination of benefits

The benefits under PRUPersonal Accident will end:

- when the life assured dies;
- non-payment of premiums within 30 days of the date they are due; or
- on the policy anniversary immediately before the life assured turns 75 years old (for the ADD and MR benefits, but not for the Totally and Permanently Disabled benefit); or
- on the policy anniversary immediately before the life assured turns 65 years old for the Totally and Permanently Disabled benefit; or
- reaching the maximum claim limit for the ADD benefit; or
- the payment of at least 100% of the sum assured for Accidental Death and Dismemberment, whichever event happens first.

7 NOTICE OF CLAIMS

All documents submitted that are not in English must be translated to English by an accredited translator at the policyowner's or the claimant's expense.

7.1 Accidental Death Claim

You or, if you die, your beneficiary or legal representative, must send us as soon as possible:

- a completed claimant statement;
- your current certificate of life assurance;
- a completed clinical abstract application form;
- a medical report from the life assured's registered medical practitioner;
- the death certificate issued by the relevant authority;
- the identification documents of the person claiming;
- evidence that the person is entitled to receive the payment (for example, a birth certificate, marriage certificate, will, letter of administration or probate, trust deed and so on); and
- any documentary proof we may need.

You must pay any costs involved in providing these documents.

As well as the documents shown above, we will also need the following.

- if death is due to unnatural causes (for example, an accident, suicide, and so on), we need:
- the post-mortem report;
- the coroner's verdict; and
- a police report.

If the death happens outside of Singapore, we need an official document from the relevant authority proving the death of the life assured.

7.2 Accidental Dismemberment benefit Claim

You must send us as soon as possible:

- a completed accident claim form;



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- a medical report including clinical, radiological, imaging evidence, laboratory and histological evidence from the life assured's registered medical practitioner;
- a police report (if applicable);
- any documentary proof as required by us; and
- a completed clinical abstract application form.

7.3 Medical Reimbursement Claim

You must send us as soon as possible:

- a completed accident claim form;
- a medical report including clinical, radiological, imaging evidence, laboratory and histological evidences from the life assured's registered medical practitioner;
- a police report (if applicable);
- the original medical bills and receipts that clearly state the cause of injury;
- any documentary proof as required by us; and
- a completed clinical abstract application form.

You must pay any costs involved in providing these documents.

8 SUPPLEMENTARY BENEFITS THAT CAN BE ATTACHED

The following are the list of supplementary benefits that can be attached to PRUPersonal Accident:

1. Recovery Aid
2. Fracture Care PA

When Fracture Care PA is added, its premiums are subject to the prevailing GST.

9 EXCLUSIONS

We do not pay any of the benefits if the accidental injury, accidental death of the life assured arises directly or indirectly out of one of the following.

- All claims related to accidents that took place before the cover start date of the policy or date of reinstatement (if any).
- War, riot, revolution or any similar event.
- Terrorism involving the use of nuclear, biological or chemical agents.
- Illnesses of any kind, fits, hernia, venereal disease, acquired immunodeficiency syndrome (AIDS).
- Any infectious disease (Please see section 11 for the Medical Reimbursement benefit for infectious diseases).
- Physical or mental defect or infirmity existing at the cover start date of this benefit or at the date of reinstatement (if any).
- Accidents arising and due to pregnancy or confinement and related complications.
- Deliberate acts such as taking intoxicating liquor or drugs, committing suicide or attempted suicide or intentional self-injury while sane or insane.
- Unlawful acts or the life assured deliberately and recklessly putting themselves in unnecessary danger except in trying to save a human life.
- Any death or injury suffered as a result of the life assured committing, attempting to commit or provoking an assault or crime or the life assured breaking the law.
- A state of unsound mind.
- Taking part in a dangerous activity unless specifically covered under section 13 on Reducing benefits due to high-risk activities.
- Taking part in professional or competitive sports if the life assured would or could earn income or pay from taking part.
- Being in an aircraft of any type, or boarding or getting off any aircraft, except as a fare-paying passenger in an aircraft that is on a regular scheduled route operated by a commercial airline.



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- Radiation or contamination from radioactivity.
- Racing of all kinds, other than on foot or bicycle or when specifically covered under section 13 on Reducing benefits due to high-risk activities.
- Taking part in commando or bomb-disposal duties or training, active military duties such as maintaining civil order, taking part in hostilities, whether war is declared or not, and travel by military aircraft or waterborne vessel. This exclusion replaces all other terms and conditions relating to military service.
- Any pre-existing medical condition, including an accident that is directly a result of the pre-existing medical condition.

With reference to the Medical Reimbursement benefit, in addition to the above exclusions, we do not pay if the life assured is diagnosed with an infectious disease that arises directly or indirectly out of one of the following:

- Any pre-existing medical condition, except for any infectious disease which you were previously diagnosed with and had fully recovered from before the cover start date of your policy.
- Any infectious disease diagnosed within 14 days from the cover start date of the policy.
- Any infectious disease which has been announced as:
 - an epidemic by the health authority in Singapore or the Government of the Republic of Singapore; or
 - a pandemic by the World Health Organisation (WHO), from the date of the announcement until the epidemic or pandemic ends.

10 UNDERWRITING GUIDELINES

10.1 Medical Underwriting

No medical underwriting is required. The application for PRUPersonal Accident will be guaranteed issuance basis.

10.2 Maximum Issuance Limits

Please refer to the table for the maximum issuance limits per life assured for PRUPersonal Accident.

	Maximum Issuance Limits
Working Adults	<u>Singaporeans / Singapore PRs</u> Occupational Class 1 & 2: \$3.0m Occupational Class 3 & 4: \$1.5m <u>Foreigners</u> \$1.5m
Non-income Earners (Juvenile / NS Full-Time / Student / Home-maker / Retiree / Unemployed)	\$500,000

The life assured's existing personal accident coverage will also be taken into consideration in calculating these issuance limits.

Please refer to PRUInfo (File Name: New Business) for more information.

10.3 Aggregation Rules

The sum assured for PRUPersonal Accident, including the Step-up Sum Assured, will be aggregated to the accidental death issuance limit. A factor of 1.25 is used to calculate the equivalent sum assured to be aggregated.

The sum assured for Family Support Fund under Recovery Aid benefit (if applicable) will also be aggregated to the accidental death issuance limit.



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10.4 Impaired Lives

There is no medical underwriting. All proposals will be accepted.

10.5 Nationality

PRUPersonal Accident is available to Singaporeans, Singapore Permanent Residents and foreigners with valid passes.

For all foreigners with valid passes, they must be in occupation classes 1 and 2.

Please refer to PRUInfo (File Name: New Business) for more information.

10.6 Back-dating

Backdating is not allowed.

11 PREMIUM CALCULATION

11.1 Premium Rates

Premium rates vary according to the entry age, occupation class and plan type.

Premium rates are non-guaranteed. The Company reserves the right to vary the premium at any time by giving 30 days' notice to the policy-owner before doing so.

Premiums are inclusive of the prevailing GST.

Premium Table for PRUPersonal Accident

Life Assured Entry Ages 1 to 40 Next Birthday

Basic Benefits (in S\$, inclusive of prevailing GST)		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
For Occupational Classes 1 and 2	Annual Premium	209.00	332.00	467.00	644.00	896.00	1,190.00
	Semi-annual Premium	105.55	167.66	235.84	325.22	452.48	600.95
	Quarterly Premium	53.30	84.66	119.09	164.22	228.48	303.45
	Monthly Premium	17.77	28.22	39.70	54.74	76.16	101.15
For Occupational Classes 3	Annual Premium	365.75	581.00	817.25	1,127.00	1,568.00	2,082.50
	Semi-annual Premium	184.70	293.41	412.71	569.14	791.84	1,051.66
	Quarterly Premium	93.27	148.16	208.40	287.39	399.84	531.04
	Monthly Premium	31.09	49.39	69.47	95.80	133.28	177.01
For Occupational Classes 4	Annual Premium	522.50	830.00	1,167.50	1,610.00	2,240.00	2,975.00
	Semi-annual Premium	263.86	419.15	589.59	813.05	1,131.20	1,502.38
	Quarterly Premium	133.24	211.65	297.71	410.55	571.20	758.63
	Monthly Premium	44.41	70.55	99.24	136.85	190.40	252.88



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Life Assured Entry Ages 41 to 65 Next Birthday

Basic Benefits (in S\$, inclusive of prevailing GST)		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
For Occupational Classes 1 and 2	Annual Premium	253.00	390.00	549.00	747.00	1,039.00	1,380.00
	Semi-annual Premium	127.77	196.95	277.25	377.24	524.70	696.90
	Quarterly Premium	64.52	99.45	140.00	190.49	264.95	351.90
	Monthly Premium	21.51	33.15	46.67	63.50	88.32	117.30
For Occupational Classes 3	Annual Premium	442.75	682.50	960.75	1,307.25	1,818.25	2,415.00
	Semi-annual Premium	223.59	344.66	485.18	660.16	918.22	1,219.58
	Quarterly Premium	112.90	174.04	244.99	333.35	463.65	615.83
	Monthly Premium	37.63	58.01	81.66	111.12	154.55	205.28
For Occupational Classes 4	Annual Premium	632.50	975.00	1,372.50	1,867.50	2,597.50	3,450.00
	Semi-annual Premium	319.41	492.38	693.11	943.09	1,311.74	1,742.25
	Quarterly Premium	161.29	248.63	349.99	476.21	662.36	879.75
	Monthly Premium	53.76	82.88	116.66	158.74	220.79	293.25

Premium Table for Recovery Aid Benefit

Recovery Aid Benefit (in S\$, inclusive of prevailing GST)		Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
For Occupational Classes 1 and 2	Annual Premium	94.74	132.44	173.18	266.90	361.64	460.45
	Semi-annual Premium	47.84	66.88	87.46	134.78	182.63	232.53
	Quarterly Premium	24.16	33.77	44.16	68.06	92.22	117.41
	Monthly Premium	8.05	11.26	14.72	22.69	30.74	39.14
For Occupational Classes 3	Annual Premium	165.79	231.76	303.06	467.07	632.86	805.78
	Semi-annual Premium	83.72	117.04	153.05	235.87	319.59	406.92
	Quarterly Premium	42.28	59.10	77.28	119.10	161.38	205.47
	Monthly Premium	14.09	19.70	25.76	39.70	53.79	68.49
For Occupational Classes 4	Annual Premium	236.85	331.08	432.95	667.24	904.09	1,151.12
	Semi-annual Premium	119.61	167.20	218.64	336.96	456.57	581.32
	Quarterly Premium	60.40	84.43	110.40	170.15	230.54	293.54
	Monthly Premium	20.13	28.14	36.80	56.72	76.85	97.85



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Premium Table for Fracture Care PA

Recovery Aid Benefit (in S\$, inclusive of prevailing GST)					
Occupation Class 1		Plan 1	Plan 2	Plan 3	Plan 4
Age 1- 50	Annual Premium	130.80	261.60	392.40	523.20
	Semi-annual Premium	66.05	132.11	198.16	264.22
	Quarterly Premium	33.35	66.71	100.06	133.42
	Monthly Premium	11.12	22.24	33.35	44.47
Age 51 - 60	Annual Premium	185.30	370.60	555.90	741.20
	Semi-annual Premium	93.58	187.15	280.73	374.31
	Quarterly Premium	47.25	94.50	141.75	189.01
	Monthly Premium	15.75	31.50	47.25	63.00
Age 61 - 65	Annual Premium	272.50	545.00	N.A.	N.A.
	Semi-annual Premium	137.61	275.23	N.A.	N.A.
	Quarterly Premium	69.49	138.98	N.A.	N.A.
	Monthly Premium	23.16	46.33	N.A.	N.A.
Occupation Class 2		Plan 1	Plan 2	Plan 3	Plan 4
Age 1- 50	Annual Premium	163.50	327.00	490.50	654.00
	Semi-annual Premium	82.57	165.14	247.70	330.27
	Quarterly Premium	41.69	83.39	125.08	166.77
	Monthly Premium	13.90	27.8	41.69	55.59
Age 51 - 60	Annual Premium	231.63	463.25	694.88	926.50
	Semi-annual Premium	116.97	233.94	350.91	467.88
	Quarterly Premium	59.07	118.13	177.19	236.26
	Monthly Premium	19.69	39.38	59.06	78.75
Age 61 - 65	Annual Premium	340.63	681.25	N.A.	N.A.
	Semi-annual Premium	172.02	344.03	N.A.	N.A.
	Quarterly Premium	86.86	173.72	N.A.	N.A.
	Monthly Premium	28.95	57.91	N.A.	N.A.



