

PRUSafe BreastCancer – Frequently Asked Questions

1. How do I sign up?

PRUSafe BreastCancer can be purchased in the Pulse by Prudential app via its e-store, PRUShopper. To download the app, access the Apple App Store or Android Play Store [here](https://onepulse.page.link/MJta) (<https://onepulse.page.link/MJta>) and create a login.

You will need to have your SingPass login details to sign up.

2. Does **PRUSafe BreastCancer** cover me for early stage cancer?

PRUSafe BreastCancer covers you for all stages of breast cancer.

3. When will the coverage end?

PRUSafe BreastCancer provides coverage for a year and is automatically renewable on a yearly basis, up to age 39. However, policy renewal is not guaranteed.

4. What if I pass on before I make a claim for cancer?

There is no death benefit for **PRUSafe BreastCancer**.

5. Do I have to go for a medical check-up?

No, all you need is to complete the Health Declaration within the Pulse by Prudential app.

6. Do my premiums change over time?

Yes, your policy will be automatically renewed yearly, and the premium will be adjusted based on your age at the time of renewal. Please refer to the Product Summary for the premium amount. Do note that premiums are not guaranteed and may be adjusted based on claims experience. Prudential reserves the right to vary premiums at any time by giving 30 days' written notice to the policyowner before doing so.

7. I have cancer 5 years ago and have recovered. Can I still buy **PRUSafe BreastCancer**?

Those who have been diagnosed with cancer before are not eligible to purchase **PRUSafe BreastCancer**.

8. My mother has cancer. Can I still buy **PRUSafe BreastCancer**?

Yes, as long as you do not have two or more natural parents/siblings who have or had any type of cancer.

9. Is there any waiting period or survival period?

Yes, there is a waiting period of 90 days from the cover start date. The life assured must survive at least seven days from the date of diagnosis. If the life assured dies within seven days from the date of diagnosis, the cancer benefit will not be paid.

10. How do I make a claim?

Please access My Policy > **PRUSafe BreastCancer** > Submit a claim in the Pulse by Prudential app. After filling out the form and submitting required documentation, your claims will be processed.

Should you have any questions about your claims, please email us at pulse.ecosystem@prudential.com.sg or call us at +65 6714 3939. (Monday to Friday, 8.30 am to 5.30 pm, excluding Public Holidays).

11. What should I do if I have trouble signing up for **PRUSafe BreastCancer** or difficulties with the app?

Please email us at pulse.ecosystem@prudential.com.sg or call us at +65 6714 3939 (Monday to Friday, 8.30 am to 5.30 pm, excluding Public Holidays).

12. Can I cancel the policy after making payment?

There is a period of 14 days from the date we confirm the start of your policy to review its terms and conditions. If you decide this policy is not suitable for your needs, you may cancel this policy via the cancellation function made available by us in the Pulse App within the 14-day review period. We will refund any premium you have paid (without interest), less any amounts you owe us in connection with the policy.

You cannot cancel your policy after this 14-day review period.

EXCLUSIONS

We do not pay in any of the following circumstances:

- If the cancer at all severity levels existed before the cover start date of the policy;
- If the life assured did not survive seven days from the date of diagnosis of cancer;
- If any benefit for any of the covered conditions is due directly or indirectly to a pre-existing condition unless it was declared in the proposal and specifically accepted by us;
- If the life assured is diagnosed with cancer at all severity levels within 90 days of the cover start date of the policy;
- If the life assured is diagnosed with cancer at all severity levels caused by:
 - acquired immunodeficiency syndrome (AIDS), AIDS-related complex or infection by human immunodeficiency virus (HIV) except as defined below;
 - using unprescribed drugs if the drugs are required by law to be prescribed by a Registered Medical Practitioner; or
 - alcohol or drug abuse.

A **pre-existing condition** is the existence of any signs or symptoms of cancer, tumour, lump or growth for which the life assured received or asked for treatment, medication, consultation, advice or diagnosis or would have caused an ordinary sensible person to get treatment, diagnosis or a cure, before the cover start date of the policy.

HIV Due to Blood Transfusion and Occupationally Acquired HIV is defined as:

- A) Infection with the Human Immunodeficiency Virus (HIV) through a blood transfusion, provided that all of the following conditions are met:
- The blood transfusion was Medically Necessary or given as part of a medical treatment;
 - The blood transfusion was received in Singapore after the cover start date of the policy; and
 - The source of the infection is established to be from the Institution that provided the blood transfusion and the Institution is able to trace the origin of the HIV tainted blood;

Medically Necessary means a treatment which, in the opinion of a specialist doctor, is appropriate and consistent with the symptoms, findings, diagnosis and other relevant clinical circumstances of the related illness. The treatment must be provided in line with generally accepted medical practice in Singapore.

- B) Infection with the Human Immunodeficiency Virus (HIV) which resulted from an accident occurring after cover start date of the policy whilst the life assured was carrying out the normal professional duties of her occupation in Singapore, provided that all of the following are proven to our satisfaction:
- Proof that the accident involved a definite source of the HIV infected fluids;

- Proof of sero-conversion from HIV negative to HIV positive occurring during the 180 days after the documented accident. This proof must include a negative HIV antibody test conducted within 5 days of the accident; and
- HIV infection resulting from any other means including sexual activity and the use of intravenous drugs is excluded.

This benefit is only payable when the occupation of the life assured is a medical practitioner, housemen, medical student, state registered nurse, medical laboratory technician, dentist (surgeon and nurse) or paramedical worker, working in medical centre or clinic (in Singapore).

This benefit will not apply under either section A or B where a Cure has become available prior to the infection. “Cure” means any treatment that renders the HIV inactive or non-infectious.

Additional Notes

This is only product information provided by us. You should seek advice from a qualified advisor if in doubt.

Premiums are not guaranteed and may be adjusted based on future claims experience.

Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Before replacing an existing accident and health policy with a new one, you should consider whether the switch is detrimental, as there may be potential disadvantages with switching and the new policy may cost more or have fewer benefits at the same cost.

There are certain conditions such as pre-existing conditions, whereby no benefits will be payable. These are stated as exclusions in the policy documents. Please refer to the policy documents for details.

This is for reference only and is not a contract of insurance. Please refer to the exact terms and conditions, specific details and exclusions applicable to this insurance product in the policy documents.

The information contained herein is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore.

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 the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as at 29 December 2020.