

## Additional coverage and service for Life Insurance Plan

The Bank and our insurance partner, Prudential are offering the following additional coverage and services for our life insurance customers due to "COVID-19".

1. Existing Standard Chartered Bank customers can now complete the end-to-end insurance application process through telephone (only applicable to VHIS, QDAP, Medical plan and Term Life) / My RM channel. Standard Chartered's Insurance Specialist will assist customers to complete the insurance application remotely to make sure they are safely served at home.
2. From 1 November until 30 November 2020, if you live in Hong Kong and has successfully taken out any new Prudential Individual Life Insurance Plans, you can enjoy the Free Extra COVID-19 Protection on or before 31 December 2020, including:
  - (a) In case of unfortunately diagnosed with COVID-19, Prudential will pay HKD15,000 in a lump sum as Diagnosis Benefit.
  - (b) In case of unfortunately passed away due to COVID-19, Prudential will pay HKD200,000 in a lump sum as Death Benefit.
3. If customers own any Prudential in force Medical or Critical Illness insurance plans on or before 26 February 2020 (the "Coverage Effective Date"), and are unfortunately Involuntarily Unemployed for over 30 consecutive days by 31 December 2020, customers may defer your premium payments for up to 180 days.
4. If you own any Prudential in force Life Insurance Plans, Prudential will provide the following dedicated measures and services:
  - (a) Simplify claims procedures
  - (b) Flexibly review claims of Mainland China hospitals
  - (c) Waive 90-day hospital claim submission deadline
  - (d) Prioritise "Novel Coronavirus" claims and shorten the lead time to just one working day
  - (e) Customers can apply for a temporary extension of premium renewal grace period to 100 days, applicable to selected life insurance products (including most medical and critical illness insurance plans) with the premium due date on 1 July, 1 August and 1 September 2020.

Please refer to Prudential's website for more details, click [here](#).

Should you have any enquiries, please call Prudential Customer Service Hotline at 2281 1188 (service hour Monday to Friday 09:00 – 20:00, Saturday 09:00 – 15:00, except public holidays) or visit any of our branches.

If there is any inconsistency or conflict between the English and the Chinese versions, the English version shall prevail.

*Issued by Standard Chartered Bank (Hong Kong) Limited*