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Occupation Class 3		Plan 1	Plan 2	Plan 3	Plan 4
Age 1- 50	Annual Premium	228.90	457.80	N.A.	N.A.
	Semi-annual Premium	115.59	231.19	N.A.	N.A.
	Quarterly Premium	58.37	116.74	N.A.	N.A.
	Monthly Premium	19.46	38.91	N.A.	N.A.
Age 51 - 60	Annual Premium	324.28	648.55	N.A.	N.A.
	Semi-annual Premium	163.76	327.52	N.A.	N.A.
	Quarterly Premium	82.69	165.38	N.A.	N.A.
	Monthly Premium	27.56	55.13	N.A.	N.A.
Age 61 - 65	Annual Premium	476.88	953.75	N.A.	N.A.
	Semi-annual Premium	240.82	481.64	N.A.	N.A.
	Quarterly Premium	121.60	243.21	N.A.	N.A.
	Monthly Premium	40.53	81.07	N.A.	N.A.
Occupation Class 4		Plan 1	Plan 2	Plan 3	Plan 4
Age 1- 50	Annual Premium	327.00	654.00	N.A.	N.A.
	Semi-annual Premium	165.14	330.27	N.A.	N.A.
	Quarterly Premium	83.39	166.77	N.A.	N.A.
	Monthly Premium	27.80	55.59	N.A.	N.A.
Age 51 - 60	Annual Premium	463.25	926.50	N.A.	N.A.
	Semi-annual Premium	233.94	467.88	N.A.	N.A.
	Quarterly Premium	118.13	236.26	N.A.	N.A.
	Monthly Premium	39.38	78.75	N.A.	N.A.
Age 61 - 65	Annual Premium	681.25	1362.50	N.A.	N.A.
	Semi-annual Premium	344.03	688.06	N.A.	N.A.
	Quarterly Premium	173.72	347.44	N.A.	N.A.
	Monthly Premium	57.91	115.81	N.A.	N.A.

11.2 PruLady / PruMan / PruSmart Lady / PruTermPlus Advantage / PruPrestige / Family Discount

Premium discounts will be allowed under the following programs:

- PruPrestige
- PruSmart Lady
- PruTerm Plus Advantage
- PruLady
- PruMan

11.3 Policy Fee

There is no policy fee.

11.4 Large Sum Assured Discount

There is no large sum assured discount.



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Recovery Aid (Supplementary Benefit)

1 PRODUCT FEATURES

Recovery Aid is an optional benefit to supplement PRUPersonal Accident and offers the following benefits:

Optional: Recovery Aid Benefit						
Benefit	Sum Assured (S\$)					
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Daily Accidental Hospital Income Benefit (per day, maximum of 365 days per accident)	50	100	150	250	350	450
Daily Accidental ICU Benefit (per day, maximum of 365 days per accident)	50	100	150	250	350	450
Mobility Aid Benefit (per accident)	Up to 1,000	Up to 1,000	Up to 1,000	Up to 2,000	Up to 2,000	Up to 2,500
Get Well Transport Benefit (per accident)	Up to 50	Up to 50	Up to 50	Up to 50	Up to 50	Up to 50
Family Support Fund Benefit	30,000	30,000	60,000	100,000	150,000	200,000
Travel and Medical Assistance Benefit	24-hour Worldwide Assistance					
Emergency Medical Evacuation and Repatriation Benefit	Unlimited					

2 BENEFITS

2.1 Daily Accidental Hospital Income benefit

If the life assured has to stay in Hospital as a result of an Accidental Injury, we will pay the sum assured for your type of plan for each day in Hospital up to a maximum of 365 days for the accident.



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2.2 Daily Accidental Intensive Care Unit benefit

If the life assured has to stay in the Intensive Care Unit ("ICU") as a result of an Accidental Injury, we will pay the sum assured for your type of plan for each day in the ICU up to a maximum of 365 days for the accident.

This benefit is paid in addition to the Daily Accidental Hospital Income benefit.

2.3 Mobility Aid benefit

We will refund the Reasonable and Usual Expenses incurred for buying or renting Mobility Aids that have been recommended by the doctor looking after the life assured. We will pay up to the sum assured for your type of plan for each Accident.

The life assured must get medical treatment from a doctor registered with a medical council, as soon as possible after the Accident.

- We will pay this benefit provided: the expenses are charged within 180 days from the date of the Accident;
- any claims accepted under this benefit due to the same Accident do not add up to more than the Mobility Aid benefit amount for your type of plan; and
- you have not received compensation for Mobility Aid under any law, government programme, private or charitable programme or other insurance policies. In this case, we would only pay for expenses for a Mobility Aid that are not refunded under these laws, programmes or insurance policies.

We will decide whether to accept claims for any and all items that are not listed in the definition of Mobility Aids.

"Mobility Aids" means equipment to help with walking or moving from place to place including but not limited to walking sticks, canes, walking frames, braces, crutches, walkers, wheelchairs, and motorised scooters.

"Reasonable and Usual Expenses" refer to expenses for a medical service or treatment provided which is appropriate and consistent with the diagnosis and which, according to accepted medical standards, must have been provided or it would have a negative effect on the life assured's medical condition. These charges must not be more than the general level of charges made by others of similar standing in Singapore for such services and supplies.

2.4 Get Well Transport benefit

If the life assured suffers an Accidental Injury, we will refund the transport expenses from the Hospital to home, as long as your PRUPersonal Accident policy had not ended when the Injury happened.

We will not pay transport expenses for any form of detour or stopover.

To make a claim for this benefit you must send us, as soon as possible, the original receipt for the transport expense. You will have to pay any costs involved for making this claim.

2.5 Family Support Fund benefit

If the life assured dies as a result of an Accident, we will pay the sum assured for the type of plan.

2.6 Travel and Medical Assistance benefit

The Travel and Medical Assistance benefit provides a 24-hour emergency helpline for use by the life assured when travelling abroad and in need of emergency assistance.

The list of services can be found in Appendix A.



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2.7 Emergency Medical Evacuation and Repatriation benefit

The emergency assistance services provider appointed by us will provide a 24-hour emergency helpline for use by the life assured when travelling abroad and in need of emergency help. International SOS will pay for the expenses which have to be paid (and which cannot be avoided) for them to arrange the service.

3 POLICY CONDITIONS

3.1 Non-guaranteed Renewal

Recovery Aid benefit can be renewed every year up to the policy anniversary before the life assured turns 75 years old. However, we do not guarantee we will renew it.

We will give 30 days' written notice before we decline the renewal. If we decline renewal, we will refund any premiums paid for the renewal of this same benefit.

3.2 Non-guaranteed Premium

The premium for Recovery Aid benefit is not guaranteed. The Company reserves the right to vary the premium at any time by giving 30 days' notice to the policy-owner before doing so.

3.3 Change of occupation / activities / country of residence

If the life assured's occupation, country of residence, business or activities change, the policy owner is required to inform the company as soon as possible so we can decide whether we can continue to provide the benefits. Otherwise, the company may not pay should a claim arise.

3.4 Termination of Benefits

The benefits under Recovery Aid will end:

- when the life assured dies;
 - non-payment of premiums within 30 days of the date they are due; or
 - when the PRUPersonal Accident policy ends;
- whichever event happens first.

4 EXCLUSIONS

We do not pay any of the benefits if the Accidental Injury or Accidental Death of the life assured arises directly or indirectly out of one of the following:

- all claims related to Accidents that took place before the cover start date of the policy or date of reinstatement (if any);
- war, riot, revolution or any similar event;
- terrorism involving the use of nuclear, biological or chemical agents;
- illnesses of any kind, fits, hernia, venereal disease, Acquired Immunodeficiency Syndrome (AIDS);
- taking part in commando or bomb-disposal duties or training, active military duties such as maintaining civil order, taking part in hostilities, whether war is declared or not, and travel by military aircraft or waterborne vessel. This exclusion replaces all other terms and conditions relating to military service;
- radiation or contamination from radioactivity;
- accidents arising and due to pregnancy or confinement and related complications;
- deliberate acts such as taking intoxicating liquor or drugs, committing suicide or attempted suicide or intentional self-injury while sane or insane;
- unlawful acts or the life assured deliberately and recklessly putting themselves in unnecessary danger except in trying to save a human life;
- any death or injury suffered as a result of the life assured committing, attempting to commit or provoking an assault or crime or the life assured breaking the law;



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- taking part in a dangerous activity unless specifically covered under the section on “Reduction of benefits due to High-Risk Activities”;
- racing of all kinds, other than on foot or bicycle or when specifically covered under the section on “Reduction of Benefits due to High-Risk Activities”;
- taking part in professional or competitive sports if the life assured would or could earn income or pay from taking part;
- being in an aircraft of any type, or boarding or getting off any aircraft, except as a Fare-Paying Passenger in an aircraft that is on a regular scheduled route operated by a commercial airline;
- physical or mental defect or infirmity existing at the cover start date of this benefit or at the date of reinstatement (if any);
- any injury, fracture or dislocation caused directly or indirectly by a medical condition, whether known or unknown (including but not limited to osteoporosis or bone disease) or its treatment;
- a state of unsound mind.



