



PRUPersonal Accident – Junior *Frequently Asked Questions*

1. Who can avail of PRUPersonal Accident - Junior?

Any individual who meets the following eligibility requirements can avail of this product:

For the Policyowner

1. Must be at least 18 years old at the time of application.
2. Must be a Filipino citizen residing in the Philippines at the time of application.
3. Must own a credit or debit card (VISA/Mastercard/JCB) or an e-wallet like GCash or Grab Pay under his/her name.

For the Life Assured

1. Must either be the Policyowner or the child of the Policyowner.
2. If Life Assured is the Policyowner, he/she must be a student and 18-22 years old; if Life Assured is the child of the Policyowner, the child must be 5-17 years old.
3. Must be a Filipino citizen residing in the Philippines at the time of application.
4. Must:
 - a. be in good health;
 - b. have no physical or medical impairment;
 - c. not have, in the last five (5) years, consulted, nor been treated or examined for more than two (2) weeks by a doctor for any disease or injury, and not have undergone any medical diagnostic test or procedure, other than for routine pre-employment purposes; and
 - d. not have been confined in a hospital for any length of time or had any surgical procedure.


2. How can I avail PRUPersonal Accident - Junior?

PRUPersonal Accident - Junior is available through various product distribution channels of Pru Life UK. The policy premium, including cost of distribution and services, will be the same whether you purchase on PRUShopee or through a licensed Pru Life UK insurance agent. Should you need a higher coverage not in the online packages, our insurance agent can provide assistance and guide you in your journey.


For PRUShopee Purchase:

Existing Pulse Users

An in-app notification will be sent about PRUPersonal Accident – Junior.

1. Log-in to Pulse app
2. Tap the PRUShopee icon on Pulse homepage 
3. Look for and tap on the 'Explore more and protect yourself – view more products' button
4. Tap on PRUPersonal Accident – Junior. Then choose your preferred package (Basic or Full)
5. Select your chosen product sub package (Package 1,2,3, or 4), confirm and review your personal information and the Product Terms & Conditions
6. Pay through debit/credit card or e-wallet
7. Confirmation of plan purchase will be reflected after successful payment transaction

Non-Pulse Users

1. Download Pulse app for free from Google Play Store or Apple App Store
2. Sign up and create your account
3. After successful account creation, tap the PRUShopee icon on Pulse homepage 
4. Look for and tap the 'Explore more and protect yourself – view more products' button

5. Tap on PRUPersonal Accident – Junior. Then choose your preferred package (Basic or Full)
6. Select your chosen product sub package (Package 1,2,3, or 4), confirm and review your personal information and the Product Terms & Conditions
7. Pay through debit/credit card or e-wallet
8. Confirmation of plan purchase will be reflected after successful payment transaction

3. What government IDs must be uploaded to purchase PRUPersonal Accident - Junior?

Only the following Government IDs are accepted:

- Philippine Passport
- Driver's license
- SSS ID
- Unified Multi-purpose ID
- Taxpayer Identification Number (TIN)
- Voter's ID
- PhilHealth
- Postal ID
- Professional Regulation Commission (PRC)

Kindly take note that providing the ID number and uploading of valid IDs are mandatory. Other valid government IDs may be uploaded, but user may have to manually input the ID number in the mandatory field.

4. How long is the coverage period and what are the benefits can I receive from PRUPersonal Accident – Junior?

The coverage of PRUPersonal Accident - Junior is 12 months from the Coverage Start Date. The following are the packages and benefits of PRUPersonal Accident – Junior:

Basic Package

| BENEFIT | PACKAGE 1 | PACKAGE 2 | PACKAGE 3 | PACKAGE 4 |
|---|------------|------------|-------------|-------------|
| Accidental Death and Disablement/Dismemberment (ADD) Benefit* | Php 30,000 | Php 50,000 | Php 100,000 | Php 200,000 |
| Renewal Bonus Benefit | 5% of ADD | 5% of ADD | 5% of ADD | 5% of ADD |
| Burial Benefit | Php 5,000 | Php 5,000 | Php 5,000 | Php 5,000 |
| Field Trip Coverage | Php 30,000 | Php 50,000 | Php 100,000 | Php 200,000 |

Full Package

| BENEFIT | PACKAGE 1 | PACKAGE 2 | PACKAGE 3 | PACKAGE 4 |
|---|------------|------------|-------------|-------------|
| Accidental Death and Disablement/Dismemberment (ADD) Benefit* | Php 30,000 | Php 50,000 | Php 100,000 | Php 200,000 |
| Renewal Bonus Benefit | 5% of ADD | 5% of ADD | 5% of ADD | 5% of ADD |
| Burial Benefit | Php 5,000 | Php 5,000 | Php 5,000 | Php 5,000 |
| Field Trip Coverage | Php 30,000 | Php 50,000 | Php 100,000 | Php 200,000 |
| Accidental Medical Expense Reimbursement Benefit | Php 3,000 | Php 5,000 | Php 5,000 | Php 5,000 |
| Hospital Income Benefit | Php 250 | Php 250 | Php 500 | Php 500 |

*The specified percentage of the ADD Benefit will be paid according to the Schedule of Coverage indicated in the Policy Contract. The range is from 1% to 100% of ADD Benefit amount.

5. How long do I wait before my policy application gets approved?

Once the Policyowner has successfully paid his/her PRUPersonal Accident – Junior, s/he will be directed to the issuance screen where information on the approval and issuance of the policy will be provided.

