

**PRUSafe Gift**  
Updated on 1 May 2025

## FREQUENTLY ASKED QUESTIONS

**1. Who is eligible for this PRUSafe Gift?**

An Insured Member at the point of application must be:

(a) Singapore residents who are:

- (i) Patients of Thomson Medical Centre (TMC), (both male and female) who have visited TMC in the last 2 years, with a maximum age of 65 years (age next birthday);
- (ii) Expectant mothers who are patients at TMC ("Expectant Mothers"), with a maximum age of 65 years (age next birthday); or
- (iii) Spouses of Expectant Mothers, with a maximum age of 65 years (age next birthday); or
- (iv) Newborn babies born at TMC who are at least 14 days old and not hospitalised; or
- (v) Children below 6 years old (age next birthday) who were born at TMC and have visited TMC in the last 2 years.

(b) Individuals who have given consent to be contacted by Prudential Financial Representatives when signing up for TMC related initiatives.

Note: Insured Members whose coverage has been terminated are not eligible to re-enrol in this policy. No duplicate coverage will be provided to the same Insured Members.

For more details, please refer to the Product Summary.

**2. Is each sign-up only be for one insured member?**

Yes, each submission is only for one insured member.

**3. When will coverage commence?**

Coverage starts upon successful application and lasts for a period of 6 months.

**4. When will my benefits terminate?**

These are the 4 main benefits of the policy.

Key Benefits	For Each Insured Member
Accidental Hospital Income <sup>1</sup>	S\$50/ day up to 7 days
Accidental ICU Income <sup>2</sup>	S\$50/ day for 7 days in addition to Accidental Hospital Income
Medical Reimbursement due to Accident or Infectious Disease <sup>3</sup>	Up to S\$100
Accidental Death	S\$20,000

Each benefit terminates once the full sum assured is paid out. The coverage continues with the remaining benefit. For example, when S\$100 is paid for Medical Reimbursement, this benefit terminates. The Insured Member can still receive benefits from the rest of the policy such as Accidental Hospital Income, Accidental ICU Income and Accidental Death.

The entire coverage terminates when the Accidental Death benefit is paid out or when the coverage period expires.

**5. Will I be covered if I am diagnosed with an infectious disease and/or meet an accident and am hospitalised overseas?**

No, this policy only covers diagnosis of infectious disease, accidents, and treatments within Singapore.

**6. Can I receive Medical Reimbursement for both Accident and Infectious Disease if I am contracted with an infectious disease due to accident?**

No, you can only claim on Medical Reimbursement due to Accident or Infectious Disease, up to S\$100, when terms and conditions are met.

**7. How do I make a claim?**

To make a claim, please complete the claim form attached in the post application acknowledge email and email the completed form to us at [SGP.ES.Claims@prudential.com.sg](mailto:SGP.ES.Claims@prudential.com.sg)

**8. How do I check for the status of my claim?**

To check on the status of your claim, you may email us at [SGP.ES.Claims@prudential.com.sg](mailto:SGP.ES.Claims@prudential.com.sg) or call our Enterprise Business hotline at 1800 835 9733.

**9. How long does it take for me to receive my claim?**

Once your claim is approved, you will receive your payout within 14 to 21 working days.

**10. Is this policy renewable?**

No, this policy is not renewable and is only valid for 6 months upon successful application.

**11. What are the contact points should I have any queries?**

You may contact Prudential's Enterprise Business through these communication channels:

- Tel: 1800 835 9733
- Email for enquiries: [SGP.EB.Enquiry@prudential.com.sg](mailto:SGP.EB.Enquiry@prudential.com.sg)
- Email for claims: [SGP.EB.Claims@prudential.com.sg](mailto:SGP.EB.Claims@prudential.com.sg)

**12. How long will this campaign last?**

This campaign will run until 31 December 2026, or until all available PRUSafe Gift are fully taken up, whichever occurs earlier.

**Important Notes:**

- Benefits are payable only upon the occurrence of an accident and/or infectious disease.
- It is recommended to read the product summary and seek advice from a qualified adviser if in doubt.
- This product has no savings or investment feature, and there is no cash value if the policy ends or is terminated prematurely.