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5 APPENDIX A:

The 24 hours Travel and Medical Assistance benefit and Emergency Medical Evacuation and Repatriation benefit provide the following services:

5.1 SCOPE OF SERVICES

- 1.1 Intl.SOS shall maintain verified and updated information regarding service providers at all times. Intl.SOS shall review and update regularly its information regarding names, addresses, areas of specialties, office hours and language proficiency. Intl.SOS shall instruct its agents to report newly obtained relevant information promptly upon its receipt, including information about the quality of services provided, new listings and updates of addresses and telephone numbers. In response to inquiries, Life Assured will be provided with the latest updated information on service providers and their services.
- 1.2 Intl.SOS shall provide Life Assured with 24 hours a day, 7 days a week access to Mandarin and English speaking Operations Co-ordinators via a fully-manned Alarm Centre in Singapore.
- 1.3 When immediately available, Intl.SOS shall provide the Services to the Life Assured whilst the Life Assured is on the telephone. In all other cases, Intl.SOS will provide the information by the quickest possible means.
- 1.4 Intl.SOS shall, subject to the terms and conditions as defined hereunder, provide the following Services to a Life Assured calling Intl.SOS when he/she is travelling outside the Home Country or Usual Country of Residence for periods not exceeding 90 consecutive days per trip:

(a) Medical Assistance

(i) Telephone Medical Advice

Intl.SOS will arrange for the provision of medical advice to the Life Assured over the telephone.

(ii) Medical Service Provider Referral

Intl.SOS shall provide to the Life Assured, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively, Medical Service Providers). Intl.SOS shall not be responsible for providing medical diagnosis or treatment. Although Intl.SOS shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Life Assured. Intl.SOS, however, will exercise care and diligence in selecting the Medical Service Providers.

(iii) Arrangement of Hospital Admission

If the medical condition of the Life Assured is of such gravity as to require hospitalisation, Intl.SOS will assist such Life Assured in the hospital admission.

(iv) Monitoring of Medical Condition During and After Hospitalisation

Intl.SOS will monitor the Life Assured's medical condition during and after hospitalisation, subject to any and all obligations in respect of confidentiality and relevant authorisation.

(v) Guarantee of Medical Expenses Incurred during Hospitalisation (Up to a limit of US\$2,500 per Life Assured per event)

Intl.SOS will, when authorised by the Subscriber, assist the Life Assured by guaranteeing on behalf of the Life Assured medical expenses incurred during his/her hospitalisation.

(vi) Arrangement of Appointments with Local Doctors for Treatment

Intl.SOS will, upon the request of the Life Assured, assist the Life Assured by arranging for appointments with local doctors for treatment.



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(vii) Arrangement of Compassionate Visit

Intl.SOS will arrange for one return airfare for a relative or a friend of the Life Assured wishing to join the Life Assured who, when travelling alone, is hospitalised outside the Home Country or Usual Country of Residence.

(viii) Arrangement of Return of Minor Children

Intl.SOS will arrange for one-way airfares for the return of minor children to the Home Country or Usual Country of Residence if they are left unattended as a result of the accompanying Life Assured's illness, accident or emergency medical evacuation. Escort will be provided, when requested.

(ix) Delivery of Essential Medicine

Intl.SOS will arrange to deliver to the Life Assured essential medicine, drugs and medical supplies that are necessary for a Life Assured's care and/or treatment but which are not available at the Life Assured's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. Intl.SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof.

(x) Arrangement of Accommodation

Intl.SOS will arrange for the hotel accommodation of the Life Assured related to an incident requiring emergency medical evacuation, emergency medical repatriation or hospitalisation.

The above Services [items (v) to (vii)] are subjected to the customary exclusions listed in Exclusion.

(b) Travel Assistance

(i) Inoculation and Visa Requirement Information

Intl.SOS shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organisation Publication Vaccination Certificates Requirements and Health Advice for International Travel (for inoculations) and the ABC Guide to International Travel Information (for visas). This information will be provided to the Life Assured at any time, whether or not the Life Assured is travelling or an emergency has occurred. Intl.SOS shall inform the Life Assured requesting such information that Intl.SOS is simply communicating the requirements set forth in a document and Intl.SOS shall name the document.

(ii) Interpreter Referral

Intl.SOS will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries.

Although Intl.SOS shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Life Assured. Intl.SOS, however, will exercise care and diligence in selecting the service providers.

(iii) Lost Luggage Assistance

Intl.SOS will assist the Life Assured who has lost his/her luggage while travelling outside the Home Country or Usual Country of Residence by referring the Life Assured to the appropriate authorities involved.

(iv) Lost Passport Assistance

Intl.SOS will assist the Life Assured who has lost his/her passport while travelling outside the Home Country or Usual Country of Residence by referring the Life Assured to the appropriate authorities involved.

(v) Emergency Message Transmission

In the event of an emergency or a hospital confinement, Intl.SOS will undertake to keep the Member's immediate family informed.



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(vi) Embassy Referral

Intl.SOS shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

(vii) Air Ticketing and Hotel Reservation

Intl.SOS shall, upon request, assist the Life Assured to arrange for air ticketing and hotel reservations.

(viii) Weather and Exchange Rate Information Assistance

Intl.SOS shall, upon request, assist the Life Assured by providing information regarding weather and exchange rate.

The above Services [item (i) to (viii)] are purely on referral or arrangement basis. Any and all third-party expenses incurred shall be the sole responsibility of each Life Assured.

(c) Emergency Medical Evacuation and Repatriation Benefit

(i) Arrangement and Payment of Emergency Medical Evacuation (as a result of accidents only)

Intl.SOS will arrange for the air and/or surface transportation and communication for moving the Life Assured when in a Serious Medical Condition to the nearest hospital where appropriate medical care is available. Intl.SOS shall pay for the medically necessary expenses of such transportation and communications and all usual and customary ancillary charges incurred in such services arranged by Intl.SOS.

Intl.SOS retains the absolute right to decide whether the Life Assured's medical condition is sufficiently serious to warrant emergency medical evacuation. Intl.SOS further reserves the right to decide the place to which the Life Assured shall be evacuated and the means or method by which such evacuation will be carried out having regard to all the assessed facts and circumstances of which Intl.SOS is aware at the relevant time.

(ii) Arrangement and Payment of Emergency Medical Repatriation (as a result of accidents only)

Intl.SOS will arrange for the return of the Life Assured to Singapore by air and/or surface transportation following an emergency medical evacuation where the Life Assured is evacuated to a place outside Singapore for in-hospital treatment. Intl.SOS shall pay for the expenses necessarily and unavoidably incurred in the services so arranged by Intl.SOS.

Intl.SOS reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which Intl.SOS is aware at the relevant time.

(iii) Arrangement and Payment of Transportation of Mortal Remains (as a result of accidents only)

Intl.SOS will arrange for transporting the Life Assured's mortal remains from the place of death to Singapore and pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by Intl.SOS or alternatively pay the cost of burial at the place of death as approved by Intl.SOS.

The above Services [item (i) to (iii)] are subject to the customary exclusions as listed below.

5.2 EXCLUSIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless Intl.SOS has given its prior written approval and the Subscriber has paid the appropriate fees:



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- 5.2.1** Any expenses incurred as a result of a Pre-existing Condition.
- 5.2.2** More than one emergency evacuation and/or repatriation for any single medical condition of a Life Assured during the term of the insurance policy, subject to a maximum of one year.
- 5.2.3** Any costs or expenses not expressly covered by the Intl.SOS program and not approved in advance and in writing by Intl.SOS and/or not arranged by Intl.SOS. This exception shall not apply to emergency medical evacuation from remote or primitive areas when Intl.SOS cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Life Assured.
- 5.2.4** Any event occurring when the Life Assured is within the territory of his/her Home Country or Usual Country of Residence.
- 5.2.5** Any expenses for Lives Assured who are travelling outside their Home Country or Usual Country of Residence contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident, illness or Pre-existing Condition.
- 5.2.6** Any expenses for medical evacuation or repatriation if the Life Assured is not suffering from a Serious Medical Condition, and/or in the opinion of the SOS physician, the Life Assured can be adequately treated locally, or treatment can be reasonably delayed until the Life Assured returns to his/her Home Country or Usual Country of Residence.
- 5.2.7** Any expenses for medical evacuation or repatriation where the Life Assured, in the opinion of the SOS physician, can travel as an ordinary passenger without a medical escort.
- 5.2.8** Any treatment or expenses related to childbirth, miscarriage or pregnancy. This exception shall not apply to any abnormal pregnancy or vital complication of pregnancy which endangers the life of the mother and/or unborn child during the first twenty-four (24) weeks of pregnancy.
- 5.2.9** Any expenses related to accident or injury occurring while the Life Assured is engaged in caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilising hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organised sports undertaken on a professional or sponsored basis. The word sponsored should be read in context of the other exclusions. Amateur and non-professional events which are not sponsored in any way would be covered.
- 5.2.10** Any expenses incurred for emotional, mental or psychiatric illness.
- 5.2.11** Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
- 5.2.12** Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
- 5.2.13** Any expenses related to the Life Assured engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
- 5.2.14** Any expenses related to the Life Assured engaging in the commission of, or the attempt to commit, an unlawful act.
- 5.2.15** Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- 5.2.16** Any expenses incurred as a result of the Life Assured engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- 5.2.17** Any expense, regardless of any contributory cause(s), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
- 5.2.18** Any expenses incurred for or as a result of any activity required from or on a ship or oil-rig platform, or at a similar off-shore location.



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- 5.2.19** Any expenses in respect of the Life Assured more than 75 years old at the date of intervention.
- 5.2.20** Any expenses arising from non-accident related events.
- 5.2.21** Any expenses which is a direct result of nuclear reaction or radiation.



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Fracture Care PA (Supplementary Benefit)

1 PRODUCT FEATURES

Fracture Care PA is an optional benefit to supplement PRUPersonal Accident and offers the following benefits:

1. Fractures, Burns and Dislocations benefit
2. Mobility Aid benefit
3. House Fitting Expenses benefit
4. Recovery benefit

2 BENEFITS

2.1 Fractures, Burns and Dislocations Benefit

We will pay up to the sum assured for your type of plan.