The Policyowner can view the policy documents in My Policies of Pulse app. A confirmation email with a link to the policy documents will also be sent within twenty-four (24) hours to the Policyowner's Pulse-registered email address.

6. Can I renew my PRUPersonal Accident – Junior after the end of the Coverage period?

Yes, Policyowner may renew PRUPersonal Accident – Junior by checking the Activate Automatic Renewal tick box found at the payment summary of the application page to take advantage of this facility. By ticking the said tick box, only debit and credit card payment method shall be accepted.

7. Can I cancel my policy?

Yes, the Policyowner has a period of fifteen (15) days from his/her Policy Receipt Date to review the policy. This is called the Free Look Period. The date the email confirmation of the issuance of the policy was sent to the Policyowner shall be considered as the Policy Receipt Date and the 15-day Free Look Period will begin on this date.

Should the Policyowner decide to cancel his/her policy within the Free Look Period, he/she must inform Pru Life UK by tapping the cancellation button through My Policies section of his/her Pulse app. Pru Life UK will refund the premium paid in full upon completion of the processing of the cancellation request.

Once the Free Look Period has ended, the cancel button will be disabled and any notice of cancellation must be sent via email to contact.us@prulifeuk.com.ph. In case of cancellation beyond the Free Look Period, the amount to be refunded will be in accordance with the Short Period rate scale indicated in the policy contract.

8. Can I upgrade or downgrade my PRUPersonal Accident – Junior?

No, a Policyowner/Life Assured with an existing PRUPersonal Accident – Junior, cannot upgrade or downgrade, or purchase another PRUPersonal Accident Junior Package.

A Policyowner/Life Assured will only be allowed to purchase, upgrade or downgrade to a different PRUPersonal Accident - Junior Basic/Full Package if the existing in-force PRUPersonal Accident - Junior expires or is voluntarily cancelled.

9. I was not able to elect my beneficiary for PRUPersonal Accident - Junior during the application process, how can I nominate one?

If you choose not to register a beneficiary immediately or were not able to nominate a beneficiary before your PRUPersonal Accident - Junior policy is issued, your policy application will still be valid.

If you would like to designate a beneficiary:

- a. Log in to your Pulse account and click on My Policies.
- b. On your PRUPersonal Accident - Junior policy, click on the Update Beneficiary button.

c. Fill-out the required information of your beneficiary. Remember to avoid hyphens or other special characters. Once done, click submit.

Nominated beneficiaries have been set as primary and revocable by default. If more than one beneficiary is named, equal sharing of the insurance proceeds shall be presumed unless stated otherwise.

If you wish to change your beneficiary, change a beneficiary designation to irrevocable or change the percentage of sharing of the insurance proceeds, you may do so at any time during the coverage period of your policy by sending an email to contact.us@prulifeuk.com.ph.

10. Can I convert my PRUPersonal Accident - Junior to another insurance plan?

No, PRUPersonal Accident - Junior is not convertible to any other Pru Life UK plan or policy.

11. Where can I get more information about this offer?

You may visit www.prulifeuk.com.ph for the latest information on PRUPersonal Accident – Junior.

For any questions, you may send an email to PRU Customer Action Team at contact.us@prulifeuk.com.ph or call our Customer helpdesk at (632) 8887 LIFE (8887 5433) within Metro Manila or 1 800 10 PRULINK (1 800 10 7785465) for domestic toll-free hotline.

PULSE Application

Frequently Asked Questions

1. What is PULSE?

PULSE is Prudential's AI-powered health management app. It aims to empower its users to take control of their wellbeing with tools like Healthcheck which gives users a glimpse of their overall health, and Symptom Checker which allows them to look into what they are currently feeling.

2. Where can PULSE be downloaded?

PULSE can be downloaded for FREE through the Google Play Store or the Apple App Store.

3. I have forgotten my password. How do I unlock my account?

You may unlock your account by following the steps below:

- Click on 'Forgot Password'
- Type the email address that was registered in Pulse
- Wait for the temporary password that will be sent to your registered email
- Log in using the temporary password
- Change the temporary password to your preferred password

4. My Pulse app does not seem to be working!

- Ensure you have a stable internet connection.
- Check Google Play Store or the Apple App Store for updates.
- Restart your Pulse app and log in.
- If the problem persists, restart your device. You may also need to uninstall and reinstall the app.

5. Can I update my profile in Pulse (gender, country code, phone number, and email address)?

For now, gender, country code, phone number, and email address are not editable in Pulse. These fields will be editable soon.

6. What are the minimum system requirements to download Pulse?

Your device must have at least iOS version 11 for Apple and OS version 9 for Android.

7. I am unable to download Pulse or view Pulse in Google Play Store/App Store, what should I do?

For Apple App Store:

- Open the Apple App Store
- Go to Account
- Click Apple ID (email address)
- Click Country/Region
- Select Philippines

For Google Play Store:

- Open the Play Store app on your Android device.
- Slide out the left menu and select Account.
- Check the Country and profiles entry in the menu, if you have access to the country-switching option
- Tap this Country category and select Philippines.

If Pulse is still not searchable, please provide the following and send it to PRU Customer Action Team at contact.us@prulifeuk.com.ph:

- Name
- Email address
- Date of Birth
- Phone model
- OS version
- Screenshot of the error

- 8. My touch ID was not recognized, what can I do about this error?**
Please check your mobile device fingerprint security and try again.