

Direct Purchase Insurance (DPI) Frequently-Asked Questions (FAQ)

1. What are Direct Purchase Insurance (DPI) products?

DPI products are life insurance policies that you can purchase directly from insurance companies without seeking any financial advice.

When you decide to purchase a DPI product, you have chosen not to seek any financial advice. Therefore, it is important that you read the relevant disclosure documents (including the Fact Sheet, Policy Illustration and Product Summary), understand the features of the product and its terms and conditions. You should assess whether the product meets your needs and is suitable for you.

Post-purchase servicing of the DPI policy will be by Prudential Customer Service and the DPI policy is not transferable to a Prudential Financial Consultant.

If you decide not to purchase a DPI product, you may seek advice from a qualified Prudential Financial Consultant for our comprehensive suite of products catered to different individual needs.

The 2 products available are:

- **DIRECT – PruProtect Term** (term plan with the option to add DIRECT - Crisis Cover supplementary benefit)
- **DIRECT – PruProtect Life** (whole life insurance plan with the option to add DIRECT - Crisis Cover supplementary benefit)

2. How much sum assured of DPI products can I buy?

You can insure yourself for up to S\$400,000 per insurer, with a cap of S\$200,000 for DIRECT – PruProtect Life.

3. How can I enquire on or purchase DPI product from Prudential?

If you wish to enquire or make a purchase on Prudential's DPI products, you can call our PruCustomer Line at 1800 333 0333, make an appointment with our Customer Service Officer via www.prudential.com.sg. Or visit our Customer Service Centre. Our Customer Service Officer will be pleased to assist you.

Information is correct as at 7 October 2020

Our Customer Service Centre is located at 5 Straits View #01-18/19, Marina One The Heart, Singapore 018935. Appointment hours are from 9am to 4pm, Mondays to Fridays, (excluding Public Holidays).

4. Where can I obtain product information on Prudential DPI products?

You can visit www.prudential.com.sg to obtain information on Prudential's DPI products.

5. Can I purchase DPI products from my Prudential Financial Consultant?

No. DPI products can only be purchased from a Customer Service Officer at Prudential Customer Service Centre.

6. What documents do I need to bring if I wish to purchase DPI products?

Please bring along your NRIC or Employment Pass and Passport (for foreigners) to sign up for DPI products. Payment for DPI products may be made via cash, cheque, NETS or credit cards.

7. What do I have to do if there are underwriting requirements for the DPI products that I had signed up?

In the event of further underwriting requirements (eg. medical examination, additional underwriting questionnaires to complete, etc), Prudential will notify you through a letter on details of the underwriting requirements for your action.

If we do not hear from you after the deadline given in the letter, the policy will be considered "not taken up" and any premiums paid will be refunded to you.

8. How do I receive the policy documents once they are issued?

The policy documents will be mailed to you via standard local postage once the policy has been approved.

9. Who do I contact if I have enquiries on my DPI policy purchased?

For any enquiries on DPI policy, please call our PruCustomer Line at 1800 333 0 333 or email us at customer.service@prudential.com.sg. You can also visit our Customer Service Centre located at 5 Straits View #01-18/19, Marina One The Heart, Singapore 018935.

Information is correct as at 7 October 2020

10. Who do I contact if I need to make changes to my DPI policy, eg. change of address or payment mode?

To make changes to your DPI policy, you can do the following:

- log into PRUaccess, the secured online customer portal to make policy changes online or,
- download the Policy Alteration Form from our corporate website, complete and sign the form, and mail it to Prudential, or
- call PruCustomer Line at 1800 333 0 333 or email customer.service@prudential.com.sg. You can also visit the Customer Service Centre located at 5 Straits View #01-18/19, Marina One The Heart, Singapore 018935.

11. Who do I contact if I need to make claims for my DPI policy?

For claims enquiries on DPI policy, please call our PruCustomer Line at 1800 333 0 333 or email customer.service@prudential.com.sg, or visit our Customer Service Centre located at 5 Straits View #01-18/19, Marina One The Heart, Singapore 018935. You can also go on to our official website at www.prudential.com.sg to get information on claims procedures as well as claims application forms.

12. Can I request for a Prudential Financial Consultant or my existing Financial Consultant to service my DPI policy?

You have chosen to purchase a DPI policy without any financial advice. The servicing of your DPI policy cannot be transferred to a Prudential Financial Consultant.

Hence the servicing of your DPI policy will be handled directly by Prudential Customer Service. You can call our PruCustomer Line at 1800 333 0 333 or email us at customer.service@prudential.com.sg if you need any assistance.