Fractures, Burns, & Dislocations benefit	Plan 1	Plan 2	Plan 3	Plan 4
Sum Assured	\$25,000	\$50,000	\$75,000	\$100,000

In the event of an Accident where the life assured sustains fractures, injuries or burns within 90 days from the date of the Accident, we pay according to the Fractures, Burns and Dislocations (FBD) Schedule below:

Fractures, Burns and Dislocations (FBD) Schedule		
Description		Percentage of Sum Assured
A) Hip or Pelvis (excluding thigh or coccyx)		
1	Open Fracture of more than one bone	100%
2	Open Fracture of one bone	50%
3	Closed Fracture of more than one bone	25%
4	Closed Fracture of one bone	15%
B) Thigh or Lower Leg		
5	Open Fracture of more than one bone	60%
6	Open Fracture of one bone	45%
7	Closed Fracture of more than one bone	25%
8	Closed Fracture of one bone	15%
C) Elbows, Arm (including wrist but excluding Colles-type fractures)		
9	Open Fracture of more than one bone	45%
10	Open Fracture of one bone	35%
11	Closed Fracture of more than one bone	20%
12	Closed Fracture of one bone	15%
D) Colles* type fracture of the lower arm		
13	Open Fracture	25%
14	Closed Fracture	10%
*Colles type fracture of the lower arm refers to distal end radius fracture without ulna fracture		
E) Skull		
15	Fracture of the skull needing surgical Intervention	60%
16	Fracture of the skull not needing surgical Intervention	20%
F) Shoulder Blade, Ribs, Knee cap, Sternum, Hand (not including fingers and wrist), Foot (not including toes and heel)		
17	Open Fracture	30%
18	Closed Fracture	15%



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Fractures, Burns and Dislocations (FBD) Schedule		
Description		Percentage of Sum Assured
G) Spinal Column (Vertebrae but not coccyx)		
19	All compression Fractures	40%
20	All spinous, transverse process of pedicle Fractures	40%
21	Permanent Spinal Cord damage	40%
22	All vertebral Fractures	15%
H) Lower Jaw		
23	Open Fracture	25%
24	Closed Fracture	10%
I) Cheekbone, Clavicle, Coccyx, Upper Jaw, Nose, Toes, Fingers, Ankle, Heel		
25	Open Fracture of more than one bone	15%
26	Open Fracture of one bone	12%
27	Closed Fracture of more than one bone	4%
28	Closed Fracture of one bone	2%
J) Burns: Second or third degree burns of:		
29	at least 20% of the body surface (third degree burns)	85%
30	at least 15% of the body surface (third degree burns)	75%
31	at least 20% of the body surface (second degree deep partial thickness burn)	50%
32	at least 9% of the body surface (third degree burns)	30%
K) Dislocations requiring surgery under anesthesia**		
33	Spine	35%
34	Back (excluding slipped disc)	35%
35	Hip	25%
36	Knee (left or right)	20%
37	Wrist (left or right)	15%
38	Elbow (left or right)	15%
39	Ankle (left or right)	10%
40	Shoulder blade (left or right)	10%
41	Collarbone	10%
42	Fingers (left or right hand)	5%
43	Toes (left or right foot)	5%
44	Jaw	5%
**Each benefit can be claimed once in a life time		
L) Internal Injuries		
45	Internal injuries resulting in open abdominal or Thoracic Surgery	25%
46	Intracranial haemorrhage and/or physical brain injury	25%

"Fracture" is a medical condition which results in a broken bone.

"Open Fracture" is a fracture where the broken bone breaks through the skin.

"Closed Fracture" is a fracture where the broken bone does not break through the skin.

If the life assured suffers more than one injury in the same Accident, only the injury with the highest benefit under the FBD Schedule is payable.



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If the life assured has made any Fracture Care PA claims in the past under any existing or lapsed policies or has more than one policy with us which provides the same benefits as those set out in the FBD Schedule, the total we will pay under all these policies cannot be more 100% of the total sum assured of all these policies or \$100,000, whichever is lower. This is called the "**Claimable Limit**".

We will not pay more than \$50,000 for all claims under the Fracture Care PA benefit and any other policies that you may have with us and which provide the same benefits as those set out in the FBD schedule if the life assured, at the point of applying for the Fracture Care PA benefit

- is a juvenile;
- is a housewife;
- is unemployed;
- is a retiree;
- has an occupation that is classified as Class 3 or 4; or
- is 60 years old or above.

2.2 Double Benefit

We pay double the Fractures, Burns and Dislocations benefit if the life assured suffers the Accidental Injury while travelling as a passenger (not people who are working on board the vehicle) in Public Transport and the eligible payout is 40% or above of the sum assured as set out in the FBD Schedule.

We will not pay for any Accidental Injury under the Double Benefit, if the life assured suffers the Accidental Injury while travelling as a Fare-Paying Passenger in a vehicle (not taxis) driven by someone who uses their own vehicle or leases a vehicle as a driver partner with ride-sharing app companies such as (but not limited to) Uber and Grab.

An "**Accidental Injury**" is an injury resulting from an Accident.

"**Public Transport**" is a method of transport which is available to the general public and which is used mainly to transport people from one point to another in return for paying a fare. The services are provided and operated by a commercial carrier licensed to regularly transport Fare-Paying Passengers. These include but are not limited to taxis, buses, trains, commercial airlines, to name a few.

"**Fare-Paying Passenger**" refers to a person who pays the fare as well as any accompanying passengers.

For an Accident where more than one of the circumstances described above in the FBD Schedule are met and they qualify for the Double Benefit, the Double Benefit will only apply to the injury with the highest payout.

The extra claim paid out under the Double Benefit will:

- not be included when we work out the Claimable Limit; and
- not affect the calculation of the balance sum assured of the policy.

To make a claim under this benefit, the accident must be reported to the local police and the company operating the public transport.



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2.3 Mobility Aid Benefit

If the life assured is covered for this benefit, we will refund you for the Reasonable and Usual Expenses involved in buying mobility aids that have been recommended by the doctor treating the life assured. We will pay up to the sum assured due for your type of plan for each accident on a reimbursement basis.

Mobility Aid benefit	Plan 1	Plan 2	Plan 3	Plan 4
Sum Assured	Up to \$250 per Accident	Up to \$500 per Accident	Up to \$750 per Accident	Up to \$1,000 per Accident

The life assured must seek medical treatment by a doctor registered with a medical council, as soon as possible after an Accident.

We will pay this benefit as long as:

- the expenses are charged within 180 days from the date of the Accident;
- all claims we accept under this benefit due to the same accident do not add up to more than the Mobility Aid benefit amount;
- you have not received compensation for Mobility Aid under any law, government programme, private or charitable programme or other insurance policies. In this case, we would only pay for expenses for a Mobility Aid that are not refunded under these laws, programmes or insurance policies.

We can decide whether to accept claims for any items that are not listed in the definition of mobility aids.

"Mobility Aids" means equipment to help with walking or moving from place to place including but not limited to walking sticks, canes, walking frames, braces, crutches, walkers, wheelchairs and motorised scooter.

"Reasonable and Usual Expenses" refer to expenses for a medical service or treatment provided which are appropriate and consistent with the diagnosis and which according to accepted medical standards, must be provided for the life assured's medical condition. The charges must not be more than the general level of charges made by others of similar standing in Singapore for those services and supplies.

2.4 House Fitting Expenses benefit

If the life assured is covered for this benefit and the recovery period of the life assured is more than 4 weeks, we will refund the Reasonable and Usual Expenses needed to modify the home to accommodate the life assured's needs.

We will pay up to the sum assured for your type of plan.

House Fitting Expense benefit	Plan 1	Plan 2	Plan 3	Plan 4
Sum Assured	Up to \$2,500 per policy	Up to \$5,000 per policy	Up to \$7,500 per policy	Up to \$10,000 per policy

We will pay this benefit provided:

- the eligible payout for the Accidental Injury is for 40% or above of the sum assured as set out in the FBD Schedule
- the expenses are charged within 180 days from the date of the Accident;



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- a written certificate has been issued by a practitioner from rehabilitative services or a similar medical professional recommending that the home needs adapting;
- you have not received compensation for House Fitting under any law, government programme, private or charitable programme or other insurance policies. In this case, we would only pay for expenses for House Fitting that are not refunded under these laws, programmes or insurance policies.

We can assess your claim to decide whether we will cover any items that are not set out in the definition of house fitting below.

"House Fitting" means modifying the structural parts of the home for the purpose of adapting the home so the life assured can move in and around the home. The modifications and related expenses include:

- fixing bath safety grip handles and grab bars, raised toilet seats, walk-in bathtubs, widening the bathroom doors and moving an existing sink in the bathroom and toilets;
- modifying the width of the entrances, exits and doorways to accommodate a wheelchair;
- lowering the locks on doors and fixing ramps for entrances, exits and doorways;
- fixing wall-mounted rails and grab bars in the bedrooms;
- cost and expenses arising from getting a written certificate from a practitioner from rehabilitative services or a similar medical professional recommending that the House Fittings are reasonably necessary.

Once 100% of the House Fitting Expenses benefit sum assured for your type of plan is paid, this benefit will terminate.

2.5 Recovery benefit

If the life assured is covered for this benefit and has to stay in hospital due to an accident, we will pay the Recovery benefit sum assured for your type of plan for each accident. This benefit is payable provided as long as the life assured is in hospital and the eligible payout for the Accidental Injury is 40% or above of the sum assured as set out in the FBD Schedule.

This benefit is payable once for each such Accident.

Recovery benefit	Plan 1	Plan 2	Plan 3	Plan 4
Sum Assured	\$250 for only one stay in hospital, per Accident	\$500 for only one stay in hospital, per Accident	\$750 for only one stay in hospital, per Accident	\$1,000 for only one stay in hospital, per Accident

"Hospitalisation" means a continuous period of time, lasting at least 6 hours, during which it is medically necessary for the life assured to stay in a hospital.

2.6 Reduction of Benefits due to High-Risk Activities

The benefits due to High-Risk Activities are payable provided the life assured's eligible payout for the Accidental Injury is 40% or above of the sum assured as set out in the FBD Schedule.

Reduction of Benefits by 50%

We will reduce the sum we will pay for all benefits by 50% if the Accidental Injury is a result of taking part in:

- winter sports such as, but not limited to ice hockey or ice skating;
- horse riding or polo playing; or



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- (iii) canoeing, sailing or windsurfing.

In that event, we will reduce the eligible sum assured for the Fractures, Burns and Dislocations benefit and the House Fitting Expenses benefit (whichever applies) by the amount representing the reduction in the sum due, as well as any claims which we have paid out previously.

We will not reduce the eligible sum assured for the other types of benefits. However, we will reduce the sum we will pay for the other types of benefits by 50% if the accidental injury is a result of taking part in any of the above activities.

Reduction of benefits by 75%

We will reduce the sum we will pay for all benefits by 75% if the Accidental Injury is a result of taking part in:

- (i) mountaineering, rock climbing, bouldering, caving, pot holing or hunting;
- (ii) hang gliding, sky diving or parachuting;
- (iii) roller skating, board skating or wakeboarding;
- (iv) scuba diving, as long as the life assured is a registered member of a recognised national scuba diving association or federation and is diving in line with the rules and regulations of that association or federation, otherwise, we will not pay any benefit;
- (v) boxing, wrestling or any martial arts activities, whether in training or in competition;
- (vi) motocross; or
- (vii) military or police service of a peace-time nature, namely normal training range work and military exercises including National Service under Section 10 of the Enlistment Act Cap 93 of the Republic of Singapore (other than peace-time reservist duty under Section 14 of the Enlistment Act Cap 93 of the Republic of Singapore where we will pay the full benefit).

In that event, we will reduce the eligible sum assured for the Fractures, Burns and Dislocations benefit and the House Fitting Expenses benefit (whichever applies) by the amount representing the reduction in the sum due, as well as any claims which we have paid out previously.

We will not reduce the eligible sum assured for the other types of benefits. However, we will reduce the sum we will pay for the other types of benefits by 75% if the accidental injury is a result of taking part in any of the above activities.

We will only consider the claim under the sections "Reduction of Benefits by 50%" and "Reduction of Benefits by 75%" if any dangerous activity or sport is carried out legally and under the supervision of a licensed organisation.

If the life assured dies or suffers the injury as a result of breaking laws or regulations or ignoring the safety guidelines or recommended precautions for these activities, we can change the benefits or reject the claim.

