

PRUPersonal Accident Lite (PRUPal)

The Product Summary serves only to provide you with a brief understanding of the product features and does not form any part of the Policy Contract. The following is a simplified description of the key product features. The exact terms and conditions can be found in the Master Policy Contract between the Master Policy Holder and Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore").

Details of Plan Provider:

Prudential Assurance Company Singapore (Pte) Limited ("Prudential Singapore"), 30 Cecil Street, #30-01 Prudential Tower, Singapore 049712, Tel: 1800 333 0 333, is responsible for the product features and contractual provisions.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

A. PRODUCT COVERAGE

This is a Group Personal Accident Policy that provides financial protection against:

- Accidental Death
- Accidental Dismemberment
- Dengue Fever

Summary of the benefits and coverages provided under this policy as follows:

PRUPersonal Accident Lite	
Coverage Period	12 Months from date of application (non-renewable)
Waiting Period	10 days (applicable to Hospital Income and Get Well Benefit for dengue only)
Benefits	Sum Assured / Coverage Amount
Accidental Death & Accidental Dismemberment - Pays a % of sum assured based on Schedule of Indemnities for accidental death and accidental dismemberment	S\$15,000
Hospital Income - Covers you for hospitalisation due to dengue fever	S\$100 per day up to max. 5 days per insured member per year
Get Well Benefit - Lump sum benefit upon diagnosis of dengue fever	S\$500 per insured member per year

Signing-up for the plan will be via Prudential Singapore's online enrolment website.

B. ELIGIBILITY

- You must be an employee who is on a full-time, active service employment, receiving earnings from the company and is an insured member under Prudential Singapore's PRUTreasures Flexi II group policy purchased via Standard Chartered Bank (Singapore) Limited ("SCB").
- You must also be a Singapore resident and is between the ages of 18 and 64 years old (as at last birthday) to enroll in the policy.
- If your coverage had previously been terminated, you will not be eligible to re-enroll in the policy again.

C. BENEFITS

1. Accidental Death / Accidental Dismemberment

In an event of an Accident where you suffer an injury and subsequently:

(a) dies; or

(b) is dismembered but does not die within 30 days from the accident,

we pay the percentages of sum assured shown in the Schedule of Indemnities.

If you die within 30 days from an accident, we shall pay only the accidental death benefit as shown in the Schedule of Indemnities. In such an event, we will not pay any accidental dismemberment benefit even if you sustain an Injury that is listed in the Schedule of Indemnities.

If you suffer two or more Injuries listed in the Schedule of Indemnities which do not overlap, we will pay the total compensation for any disability due to the same Injury by adding all the various percentages subject to the maximum of 150% of the sum assured. Once this maximum limit is paid, there will be no more benefits for you under the policy.

If you suffer two or more Injuries listed in the Schedule of Indemnities which overlap, we shall pay only for the Injury with the highest Benefit.

2. Hospital Income

We will pay a hospital income amount of up to a maximum of S\$500 per insured member per policy year, if you are hospitalised due to Dengue Fever. We will pay S\$100 for every completed 24 hours of hospitalisation up to a maximum of five days per insured Member per policy year.

3. Get Well Benefit

If you are diagnosed with dengue fever, we will pay a lump sum amount of S\$500 per insured member per policy year.

4. Exposure

We will pay the accidental death benefit or accidental dismemberment benefit (whichever applies), if you suffer an injury and subsequently die or are dismembered within 12 calendar months from this injury, where such death or dismemberment is caused by or is a result of your exposure to the elements.

5. Disappearance

We will pay the accidental death benefit if the body is not found within one year after the date of disappearance, sinking or wrecking of the conveyance in which you were traveling at the time of injury.

6. Major Burns

We will pay the accidental death benefit if you suffer third degree burns covering at least 25% of the body surface (certified by a registered medical practitioner).

The benefit payable under major burns shall be subject to and reduced by any other amount that is paid or is payable under any injury sustained as a result of such third-degree burns.

D. WAITING PERIOD / PRIOR LOSSESS

We will not pay for any claim incurred by you, which was directly or indirectly, caused by or is in any way attributed to dengue fever within the first 10 days from the cover start date. This includes any signs and symptoms of dengue fever suffered by you which started within the first 10 consecutive days from the cover start date.

If you sustain any injury or sickness described in the Schedule of Indemnities before the cover start date, we shall not pay for the loss.

For any injury or sickness from the cover start date for which we make payment, we shall pay according to the Schedule of Indemnities, only for the specific injury or sickness resulting from an accident which is not related to any previous injury or sickness sustained through accidents before the cover start date.

E. POLICY EXCLUSIONS

We will not pay if the injury, accidental death arises directly or indirectly out of one of the following:

- (a) war or warlike activities which include invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power;
- (b) deliberate acts such as taking intoxicating liquor or drugs, committing suicide or attempted suicide or intentional self-Injury while sane or insane;
- (c) unlawful acts, the hand of justice or willful exposure to unnecessary danger except in the attempt to save a human life;
- (d) participation in a riot, terrorism, strike, civil commotion, violation or attempted violation of law;
- (e) being in an aircraft of any type, or boarding or descending from any aircraft, except as a fare-paying passenger in an aircraft that is on a regular scheduled route operated by a commercial airline;

- (f) participation in professional or competitive sports where you would or could earn income or remuneration from engaging in such sports;
- (g) racing of all kinds.

