PRUSafe Gift

Product Terms & Conditions

Declarations

Please read the terms and conditions carefully before you complete your application for insurance coverage with Prudential Assurance Company Singapore (Private) Limited ("**Prudential**"). The terms "application", "application form", "proposal" and "proposal form" are used interchangeably and refers to the form completed by you when applying for insurance.

1) Eligibility

To be eligible for the Promotion, one has to satisfy the following Eligibility Criteria during the Promotion Period in order to apply for the Complimentary Coverage.

An Insured Member at the point of application must be:

- be a Singapore resident; and
- be between the age of 1 and 65 years old (as at age next birthday)

In addition,

- if the Insured Member is an existing Prudential customer, the Insured Member will be contacted by Prudential Financial Representatives as part of the enrolment. Consent is not required.
- if the Insured Member is not an existing Prudential customer, the Insured Member must provide the consent to be contacted by Prudential Financial Representatives as part of the enrolment.

Insured Member whose coverage has been terminated would not be allowed to re-enrol in this Policy. No duplicate coverage will be provided to the same Insured Member across different Master Policyholder.

Please refer to the Product Summary for more details.

Prudential reserves the right to determine the eligibility of the Eligible Members. Such determination shall be final and conclusive and Prudential is not obliged to give any reason for its determination.

2) Commencement of Assurance

I understand that the assurance will commence upon successful application on the sign-up page.

3) Information Provided to Prudential

I declare that the information given in this proposal and any information supplied to Prudential or to the medical examiner of Prudential is true and that no material facts (i.e. facts likely to influence the assessment and acceptance of this proposal, such as, but not limited to pre-existing medical conditions) have been withheld and to the best of my knowledge and belief the information given herein is true and complete and shall be the basis of my contract with Prudential. I acknowledge and agree that Prudential can request supporting documents in relation to the information requested in this form.

4) Accident

I am aware that the benefits of this policy will ONLY be payable as a result of an accident and/or infectious diseases.

5) Free-look period

Free-look period is not applicable for this complimentary product.

6) Deemed Delivered

I understand that the policy document and all other documents from Prudential are considered

delivered and received upon the Certificate of Insurance being available for download after successful application of the policy on the microsite.

7) Proficiency in Spoken and Written English
I confirm that I am proficient in spoken and written English.

8) Marketing and Purchase in Singapore
I confirm that the entire marketing and online application process in respect of my proposed insurance application has been conducted in Singapore, which includes but is not limited to the following:
(a) I have received all of the insurance related marketing materials in Singapore;
(b) I have read the details of my proposed insurance plan in Singapore;
(c) Supplementary document(s) where applicable, in respect of my proposed insurance application is/are signed in Singapore; and
(d) If payments of any initial premiums are required for my proposed insurance policy, I have made such payments in Singapore

I confirm that I am applying for this insurance coverage without the advice of a financial consultant and that I am aware that I have the option of seeking advice. I understand and agree that I am solely responsible for determining my affordability and the appropriateness of this product to my financial needs and insurance objectives.

9) Documents received
I declare that I have read or downloaded a copy of each of the following:
– "Product Summary" and
– "FAQs"
and that I have read and understood the contents of these documents, including any coverage exclusion set out in the Product Summary.

10) Singapore Policy
I understand that the policy applied for herein shall be underwritten as a Singapore policy and be entered in the register of Singapore policies of Prudential. I further understand that the terms and conditions of the policy will be governed by and interpreted according to the laws of the Republic of Singapore.

11) Bankruptcy
I declare that I am not an undischarged bankrupt and that I have committed no act of bankruptcy within the last twelve months and that no receiving order or adjudication in bankruptcy has been made against me during that period.

12) Breach of Applicable Local Laws
I understand that if I do not hold Singapore citizenship, it is my sole responsibility to ensure that, by completing and submitting this proposal, I will not breach or violate any of the applicable local laws and regulations of the jurisdiction of the country of my nationality (the "Applicable Local Laws"). I hereby fully indemnify and hold harmless Prudential and its officers and employees against all losses, damages, civil penalties and expenses (including but not limited to legal expenses on a solicitor-client basis) that may be suffered by any of them in connection with any breach or violation by me of the Applicable Local Laws.

13) Authority to collect, use and disclose
I expressly authorise and give consent to Prudential Assurance Company Singapore (Pte) Limited and its related corporations, respective representatives, agents, third party service providers, contractors and/or appointed distribution/business partners (collectively referred to as "Prudential and its authorised representatives") to collect, use, retain, disclose and process, at their sole discretion, any and all information relating to me, including my personal particulars, my transactions and dealings and my policy or policies of insurance with Prudential, and disclosing such information to any of the following, whether in Singapore or elsewhere for purposes stated here and in Prudential's Privacy Notice (which is available at https://www.prudential.com.sg/Privacy-Notice):

(a) Prudential's holding companies, branches, representative offices, subsidiaries, related corporations or affiliates;

(b) any of Prudential's contractors or third-party service providers or distribution / business partners or professional advisers or agents;

(c) any regulatory, supervisory or other authority, court of law, tribunal or person, in any jurisdiction, where disclosure is required by law, regulation, judgement or order of court or order of any tribunal or as a matter of practice;

(d) any actual or potential assignee(s) or transferee(s) of any rights and obligations of Prudential and its authorised representatives under or relating to my/our policy or policies for any purpose connected with the proposed assignment or transfer; and

(e) any credit bureau, insurer or financial adviser,
for the purposes of providing financial advisory services, underwriting, customer servicing (which including contacting you for review of your financial and/or insurance portfolio), statistical analysis, investigation of Prudential's representatives, monitoring undesirable sales practices, conducting customer due diligence, reporting to regulatory or supervisory authorities and for auditing.