We will not pay the benefit if the life assured took part in these activities in a professional capacity or in any capacity that involves them earning an income, reward or pay for taking part in them.



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3 POLICY CONDITIONS

3.1 Renewal

We guarantee that the Fracture Care PA benefit is renewable yearly up to the policy anniversary immediately before the life assured turns 75 years old, subject to the terms and conditions of renewal at the time of renewal and as long as you pay the premiums within 30 days of the premium due date.

When the life assured, who is covered as a juvenile, crosses his 15th birthday, the benefits that we renew on the next renewal date following his 15th birthday, will continue with the same sum assured. However, any changes to the benefits that we renew will be subject to the applicable limits of an adult life assured.

3.2 Non-guaranteed Premium

The premium for Fracture Care PA is not guaranteed. The Company reserves the right to vary the premium at any time by giving 30 days' notice to the policy-owner before doing so.

3.3 Change of occupation / activities / country of residence

If the life assured's occupation, country of residence, business or activities change, the policy owner is required to inform the company as soon as possible so we can decide whether we can continue to provide the benefits. Otherwise, the company may not pay should a claim arise.

3.4 Termination of Benefits

The benefits under your Fracture Care PA benefit will end:

- when the life assured dies;
 - if you fail to pay the premiums within 30 days of the date they are due;
 - on the Cover End Date;
 - on the policy anniversary immediately before the life assured turns 75 years old;
 - when we have paid the maximum claim limit for the Fractures, Burns and Dislocations benefit;
 - when we have paid 100% of the sum assured of the Fractures, Burns and Dislocations benefit; or
 - when the PRUPersonal Accident policy ends;
- whichever event happens first.

4 EXCLUSIONS

We do not pay any of the benefits if the Accidental Injury of the life assured arises directly or indirectly out of any of the following:

- All claims related to Accidents that took place before the Cover Start Date of the policy or the date of reinstatement (if any);
- War, riot, revolution or any similar event;
- Terrorism involving the use of nuclear, biological or chemical means;
- Illnesses of any kind, fits, hernia, venereal disease, acquired immunodeficiency syndrome (AIDS)
- Taking part in commando or bomb-disposal duties or training, active military duties such as



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maintaining civil order, taking part in hostilities, whether war is declared or not, and travel by military aircraft or waterborne vessel. This exclusion replaces all other terms and conditions relating to military service;

- radiation or contamination by radioactivity;
- Accidents arising and due to pregnancy or confinement and related complications;
- Deliberate acts such as taking intoxicating liquor or drugs, committing suicide or attempted suicide or intentional self-injury while sane or insane;
- Unlawful acts or the life assured deliberately and recklessly putting themselves in unnecessary danger except in trying to save a human life;
- Any death or injury suffered as a result of the life assured committing, attempting to commit or provoking an assault or crime or the life assured breaking the law;
- Taking part in a dangerous activity unless specifically covered under the section on "Reduction of Benefits due to High-Risk Activities";
- Racing of all kinds, other than on foot or bicycle or when specifically covered under the section on "Reduction of Benefits due to High-Risk Activities";
- Taking part in professional or competitive sports if the life assured would or could earn income or pay from taking part;
- Being in an aircraft of any type, or boarding or getting off any aircraft, except as a Fare-Paying Passenger in an aircraft that is on a regular scheduled route operated by a commercial airline;
- Physical or mental defect or infirmity existing at the Cover Start Date of this benefit or at the date of reinstatement (if any);
- Any injury, fracture or dislocation caused directly or indirectly by a medical condition, whether known or unknown (including but not limited to osteoporosis or bone disease) or its treatment;
- A state of unsound mind.



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PRUPersonal Accident

FREQUENTLY ASKED QUESTIONS

PRODUCT FEATURES – PRUPersonal Accident

Q1 What is PRUPersonal Accident?

A1 PRUPersonal Accident is a personal accident plan that provides financial protection against death or injury as a result from an accident. It provides coverage up to the policy anniversary before the life assured turns 75 years old and offers the following benefits:

1. Accidental Death and Dismemberment (ADD) benefit
2. Double Accidental Death and Dismemberment benefit
3. Triple Accidental Death and Dismemberment benefit
4. Medical Reimbursement (MR) benefit
5. Traditional Chinese Medicine (TCM) benefit

Q2 What is the policy and premium term for PRUPersonal Accident?

A2 PRUPersonal Accident (and its supplementary benefits) has a policy term of up to the policy anniversary before the life assured turns 75 years old. Premium term follows the policy term.

Q3 What is the definition of accident?

A3 An “accident” is an unexpected and involuntary event, which directly causes death or injury by violent, external and visible means and is not linked to any other cause (such as illness or disease of the life assured).

Q4 Are multiple claims allowed under the ADD benefit?

A4 Yes, multiple claims are allowed. However, if the life assured has made any ADD claims in the past or has more than one policy with us which provides the same benefits as those set out in the ADD schedule, the total claims we will pay under these policies cannot be more than 150% of the total sum assured of these policies, or \$4,500,000, whichever is lower.

If the life assured is a juvenile, we will not pay more than \$500,000 for claims under all personal accident policies which the life assured may have with us and which provide the same benefits as those set out in the ADD schedule.

The policy terminates once 100% of the ADD sum assured has been paid out.

Q5 What is Step-up Sum Assured?

A5 The Step-up Sum Assured feature adds 5% of the original sum assured to the ADD sum assured at every policy anniversary during the first 5 years, capped at 25%.



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Q6 When is the Step-up Sum Assured available?

A6 The Step-up Sum Assured feature is available when there has been no successful claim under the MR or TCM benefits within that policy year.

If there is a successful claim under the MR or TCM benefit within a policy year during the first 5 years of the policy, the Step-up Sum Assured feature stops and no further addition to the ADD sum assured will be made.

If there is a successful claim under the MR or TCM benefit after the 5th policy anniversary onwards, any Step-up Sum Assured that has already been granted will remain and not be withdrawn.

If the customer does not pay the premiums and he fails to pay them until they are up to date, the step-up sum assured feature stops and no further addition to the ADD sum assured will be made.

Q7 What happens to the Step-up Sum Assured if my customer reduces his sum assured by changing to a lower plan type?

A7 The Step-up Sum Assured will be based on the reduced sum assured.

Example

Customer purchased Plan C on 1 May 2016

Policy year	Year 0	Year 1	Year 2	Year 2	Year 3	Year 4
Date	1 May 2016	1 May 2017	1 May 2018	1 Sept 2018	1 May 2019	1 May 2020
ADD sum assured	Plan C SA: \$300,000	Plan C SA: \$300,000	Plan C SA: \$300,000	Plan A SA: \$100,000	Plan A SA: \$100,000	Plan A SA: \$100,000
Step-up Sum Assured	-	\$15,000	\$15,000 + \$15,000	\$5,000 + \$5,000	\$5,000 + \$5,000 + \$5,000	\$5,000 + \$5,000 + \$5,000 + \$5,000
Event	No MR/TCM claim	No MR/TCM claim	Reduces sum assured to Plan A on 1 Sept 2018	No MR/TCM claim	No MR/TCM claim	Makes a ADD claim for 100% of the SA on 1 Jul 2020. Refer below.

Payout for an ADD claim of 100% of the SA in Year 4

= ADD sum assured + Step-up Sum Assured
= \$100,000 + 20% of \$100,000
= \$120,000

Policy terminates after the payout.

Q8 What are the circumstances under which the Double ADD benefit will apply?

A8 Customers can claim under the Double ADD benefit if the life assured suffers accidental injury or dies:

- while travelling in a private transport;



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- as a pedestrian; or
- in a fire at home, in a theatre, hotel, public auditorium, school, hospital (including community hospitals) or shopping mall, provided the life assured was present within the premises at the start of the fire.

Travelling in a private transport means that the life assured is travelling in a vehicle licensed by the authority in the geographical area as a private car or company car. It does not include motorcycles, scooters, tuition cars, rental cars, taxis, goods and other vehicles and buses.

For a life assured, aged under one year to 16 years, who suffers the accidental injury or death when they are:

- on school premises on a school day or during school activities organised and supervised by the school authorities;
- taking part in school activities organised and supervised by the school authorities outside the school premises; or
- travelling as a passenger on a school bus, private bus or excursion bus to and from school or the place where the school activities take place.

Q9 What are the circumstances under which the Triple ADD benefit will apply?

A9 Customers can claim under the Triple ADD benefit if the life assured suffers accidental injury or dies while travelling in a public transport.

Public transport is a method of transport which is available to the general public and which is used mainly to transport people from one point to another in return for paying a fare. The services are provided and operated by a commercial carrier licensed to regularly transport fare-paying passengers. These include but are not limited to taxis, buses, trains, commercial airlines, to name a few.

Q10 Do accidents that happen while the life assured is travelling as a passenger in a private hire vehicle (e.g. Grab) qualify for the Double ADD or Triple ADD benefits?

A10 No. The life assured will only be covered under the ADD benefit and not the Double / Triple ADD benefit. The Double ADD and Triple ADD benefits do not cover the life assured while travelling as a fare-paying passenger (not taxis) driven by someone who uses their vehicle or leases a vehicle as a driver partner with ride-sharing app companies such as (but not limited to) Uber and Grab.

Q11 Are the Double ADD and Triple ADD benefits payable in addition to the ADD benefit?

A11 No. We will pay for either the ADD benefit or the Double/Triple ADD benefit but not both.

Q12 Are claims under MR benefit payable if the life assured contracts an infectious disease within 14 days from the cover start date of the policy?

A12 No, any infectious disease diagnosed within 14 days from the cover start date of the policy will not be payable.

Q13 If my customer has 2 PRUPersonal Accident policies, can he make an MR claim from both policies if the actual claim amount exceeds the MR benefit limit of one policy?

A13 Yes, please refer to the example below.



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Example:

Customer has the following policies and has a receipt amount of \$3,000 to be claimed.

PRUPersonal Accident	Policy 1	Policy 2
Plan Type	A	A
MR Benefit Sum Assured	Up to \$2,000	Up to \$2,000

The customer will be able to claim the MR benefit of \$2,000 from policy 1 and \$1,000 from policy 2.

Q14 Does the MR benefit cover expenses incurred for MRI and X-rays ordered by a General Practitioner as a result of an accidental injury?

A14 Yes, such MRI and X-ray expenses can be claimable under the MR benefit, subject to the usual terms and conditions of the policy.

Q15 Will a Traditional Chinese Medicine benefit claim reduce the sum assured of the Medical Reimbursement benefit?

A15 No, the TCM benefit sum assured is in addition to the MR benefit sum assured. A TCM benefit claim will not reduce the MR benefit sum assured.

Q16 Can my customer receive treatment for accidental injury due to an accident at any TCM practitioner?

A16 Customers can only visit TCM practitioners registered with the Ministry of Health in the Republic of Singapore in order to make a claim under the TCM benefit.

A registered TCM practitioner is someone who is an active registered practitioner practising in Singapore and holds a full registration with the Traditional Chinese Medicine Practitioners Board (TCMPB) and is governed by the Traditional Chinese Practitioners Act (Cap. 333A). It does not include the policy owner, the life assured or the husband, wife, relative or employee of either.

