



PRUDENTIAL

Listening. Understanding. Delivering.

PRUPersonal Accident

Don't let worries about
unpredictable events prevent you
from enjoying your relationships

Your family is everything to you.

From minor everyday mishaps to unexpected injuries even when you are overseas, we understand that accidents – big and small – can be unpleasant for you and your family.

With **PRU** Personal Accident, you can complement existing hospitalisation or medical insurance, to ensure financial support in the event of an accident.

Key Benefits*

- Affordable premiums with 24-hour worldwide coverage
- Covers accidents, food poisoning, infectious diseases, animal and insect bites
- **3 times payout** – Public transport accidents
- **2 times payout** – Private transport and pedestrian accidents, building fires and accidents during school-time
- Covers injuries sustained during National Service, reservist and adventurous activities⁺ like scuba diving
- Reimburses treatment bills including Traditional Chinese Medicine (TCM) bills
- Coverage increases by up to 25% in the first five years if no claims are made

PRU Personal Accident is available as a supplementary benefit – Accident Assist, which can also be added to your selected main plans.

Add optional supplementary benefits for greater coverage

Further enhance your **PRU** Personal Accident or Accident Assist coverage to receive additional recovery assistance such as family support funds and medical evacuation.

*Terms & Conditions apply. Please refer to www.prudential.com.sg/ppa for more details.

Own the right coverage

Choose from 6 simple plans with different payouts and premiums based on the coverage you need.

PRUPersonal Accident and Accident Assist [#]						
Benefits	Sum Assured (\$\$)					
	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
Occupation Class	PRUPersonal Accident [#] Annual Premiums [^] (\$\$)					
Occupation Class 1 & 2	175.00	270.00	380.00	468.00	670.00	890.00
Occupation Class 3	306.25	472.50	665.00	819.00	1,172.50	1,557.50
Occupation Class 4	437.50	675.00	950.00	1,170.00	1,675.00	2,225.00
Occupation Class	Accident Assist [#] Annual Premiums [^] (\$\$)					
Occupation Class 1 & 2	158.00	243.00	342.00	421.00	603.00	801.00
Occupation Class 3	276.50	425.25	598.50	736.75	1,055.25	1,401.75
Occupation Class 4	395.00	607.50	855.00	1,052.50	1,507.50	2,002.50

⁺ The payout will be reduced if the claim arises from the listed activities. Please refer to the full list of covered activities in the product summary which can be obtained from your Prudential Financial Consultant.

[#] **PRU**Personal Accident and Recovery Aid (on **PRU**Personal Accident) are renewable yearly up to the Policy Anniversary before the life assured turns 75 years old. Accident Assist and Recovery Aid (on Accident Assist) is renewable yearly up to the Policy Anniversary before the life assured turns 75 or the basic plan's policy term, whichever is shorter. Renewability of the plans are not guaranteed.

[^] Premiums listed are non-guaranteed.

[@] Premiums are inclusive of the prevailing GST.

Enhance your plan with these optional benefits for extended coverage to aid your recovery.

Optional: Recovery Aid [#]						
Benefits	Sum Assured (\$\$)					
	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					
Occupation Class	Recovery Aid [#] (on PRUPersonal Accident) Annual Premiums ^{^@} (\$\$)					
Occupation Class 1 & 2	93.00	130.00	170.00	262.00	355.00	452.00
Occupation Class 3	162.75	227.50	297.50	458.50	621.25	791.00
Occupation Class 4	232.50	325.00	425.00	655.00	887.50	1,130.00
Occupation Class	Recovery Aid [#] (on Accident Assist) Annual Premiums [^] (\$\$)					
Occupation Class 1 & 2	84.00	117.00	153.00	236.00	320.00	407.00
Occupation Class 3	147.00	204.75	267.75	413.00	560.00	712.25
Occupation Class 4	210.00	292.50	382.50	590.00	800.00	1,017.50

Optional: Fracture Care PA (on PRUPersonal Accident)				
Benefits	Sum Assured (S\$)			
	Plan 1	Plan 2	Plan 3	Plan 4
Fractures, Burns and Dislocations Benefit ⁺	25,000	50,000	75,000	100,000
House Fitting Expenses Benefit (per policy)	Up to 2,500	Up to 5,000	Up to 7,500	Up to 10,000
Mobility Aid Benefit (per accident)	Up to 250	Up to 500	Up to 750	Up to 1,000
Recovery Benefit (One hospitalisation per accident)	250	500	750	1,000
Age Next Birthday	Annual Premiums [^] (S\$)			
	Occupation Class 1			
1 – 50	128.40	256.80	385.20	513.60
51 – 60	181.90	363.80	545.70	727.60
61 – 65	267.50	535.00	NA	NA
	Occupation Class 2			
1 – 50	160.50	321.00	481.50	642.00
51 – 60	227.38	454.75	682.13	909.50
61 – 65	334.38	668.75	NA	NA
	Occupation Class 3			
1 – 50	224.70	449.40	NA	NA
51 – 60	318.33	636.65	NA	NA
61 – 65	468.13	936.25	NA	NA
	Occupation Class 4			
1 – 50	321.00	642.00	NA	NA
51 – 60	454.75	909.50	NA	NA
61 – 65	668.75	1,337.50	NA	NA

For more information, speak to your Prudential Financial Consultant.
Call us at **1800 333 0 333** today.

Important Notes:

The benefits will only be payable upon the occurrence of an accident.

You are recommended to read the product summary and seek advice from a qualified Prudential Financial Consultant for a financial analysis before purchasing a policy suitable to meet your needs.

As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. Premiums are not guaranteed and may be adjusted based on future claims experience. 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.

This brochure 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 these insurance products in the policy documents that can be obtained from your Prudential Financial Consultant.

This brochure is for distribution 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. In case of discrepancy between the English and Mandarin versions of this brochure, the English version shall prevail.

These policies are 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 12 May 2020.

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