Where any personal data (third party Personal Data) relating to another person (Individual) (e.g. insured persons, family members, and beneficiaries) is disclosed by me/us, I/we represent and warrant that I/we have obtained the consent of the Individual to collect and use the third party Personal Data and to disclose the third party Personal Data to the persons enumerated above, whether in Singapore or elsewhere, for the purposes stated above and in Prudential's Privacy Notice.

I understand that if I qualify for any reward program(s) / membership(s) under the products and/or services distributed by Prudential and its authorised representatives, I may receive regular updates from Prudential and its authorised representatives on the benefits and privileges entitled to me/us under such program(s) /membership(s).

I understand that I can refer to Prudential Privacy Notice, which is available at https://www.prudential.com.sg/Privacy-Notice for more information on contacting Prudential for Feedback, Access, Correction and Withdrawal of using my/our personal data.

I understand that if I am a European Union ("EU") resident individual (i.e. my residential address is based in any of the EU countries), I/We can refer to Prudential Privacy Notice which is available at https://www.prudential.com.sg/Privacy-Notice for more information on the rights available to me under the GDPR.

14) No tax Advice
I will obtain my own advice on the tax implications and/or any other ancillary implications in respect of the application for this policy. I acknowledge that Prudential does not make any representations nor assume any responsibility for these matters.

15) Electronic Application
I understand and agree that:
a) I am submitting a proposal electronically, through the use of electronic records and electronic communication, to Prudential;
b) I will not hold Prudential liable for any loss or consequence arising directly or indirectly from the electronic transaction; and
(c) I have verified the accuracy of my email address and agree to its usage in electronic communications.
In consideration of Prudential considering my electronic proposal, I agree:
a) that by ticking the boxes relating to certain terms and conditions in the proposal, I am indicating my agreement to such terms and conditions and my intention to be bound under an enforceable contract;
b) that the electronic proposal bearing my name will be legally binding;
c) to the admission, as evidence in any court of law or tribunal in Singapore, of the electronic records or documents electronically shown to me or electronically signed or agreed to by me during the online application for insurance (the "Electronic Records");
(d) that the Electronic Records stored in Prudential's internal servers are admissible in any court of law in Singapore as original documents and I agree not to challenge or dispute their admissibility, authenticity or accuracy in any proceedings; and
(e) that Prudential takes no responsibility for the accuracy and integrity of any copy of the Electronic Records outside of Prudential's internal servers (such as but not limited to copies transmitted via

email and/or downloaded by you).

16) Policy Coverage
I confirm that I am applying for this policy to cover my own life.

17) Prohibited Person
I understand and agree that Prudential is entitled not to accept or process this Proposal should a person connected with the this proposal be found to be a Prohibited Person, meaning a person or entity (including but not limited to any director or direct/indirect shareholder or person having executive authority or natural persons appointed to act on my behalf, beneficiaries or my Beneficial Owner(s) or beneficiaries' Beneficial Owner(s) therein) subject to any laws, regulations and/or sanctions administered by any regulatory authorities in any country, which have the effect of prohibiting Prudential from providing insurance coverage, transacting business with or otherwise offering any economic benefits to me or any other beneficiaries or assignees under the relevant Policy, and the decision of Prudential shall be final. I further agree that in the event that Prudential becomes aware that a person connected with the policy that is issued based on this application (the "relevant Policy") (including but not limited to any of the Assured, trustee, assignee, Beneficiary, Beneficial Owner, or nominee) is or has become a Prohibited Person, Prudential may block and/or terminate the (i) coverage of that Insured, and/or (ii) relevant Policy, with immediate effect, and shall not thereafter be required to transact any business with any person connected with the relevant Policy in connection with the relevant Policy, including but not limited to, making or receiving any payments under the relevant Policy. I also agree (as an ongoing obligation) to notify Prudential in writing immediately of any change(s) to the identities, status/constitution/establishment, particulars and identification documents of a person connected with the relevant Policy. If an application is accepted or processed by Prudential despite a person connected with the relevant Policy being a Prohibited Person, Prudential shall be entitled to block and/or terminate the relevant Policy at any time, whether with effect from inception of the relevant Policy or otherwise.

18) Other Policies
I confirm that I have reviewed all existing life insurance policies that I own, or am in the process of applying for in the proposal form.

19) Useful Links
You are encouraged to go through the following links before purchasing a policy without advice via this platform:

Your Guide to Life Insurance English | Chinese
Your Guide to Health Insurance English | Chinese
Evaluating my Health Insurance Coverage English | Chinese
Moneysense.Gov Budget calculator
CPF Insurance Estimator
Tax Residency explained
CompareFIRST

Note: Prudential does not make any warranty or representation on the completeness and the accuracy of information on the links above and shall not be held responsible or liable for the use of these links.