Q17 Can my customer make a claim in the event of food poisoning?

A17 Yes. Accidental death or injury resulting from food poisoning is covered under extension of benefits.

Q18 Can my customer make a claim in the event of insect/animal bites, stings or attacks?

A18 Yes. Accidental death or injury resulting from a bite, sting or attack by an insect or animal is covered under extension of benefits. For example, if the life assured gets bitten by a mosquito and suffers from dengue fever, we will pay for the medical expenses incurred under the MR benefit.

Q19 Do we cover military or police service of peace-time nature?

A19 Normal training range work and military exercises including National Service under Section 10 of the Enlistment Act Cap 93 of the Republic of Singapore (i.e. 2-year Full-time National Service)
Yes, this will be covered. However, a 50% reduction in the sum assured will apply, subject to a maximum claim amount of \$200,000.

Peacetime reservist training under Section 14 of the Enlistment Act Cap 93 of the Republic of Singapore



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Yes, this will be covered with no reduction in coverage and the full sum assured will be covered.

Note: Certain vocations/activities are still excluded. They are: taking part in commando or bomb disposal duties/training, active military duties such as maintaining civil order, taking part in hostilities, whether war is declared or not, and travel by military aircraft or waterborne vessel.

Q20 Can my customer make a claim if the accidental injury or death is a result from an act of terrorism?

A20 Yes. Accidental death or injury resulting from an act of terrorism is covered under extension of benefits. However, terrorism involving the use of nuclear, biological or chemical agents will be excluded, as stated under the exclusions.

Q21 If my customer is overseas and met with an accident, will he be covered under the policy?

A21 Yes. The plan provides 24 hours worldwide coverage.

However, if the customer is not a Singaporean or Singapore Permanent Resident, no claims under the PRUPersonal Accident plan, Recovery Aid benefit and Fracture Care PA benefit (if applicable) will be payable for any accidental injury or accidental death which happened while the life assured is outside of Singapore for a period of more than 90 consecutive days.

Q22 Is policy renewal guaranteed?

A22 No. Renewal is not guaranteed. We reserve the right to decline renewal of PRUPersonal Accident based on our assessment of claims. If we do refuse to renew, it will apply to a particular group of lives assured or by the type of plan and will not apply to claims made by any specific life assured.

We will give 30 days' written notice if we refuse to renew. We will also refund any premiums paid for the renewal of the benefit.

Q23 Why does PRUPersonal Accident come in pre-packaged plans with varying sum assureds?

A23 This is to make the sales process simpler. Customers are not required to select the sum assured for the various benefits.

Q24 What optional supplementary benefits are available to be attached to PRUPersonal Accident?

A24 Recovery Aid benefit and Fracture Care PA may be attached to PRUPersonal Accident.

PRODUCT FEATURES – Recovery Aid benefit (supplementary benefit)

Q25 What is the Recovery Aid Benefit?

A25 Recovery Aid Benefit is an optional supplementary benefit to PRUPersonal Accident.

It provides the following key benefits:

1. Daily Accidental Hospital Income benefit
2. Daily Accidental Intensive Care Unit (ICU) benefit
3. Mobility Aid benefit
4. Get Well Transport benefit



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5. Family Support Fund benefit
6. Travel and Medical Assistance benefit
7. Emergency Medical Evacuation and Repatriation benefit

Q26 Is the Daily Accidental ICU benefit payable in addition to the Daily Accidental Hospital Income benefit?

A26 Yes. If the life assured is admitted in the ICU, we will pay the sum assured of both the Daily Accidental Hospital Income and Daily Accidental ICU benefits.

Q27 What type of mobility aids are eligible to be claimed under the Mobility Aid benefit?

A27 Mobility aids means equipment to help with walking or moving from place to place including but not limited to walking sticks, canes, walking frames, braces, crutches, walkers, wheelchairs, and motorised scooters.

Q28 If my customer suffers an accidental injury seeks medical treatment from a GP clinic, can he claim for the transport expenses to return home under the Get Well Transport benefit?

A28 No, we will refund the transport expenses from a hospital to home only.

Q29 What is Family Support Fund benefit?

A29 Family Support Fund benefit pays out the sum assured if the life assured dies due to an accident. It can tide the family over a sudden loss by providing for immediate expenses that need to be taken care of.

Q30 What should my customer do if he requires travel and medical assistance or emergency medical evacuation/repatriation?

A30 The customer may call the number of our appointed service vendor listed on the PRUPersonal Accident webpage on our website.

PRODUCT FEATURES – Fracture Care PA (supplementary benefit)

Q31 What is Fracture Care PA?

A31 Fracture Care PA Benefit is an optional supplementary benefit to PRUPersonal Accident. It provides the following key benefits:

1. Fractures, Burns and Dislocations benefit
2. Mobility Aid benefit
3. House Fitting Expenses benefit
4. Recovery benefit

Q32 Are multiple claims allowed under the Fractures, Burns and Dislocations benefit?

A32 Yes, multiple claims are allowed. However, if the life assured has made any Fracture Care PA claims in the past under any existing or lapsed policies or has more than one policy with us which provides the same benefits as those set out in the FBD schedule, the total we will pay under all these policies cannot be more than 100% of the total sum assured of all these policies, or \$100,000, whichever is lower.



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A different limit of \$50,000 applies if the life assured, at the point of applying for Fracture Care PA, is a:

- is a juvenile;
- is a housewife;
- is unemployed;
- is retired;
- has an occupation that is classified as Class 3 or 4; or
- is 60 or older.

The Fracture Care PA terminates once 100% of the Fractures, Burns and Dislocations benefit sum assured has been paid out.

Q33 If my customer has osteoporosis and fractures his bone, will be able to claim under Fracture Care PA?

A33 No, any injury, fracture or dislocation caused directly or indirectly by a medical condition, whether known or unknown (including but not limited to osteoporosis or bone disease) or its treatment is excluded under the benefit.

Q34 If my customer has both Recovery Aid benefit and Fracture Care PA attached to his PRUPersonal Accident plan and purchased some mobility aids, can he claim from both supplementary benefits?

A34 As the Mobility Aids benefit payout is on reimbursement basis, the customer will only be able to make a claim from both supplementary benefits if the expense incurred exceeds the sum assured of one of the Mobility Aid benefit.

Example

Customer purchased PRUPersonal Accident Plan A with Recovery Aid benefit and Fracture Care PA Plan 1.

Mobility Aid sum assured:

Recovery Aid Plan A	Fracture Care PA Plan 1
Up to \$1,000	Up to \$250

Customer incurred \$1,100 on mobility aids.

He will be able to make a full claim on his expenses - \$1,000 from Recovery Aid benefit and \$100 from Fracture Care PA.

POLICY LIMITS

Q35 Can my customer select the policy term for PRUPersonal Accident?

A35 No. PRUPersonal Accident covers the life assured up to policy anniversary before the life assured turns 75 years old.

Q36 Can the coverage term of the supplementary benefits added on to PRUPersonal Accident be different from the basic plan?



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A36 No. The coverage term of the supplementary benefit will follow the same as the PRUPersonal Accident basic plan.

Q37 What is the expiry age for the Totally and Permanently Disabled benefit under the ADD schedule?

A37 The Totally and Permanently Disabled benefit expires at the policy anniversary before the life assured turns 65 years old.

Q38 What is the maximum coverage that my customer can have under PRUPersonal Accident?

A38 Please refer to the table for the maximum issuance limits per life assured for PRUPersonal Accident.

	Maximum Issuance Limits
Working Adults	<u>Singaporeans / Singapore PRs</u> Occupational Class 1 & 2: \$3.0m Occupational Class 3 & 4: \$1.5m <u>Foreigners</u> \$1.5m
Non-income Earners (Juvenile / NS Full-Time / Student / Home-maker / Retiree / Unemployed)	\$500,000

The life assured's existing personal accident coverage will also be taken into consideration in calculating these issuance limits.

Please refer to PRUInfo (File Name: New Business) for more information.

Q39 Can my customer purchase more than 1 PRUPersonal Accident policy?

Yes. However, the maximum coverage allowed per life assured will be subject to the maximum accidental death benefit limits stated above.

PREMIUM RATES

Q40 Are the premium rates guaranteed?

A40 No. Premium rates for PRUPersonal Accident, Recovery Aid benefit and Fracture Care PA are not guaranteed and may be changed at any time based on future claims experience. We will give customers 30 days' written notice before we do so.

Q41 What are the determinants for the premium rates of PRUPersonal Accident, Recovery Aid benefit and Fracture Care PA?

A41 The premium rates vary by the entry age and occupational class of the life assured.

Q42 Are the premiums for PRUPersonal Accident and any attaching Recovery Aid benefit and Fracture Care PA inclusive of GST?



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A42 Yes. Premiums are inclusive of the prevailing GST.

Q43 Is PRUPersonal Accident eligible for the PruSmart Lady / PruLady / PruMan discount?

A43 Yes, customers of the above plans can enjoy the relevant discounts when they purchase PRUPersonal Accident.

NEW BUSINESS

Q44 Who is eligible to purchase PRUPersonal Accident?

A44 PRUPersonal Accident is available to Singaporeans, Permanent Residents of Singapore and Foreigners with valid passes.

Please refer to PRUInfo (File Name: New Business) for more information.

Q45 Does my customer need to undergo medical underwriting?

A45 No, medical underwriting is not required and no health questions will be asked during application.

Q46 Will my customer with pre-existing medical conditions be accepted?

A46 Yes. However, any pre-existing medical condition, including an accident that is directly a result of the pre-existing medical condition(s) will not be covered.

Q47 Does my customer need to undergo financial underwriting?

A47 Yes, financial underwriting is applicable.

Please refer to PRUInfo (File Name: New Business) for more information.

Q48 How do we calculate the sum assured for PRUPersonal Accident to be aggregated towards the accidental death benefit limits above?

A factor of 1.25 of the ADD sum assured will be used to calculate the total sum assured to be aggregated. This is to take into consideration the Step-up Sum Assured.

Example

Customer purchases Plan A with ADD sum assured of \$100,000. \$125,000 will be used to aggregate to the issuance limit.

Q49 Does the Family Support Fund sum assured of Recovery Aid benefit aggregate to the accidental death benefit limit?

A49 Yes. The Family Support Fund sum assured is used to calculate the equivalent sum assured to be aggregated.

Example



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Customer purchases Plan A with Recovery Aid benefit. The total sum assured to be aggregated will be calculated as follows:

$$\begin{aligned} &= 1.25 \times \text{PRUPersonal Accident ADD sum assured} + \text{Family Support Fund sum assured} \\ &= 1.25 \times \$100,000 + \$30,000 \\ &= \underline{\$155,000} \end{aligned}$$

Q50 What will happen if my customer exceeds the maximum issuance limit when he submits a new PRUPersonal Accident application?

A50 We will counter-offer a lower plan type (if available) so that the revised sum assured will be within the aggregated issuance limit.

Q51 Which proposal form should my customer complete when applying for PRUPersonal Accident?