F. MAKING A CLAIM

We will consider the claim if you provide to SCB satisfactory proof of loss within 90 days from the date of loss.

You must send to SCB the following documents as soon as possible:

- (a) notification of your claim;
- (b) a completed claim form;
- (c) a certified true copy of the death certificate, if applicable; and
- (d) medical report including clinical, radiological, imaging evidence, laboratory and histological evidence from your registered medical practitioner; at your own expense.

We reserve the right to:

- (a) ask you to provide, at your own expense, more documents or evidence to help us assess the claim and to appoint a registered medical practitioner to re-examine you;
- (b) examine you as often as needed during claims processing;
- (c) call for an autopsy in the case of death where it is not forbidden by law.

G. CLAIMS ADMINISTRATION

Once the total claims paid reaches the maximum sum assured of S\$15,000 (for accidental death / accidental dismemberment) your coverage terminates.

This does not include the \$500 (for hospital income) and \$500 (for get well benefit).

You can only claim from one PRUPersonal Accident Lite policy. If you are covered under more than one PRUPersonal Accident Lite policy signed-up from another Prudential Singapore sales channel, the first sign-up will take precedence and we will void any duplicate enrolments.

H. TERMINATION OF COVER

The insurance coverage automatically terminates on the following events, whichever is the earliest:

- (a) When the insured member dies;
- (b) When the full sum assured of the benefits is paid;
- (c) On the date this policy is terminated by your employer or us;
- (d) On the date when you stop paying the premium for your cover;
- (e) On the date you enter into full-time military, naval or air service;
- (f) At the end of the policy year when you attain the maximum age of 65 years at last birthday;
- (g) On the date we inform your employer that the policy will terminate as a result of war or an act of war. We shall have the sole discretion in determining the date; and
- (h) On the date you stop active service.

I. PREMIUMS

Premiums, if applicable, is on annual basis. Premiums include GST and the prevailing rate of GST is subject to change.

J. FREE-LOOK PERIOD

Not Applicable.

K. GRACE PERIOD

Not applicable.

L. CANCELLATION

You may cancel his participation in the policy at any time by giving your employer seven days' written notice.

The termination shall become effective on the date the notice is received by your employer or on the date specified in such notice, whichever is later.

M. NON-PARTICIPATING POLICY

This policy does not participate in the profits of our life insurance business.

N. POLICY OWNERS' PROTECTION SCHEME

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as limits of coverage, where applicable, please contact your insurer or visit the General Insurance Association (GIA) /Life Insurance Association (LIA) or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

*Note: This benefit definition is compiled for presentation purposes and does not form any part of a policy contract.
The exact benefits are spelt-out in the policy contract.
PRUPersonal Accident Lite (PRUPal)*

SCHEDULE OF INDEMNITIES

Type of Injury / Sickness	Percentage of Sum Assured
Accident Death Benefit	
1. Accidental death	100%
Accidental Dismemberment Benefits	
1. Total and Permanent Disability	150%
2. Total and irrecoverable loss of the effective use of sight in one eye and any one limb	150%
3. Total and irrecoverable loss of the effective use of speech and hearing	150%
4. Total and irrecoverable loss of the effective use of all sight in both eyes	150%
<i>Sight:</i> Total and irrecoverable loss of the effective use of:	
5. all sight in one eye	100%
6. lens in one eye	50%
<i>Hearing:</i>	
7. Total and irrecoverable loss of the effective use of hearing in both ears	75%
8. Total and irrecoverable loss of the effective use of hearing in one ear	25%
9. Loss by physical severance of both ears	6%
10. Loss by physical severance of one ear	3%
<i>Speech:</i>	
11. Total and irrecoverable loss of the effective use of power of speech	50%
<i>Limbs:</i> Total and irrecoverable loss of the effective use of	
12. two limbs	150%
13. one limb	125%
<i>Hand:</i> Total and irrecoverable loss of the effective use of	
14. four fingers and thumb of both hands	100%
15. four fingers and thumb of one hand	60%
16. four fingers of one hand	35%
17. both phalanges of one thumb	25%
18. one phalanx of one thumb	12.5%
19. three phalanges of a finger	9%
20. two phalanges of a finger	6.5%
21. one phalanx of a finger	3.5%
<i>Leg:</i>	
22. Fractured leg or patella, with established non-union	10%
23. Shortening of leg by at least 5 cm	7.5%
<i>Foot:</i> Total and irrecoverable loss of the effective use of	
24. all toes of one foot	15%
25. two phalanges of one great toe	5%
26. one phalanx of one great toe	3%
27. one toe other than the great toe	1%
Hospital Income	
1. Hospitalisation due to Dengue Fever	\$100 per day up to five days per insured member per year
Get Well Benefit	
1. On the confirmed diagnosis of Dengue Fever	\$500 per insured member per year

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