

Personal Accident Insurance



Be ready in life for the unexpected.
Get accidental coverage for yourself.

Get Covered Now!

Why Personal Accident Insurance

Personal Accident Insurance provides financial protection and peace of mind in the event of an accident. It covers financial support for death, total and permanent disability, injury and hospitalization expenses caused by accident.

Eligibility

Any individual between 16 to 65 years of age is applicable to this personal accident product. The termination age will be 65 years old. For this product, we will follow the insured's age next birthday. For those younger than 18 years old, the parents/guardian must be their policy holders.

Coverage Term and Coverage Amount (Sum Assured)

You can get coverage for 3 months, 6 months or 1 year, with a minimum assured amount of 500,000 MMK up to a maximum assured amount of 20,000,000 MMK.

Key Benefit



Accidental Death

This benefit will pay the beneficiary the total Sum Assured as a lump sum.



Total and Permanent Disability

This benefit will pay the beneficiary the total Sum Assured as a lump sum.



Accidental Injuries

Benefits as per doctor recommendations.



Accidental Hospitalization/ unable to work due to accident

3% of total coverage per week up to maximum 15% of Sum Assured.

Must know before buying this product:

- Any injury, death or permanent total disablement due to the following reasons, the Policyholder/Beneficiary is not entitled to the benefit:
 - intentionally self-inflicted injuries causing permanent total disablement and death.
 - injuries, permanent total disablement and death caused by using narcotic drugs at the time of accident.
 - death or permanent total disablement due to illness or any kind of disease.
 - war or aggressive acts, including invasions, acts of foreign countries, enemy's acts (whether with or without war declaration), civil wars, insurrections, revolutions, riots, interference by military authorities or usurpation; or
 - injuries, total permanent disabilities and death due to a committed criminal offense or an attempted commitment of a criminal offense.
 - Death, permanent disability, injury caused by other inflicted injury or attempted inflict injury.
- For injuries, permanent total disablement and death, the registered doctor appointed by Company will proceed the Post-mortem Examination if it is required.
- The benefit of permanent total disablement cannot be claimed together with other benefits.
- 21-Days Free Look Period: You have twenty-one (21) calendar days from the date of delivery of your policy to review in detail the features of this plan and its corresponding provisions. If within this period you feel that this plan does not satisfy your needs, you may cancel your policy. Simply complete and submit the free-look form within this period and we will refund you the total premium you have paid, less the cost of medical examination, if any.

Important notes

The Terms and Conditions stated in this brochure are non-exhaustive. Please refer to the exact terms and conditions, specific details and exclusions applicable to these insurance products in the Insurance Contract that can be obtained from your Prudential Advisor.

Prudential Myanmar Life Insurance

Yangon Head Office - 15-01, 15th Floor, Sule Square, 221 Sule Pagoda Road, Kyauktada Township, Yangon.

Mandalay Branch Office - No.151, Shop No.2, Ibis Styles Mandalay Centre Hotel, corner of 35th and 54th street, Chanayetharzan Township, Mandalay.

09770110010 www.prudential.com.mm Prudential Myanmar