A51 There is no change to the proposal form to be used to apply for PRUPersonal Accident. You may refer to PRUInfo to retrieve the latest proposal form for PRUPersonal Accident.

Q52 Is my customer required to complete a proposal form for each dependent purchasing PRUPersonal Accident?

A52 To ease the application process, the proposal form allows up to 4 life assureds to apply for PRUPersonal Accident.

This is similar to the PruShield proposal form.

Q53 What documents will customers who apply for PRUPersonal Accident as a family receive?

A53 If the proposal is submitted electronically and the policies are issued on the same day, the policyowner will receive a consolidated Certificate of Life Assurance for all the life assureds.

Q54 Is backdating allowed of PRUPersonal Accident allowed?

A54 No. Backdating is not allowed.

Q55 Is Advance Premium Deposit allowed?

A55 No. Advance Premium Deposit is not allowed.

Q56 What occupation should I selected in the occupation drop down list if my customer is a private hire driver?

A56 "Driver" may be selected in the occupation drop down list for private hire drivers.

POLICY SERVICES

Q57 Can my customer increase the sum assured after the policy has been in-forced?



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A57 No, increase in sum assured or changing to a different plan type with a higher sum assured is not allowed for PRUPersonal Accident. The customer may purchase another policy to increase the coverage instead, subject to the maximum issuance limits.

Q58 Can my customer reduce the sum assured after the policy has been in-forced?

A58 Yes. The customer can reduce the sum assured by changing to a lower plan type (if available).

Q59 Can my customer do a mid-term addition of supplementary benefits after the PRUPersonal Accident has been in-forced?

A59 Yes. The customer can do a mid-term addition of Recovery Aid benefit and/or Fracture Care PA after the inception of the PRUPersonal Accident policy. Recovery Aid benefit will follow the same plan type as the PRUPersonal Accident main plan. Do note that the terms and conditions of the respective supplementary benefits will apply.

Q60 Does my customer need to inform the company if there is a change of occupation?

A60 Yes. We must be informed of any change of the life assured's occupation as soon as possible for us to decide whether we can continue to provide the benefits. Otherwise, we may not pay a claim if one arises. As the premium is based on occupation class, a change in occupation may also result in a change in premium that the customer has to pay.

Q61 Does my customer need to inform the company if there is a change of residency?

A61 Yes. We must be informed of any change of the life assured's residency as soon as possible for us to decide whether we can continue to provide the benefits. Otherwise, we may not pay a claim if one arises.

Q62 Can my customer reinstate his policy if it has lapsed?

A62 Yes. The customer may apply to reinstate the policy if:

- he applies within 24 months from the end date of the policy;
- he pays all the premiums and interest owing to us;
- the life assured is under 65 years old; and
- he gives us satisfactory evidence of the health of the life assured. The customer will have to pay any costs involved in this.

If the policy was entitled to a Step-up Sum Assured, it will be reinstated together with the policy.

Q63 Will there be a premium refund if the customer has paid a full year's of premium but decides to terminate the policy in the middle of the policy year?

A63 No. There is no premium refund if client has paid the full premium for the policy year and decides to terminate the policy midway.



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CLAIMS

Q64 Will claims for accidents that happen overseas be allowed under the MR or TCM benefit?

A64 Claims for MR benefit incurred overseas because of an accident is allowed, subject to the usual terms and conditions of the policy.

However, claims for TCM benefit incurred overseas will not be allowed as TCM claim only applies to treatment in Singapore by a TCM practitioner registered with the Ministry of Health in the Republic of Singapore.

Q65 Is the claim payout based on the sum assured as at the date where the accident took place or the date of claim submission?

A65 The claim payout is based on the sum assured as at the date where the accident took place.

Example

Policy year	Year 0	Year 1	Year 2	Year 3	Year 4
Date	1 Jan 16	1 Jan 17	1 Jan 18	1 Jan 19	1 Jan 20
ADD sum assured	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Step-up Sum Assured	\$0	\$5,000	\$5,000 + \$5,000	\$5,000 + \$5,000 + \$5,000	\$5,000 + \$5,000 + \$5,000 + \$5,000
Event	No MR/TCM claim	Date of Accident: 10 Dec 17	ADD claim submitted on 1 Feb 18	Step-up Sum Assured continues to be given after ADD claim	

Injury: Removal of the lower jaw by surgical operation

Payout: 50% of ADD sum assured + 50% of Step-up Sum Assured
 $= 50\% \times \$100,000 + 50\% \times \$5,000$
 $= \underline{\underline{\$52,500}}$

Q66 Will my customer be covered for any pre-existing medical conditions since PRUPersonal Accident are guaranteed issuance?

A66 No. Pre-existing medical conditions are excluded.



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Example

Date	Event
1 May 2016	Customer fractured his arm. Metal plating was inserted to aid in the healing process
1 Sept 2016	Customer purchased PRUPersonal Accident
1 Feb 2017	Customer met an accident and injured the same arm where there was a fracture previously. At the same time, he removed the metal plating
Eligible Payout: PRUPersonal Accident will pay for expenses incurred for the accident on 1 Feb 2017. However, the expenses for the removal of the metal plating due to the previous fracture will not be covered.	

Q67 Are chiropractor claims covered under the MR benefit?

A67 The MR benefit does not cover treatment provided by a chiropractor as they are not Registered Medical Practitioners as defined in the policy wordings.

However, we may reconsider the claim under the TCM Benefit if the customer is able to provide the following supporting document(s) for our consideration:

Copy of referral letter from a Registered Medical Practitioner (prior to the date of chiropractic treatment) to recommend treatment to this chiropractic treatment.

All such claims are subject to our review and approval.

Q68 My customer was healthy when he bought PRUPersonal Accident and thereafter got into a car accident during a stroke. Do we pay?

A68 No, because this is an accident caused by an illness that does not meet the accident definition.

Q69 Are accidents while riding on a motorbike covered?

A69 Yes, there is no specific exclusion that applies to motorbike riders and as long as the claim condition fulfils the terms and conditions of the respective benefits as stated in the policy wordings.

Q70 Will my customer be covered under the policy if he travels frequently for work and meets with an accident while overseas?

A70 Yes. The plan provides 24 hours worldwide coverage.

However, if the customer is not a Singaporean or Singapore Permanent Resident, no claims under the PRUPersonal Accident plan, Recovery Aid benefit and Fracture Care PA benefit (if applicable) will be payable for any accidental injury or accidental death which happened while the life assured is outside of Singapore for a period of more than 90 consecutive days.

Q71 PRUPersonal Accident covers certain high-risk activities. Will my customer be covered if he meets with an accident during one of the high-risk activities in a professional capacity?



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- A71 No. We will not pay the benefit if the life assured took part in these activities in a professional capacity or in any capacity that involves them earning an income, reward or pay for taking part in them.

SALES ADVISORY STANDARDS

Q72 Is the completion of the PruPlanner compulsory?

- A72 As PRUPersonal Accident is an accident and health plan with no natural death benefit, customers are not required to complete PruPlanner when taking up PRUPersonal Accident and Recovery Aid benefit. You will be able to bypass PruPlanner and proceed to Roadmap to complete the rest of the requirements.

If PRUPersonal Accident is purchased with another plan in the same submission, PruPlanner will have to be completed for the other plan.

MARKETING SUPPORT

Q73 What are the marketing materials available?

- A73 Electronic Brochure is available in Prudential's corporate website at www.prudential.com.sg and PRURAISe | PRUInfo | MARKETING | NON-LINKED | Non-PAR | Product and Brochures | PRUPersonal Accident Product Brochure

GENERAL

Q74 When will the new version of SQS be available to reflect the revised premiums for PRUPersonal Accident?

- A74 The new version of SQS will be available from 1 January 2024.

Q75 Is it compulsory to attend the product training for PRUPersonal Accident and Recovery Aid benefit?

- A75 No, although it is highly encouraged.

HI certification is required to sell the product, while CKA is not applicable.

PRUPERSONAL ACCIDENT REPRICING W.E.F. 1 JANUARY 2024

Q76 Why are we increasing the premiums for PRUPersonal Accident?

- A76 Since the launch of PRUPersonal Accident in 2016, we have maintained competitive premium rates and product features. To ensure business sustainability amid strong pressure from rising healthcare costs and claims in recent years, we will be making an upward adjustment to the premiums rates of PRUPersonal Accident from 1 January 2024.

Q77 Who will the revised premiums apply to?



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A77 The revised premiums will apply to new business and renewals of PRUPersonal Accident from 1 January 2024 onwards.

Q78 When will the revised premiums take effect for existing PRUPersonal Accident customers?

A78 The revised premiums will apply to these customers from their policy renewal date/policy anniversary date in 2024.

Q79 Are there changes to the benefits and features of PRUPersonal Accident?

A79 There are no changes to the key benefits and features. PRUPersonal Accident will continue to provide comprehensive personal accident coverage for your customers.

Q80 What are the changes to the premiums?

A80 Starting from 1 January 2024, premium rates for PRUPersonal Accident will be split into two age bands and the premiums will vary according to the entry age next birthday of the life assured.

The two age bands are:

- Age 1 to 40 Next Birthday
- Age 41 to 65 Next Birthday

Example: PRUPersonal Accident - Plan A, Occupation Class 1

	Life Assured's Age Next Birthday	Annual Premium
Inception Date: 3 Jul 2021	38	\$176.64 (inclusive of 8% GST)
Current Date: 2 Oct 2023	40	
Policy Renewal Date in 2024: 3 Jul 2024	41	\$209, based on the Age Band of 1 to 40 next birthday (inclusive of 9% GST)

Q81 Will there be premium adjustments for the optional Recovery Aid and/or Fracture Care PA benefits that may be/have been attached?

A81 We will not be making premium adjustments for the optional Recovery Aid and/or Fracture Care PA benefits.

Q82 Will there be changes to the PruCredit multiplier?

A82 There will be adjustments to the PruCredit multiplier for new business from 1 Jan 2024 below:

	Current	New (from 1 st January 2024)
PruCredit\$ Multiplier	2.0x	1.5x



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Q83 With the increase in GST from 8% to 9% effective from 2024, will the customer's premiums be adjusted for the increase in GST before the renewal of their PRUPersonal Accident?

A83 Premiums for PRUPersonal Accident and any attaching Recovery Aid and/or Fracture Care PA benefits are subject to the prevailing GST charges and the GST will be adjusted from 8% to 9% in 2024. With this increase in the GST from 2024, existing customers with a PRUPersonal Accident policy will still observe an increase in the premiums before their policy renewal date in 2024.

Customers with a GST applicable policy will be informed in a separate communication at the end of the year, similar to last year.

Q84 Are there changes to the Policy Document wordings?

A84 There will be a new version of the Policy Document for policies issued from 1 January 2024. The changes are aimed to provide clarity of certain clauses and to align to some general clauses used in newer Policy Documents of other products.

There is no change to the intent of the product benefits. Customers with proposals and product summaries generated before 1 January 2024 and issued from 1 January 2024 will be provided the updated Policy Document. It will also be made available on PruInfo on 1 January 2024.

Q85 How will existing customers be informed of the premium adjustments?

	Renewal Dates 1 to 15 January 2024	Renewal Dates 16 January to 31 Dec 2024
PRUPersonal Accident	Customers with an in-force PRUPersonal Accident policy renewing from 1 to 15 January 2024 would have been informed through a one-time exercise in end-November 2023.	Customers with an in-force PRUPersonal Accident policy renewing from 16 January 2024 onwards will be informed 30 days before their policy anniversary date in 2024.

A85 Customers will be informed according to the correspondence method they have opted for.

Q86 Does my customer have to do anything to ensure their PRUPersonal Accident policy is renewed successfully?

A86 For customers who have nominated a cap or limit on the amount that can be deducted by GIRO for their policy(s) with us, having a limit may cause the deduction of their premiums to fail with the increase in premiums.

Please get your customer to increase or remove the limit by submitting a request to their bank to Change their GIRO Payment Limit by their policy renewal date.

A note on this will be included in the communications letter for your customer's reference.

Q87 Will paid-to-date requests still be allowed for PRUPersonal Accident?



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A87 In preparation for the premium adjustments mentioned above, please take note of the following guidelines for paid-to-date advance requests.

Requests received from 3 November 2023 onwards will only be put through, for premium payment up to the customer's PRUPersonal Accident policy renewal date in 2024 ONLY and may be lesser than the maximum amount of advance payment of 2 years allowed. Any premiums received in excess of the allowable paid-to-date advance period will be refunded back to the customer.



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PRUPersonal Accident

SALES & MARKETING PROPOSITIONS

PRUPersonal Accident is a standalone, non-participating, regular premium personal accident policy. It provides financial protection against accidental death and dismemberment, as well as medical expenses due to accidental injuries. Recovery Aid and Fracture Care PA are optional supplementary benefits to PRUPersonal Accident.

Here are some **Marketing Propositions**, which you may find useful for promoting **PRUPersonal Accident, Recovery Aid and Fracture Care PA**:

Be covered for the big and small mishaps	<p>PRUPersonal Accident provides coverage ranging from less severe conditions like insect bites and food poisoning to major conditions like Total and Permanent Disability and death as a result of accidents.</p> <p>Customers can have peace of mind regardless of the severity of the accident.</p>
Be rewarded for not making claims	<p>The Step-up Sum Assured feature rewards policyowners by increasing the Accidental Death and Dismemberment (ADD) benefit sum assured by 5% at each policy anniversary in the first 5 years, if there have been no approved Medical Reimbursement or Traditional Chinese Medicine claim during the policy year.</p>
Double and Triple ADD benefits for covered events	<p>PRUPersonal Accident provides</p> <ul style="list-style-type: none">• 2x the ADD Benefit payout for private transport and pedestrian accidents, building fires and accidents during school-time; and• 3x the ADD Benefit payout for public transport accidents. <p>This will provide customers with greater assurance and protection for their loved ones in such circumstances.</p>
Ease of application	<p>PRUPersonal Accident comes in pre-packaged plans with fixed sum assured for the different benefits. Customers will find it easy to select the plan based on the basic ADD sum assured they want to be covered for.</p> <p>The application is on guaranteed issuance basis. Customers are not required to complete any health questions.</p> <p>Families can purchase the plan together without the hassle of completing multiple proposal forms.</p>
Recovery Aid	<p>When Recovery Aid is added to PRUPersonal Accident, customers can receive additional recovery assistance such as daily hospital or ICU income benefit and medical evacuation in the event of an accident.</p>
Fracture Care PA	<p>When Fracture Care PA is added to PRUPersonal Accident, customers can receive additional payouts for fractures, injuries or burns and reimbursement for mobility aid or house fitting expenses required in the event of a fracture due to an accident.</p>



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Here are some **Market Segments** that may be suitable:

Young Working Adults	<p>PRUPersonal Accident will appeal to active customers who wish to have 24-hour worldwide coverage in the event of accidents. It will also appeal to those who tend to engage in outdoor or adventurous activities as PRUPersonal Accident continues to provide coverage for listed high-risk activities, and even peace-time reservist duties.</p> <p>The application process for PRUPersonal Accident is designed to be simple and hassle-free, which can appeal to this group of customers. With pre-packaged plans, customers only need to select their desired sum assured or premiums that are within their financial means. They are not required to answer health questions.</p>
Parents with Young Children	<p>Children may be prone to accidents as they are active. PRUPersonal Accident provides double payout if the child sustains accidental injury or dies due to school-related activities. Children are also covered for common childhood ailments such as food poisoning, insect bites and hand, foot and mouth disease (HFMD).</p>
Generation X (Age 40's)	<p>This group of customers may be increasingly prone to falls and accidents as they age. With PRUPersonal Accident, they can have peace of mind that medical expenses being incurred due to an accident may be covered.</p>
Newly acquired PRUShield / Customers with PRUShield policies only	<p>This is a simple and affordable plan to cross-sell to this group of customers.</p>



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PRUPersonal Accident

1. INTRODUCTION

There is a wide range of personal accident products in the market. For ease of comparison, we will focus on our main competitors among the life insurance companies and their mass market personal accident plans.

The companies and products that are included in the comparison are:

- Co. A – SPA (II) Plan
- Co. M – RP
- Co. G – EPP Plan

The comparison is based on PRUPersonal Accident Plan A (Sum Assured of \$100,000) and competitors' equivalent plans.

Important Notes:

- *The information presented is strictly confidential and for internal use only and cannot be reproduced, amended or circulated in whole or in part to anyone, including policyholders and potential prospects, for whatever purpose or reason.*
- *You should refer to the respective product policy documents for exact wordings and details.*
- *This comparison does not include information on all similar products. PACS does not guarantee that all aspects of the products that have been illustrated. You may wish to conduct your own comparison for products that are listed in www.comparefirst.sg.*



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2. PRUPersonal Accident vs. Competitors

2.1 Comparison of Features

Company / Product		PACS PRUPersonal Accident	Co. A SPA (II)	Co M RP	Co. G EPP
Entry Age		1 to 65 ANB	16 to 70 ALB	15 days to 65 ALB	17 to 65 ANB
Coverage Term		Up to 75 ANB	Up to 80 ALB	Up to 99 ALB	Up to 75 ANB
Plan Types		6 plan types from SA \$100k to \$1m	4 plan types from SA \$100k to \$750k	5 plan types from SA \$50k to \$1m	3 plan types from SA \$100k to \$300k
Guaranteed Renewal		X	X	X (not guaranteed renewable from the 6 th year)	X
Basic Plan Coverage		ADD Sum Assured: \$100,000			
Accidental Death and Dismemberment (ADD) benefit		\$100,000	\$100,000	\$100,000	\$100,000
Double Accidental Death and Dismemberment benefit		\$200,000 (4 scenarios)	\$200,000 (5 scenarios)	\$200,000 (2 scenarios)	X
Triple Accidental Death and Dismemberment Benefit		\$300,000 (public transport accidents)	X	X	X
Medical Reimbursement (MR) benefit	(per accident/ infectious disease)	Up \$2,000	Up to \$2,000	Up to \$2,000	Up to \$10,000



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Company / Product		PACS PRUPersonal Accident	Co. A SPA (II)	Co M RP	Co. G EPP
	Infectious Diseases Cover	√ 21 infectious diseases covered	X Only cover dengue fever under insect bites	√ 21 infectious diseases covered	X
Traditional Chinese Medicine benefit (per accident)		Up to \$500	Up to \$500	Up to \$500	Up to \$500 (sub-limit of MR benefit SA)
Step-up Sum Assured		√	√	X	X
Covers High Risk Activities		√	√	√	√
Other Core Benefits		X	X	Ambulance fees and mobility aids reimbursement	<ul style="list-style-type: none"> • Accidental Hospital Income • Mobility Aid Benefit • Fractures, Burns and Dislocations Benefit
Optional Benefits					
Optional Benefits		<ul style="list-style-type: none"> • Recovery Aid Benefit Fracture Care PA 	<ul style="list-style-type: none"> • Lifestyle Maintenance Benefit • Accidental Hospitalisation Benefit • Monthly Disability Care 	<ul style="list-style-type: none"> • Income Support Benefit • Hospital Cash Benefit • Child Care Benefit 	NIL



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2.2 Comparison of Premiums*

Annual Premium* Comparison Based on ADD SA of \$100,000

Company / Product	PACS PRUPersonal Accident	Co. A SPA (II)		Co M RP		Co. G EPP	
Entry Age: 30 ANB							
		For renewals 65 ALB and earlier	For renewals from 66 to 79 ALB	For renewals 55 ALB and earlier	For renewals from 56 to 98 ALB	First year	For renewals only
Occupation Classes 1 and 2	\$209.00	\$224.11	\$336.17	\$173.00	\$260.00	\$342.26	\$325.15
Occupation Class 3	\$365.75	\$392.20	\$590.84	\$295.00	\$442.00		
Occupation Class 4	\$522.50	\$392.20	\$590.84	\$381.00	\$572.00		
Entry Age: 60 ANB							
Occupation Classes 1 and 2	\$253.00	\$224.11	\$336.17	\$260.00		\$342.26	\$325.15
Occupation Class 3	\$442.75	\$392.20	\$590.84	\$442.00			
Occupation Class 4	\$632.50	\$392.20	\$590.84	\$572.00			

* Inclusive of prevailing GST



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Total Premium* Comparison
(Based on policy term to age 75)

Company / Product	PACS PRUPersonal Accident	Co. A SPA (II)	Co M RP	Co. G EPP
Entry Age: 30 ANB				
Occupation Classes 1 and 2	\$9,405.00	\$10,309.09	\$9,438.00	\$14,648.86
Occupation Class 3	\$16,458.75	\$18,056.44	\$16,068.00	\$14,648.86
Occupation Class 4	\$23,512.50	\$18,056.44	\$20,774.00	\$14,648.86
Entry Age: 60 ANB				
Occupation Classes 1 and 2	\$3,795.00	\$4,258.13	\$3,900.00	\$4,894.36
Occupation Class 3	\$6,641.25	\$7,472.12	\$6,630.00	\$4,894.36
Occupation Class 4	\$9,487.50	\$7,472.12	\$8,580.00	\$4,894.36

Green = PRUPersonal Accident's value is more competitive.

Red = PRUPersonal Accident's value is less competitive.

* Inclusive of prevailing GST



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Summary on competitiveness:

- ✓ PRUPersonal Accident is the only one that provides Triple Accidental Death and Dismemberment benefit for added coverage in public transport accidents.
- ✓ PRUPersonal Accident and SPA (II) Plan provides Step-up Sum Assured feature while the sum assured of the other products remain level.
- ✓ PRUPersonal Accident provides more plan types with a wider range of sum assured for selection.
- ✓ PRUPersonal Accident is one of the two products in the comparison that covers a wide range of infectious diseases for the Medical Reimbursement benefit.
- ✓ PRUPersonal Accident is one of the two products in the comparison that provides coverage for life assureds as young as 1 ANB.
- ✓ PRUPersonal Accident requires a lower total premium paid throughout the policy term of up to age 75 for the key profiles of occupational class 1 and 2.