

PRUShield EasySwitch

Frequently Asked Questions



PRUShield EasySwitch FAQs

1. What is the PRUShield EasySwitch Campaign about?

This campaign is designed to make it more reassuring, simpler and faster for healthy customers, who are 50 years old and below, with existing non-Prudential shield plans to switch to PRUShield and its supplementary plans. With just three simple health questions, the sign-up process is hassle-free. More importantly, you can have peace of mind knowing that your coverage will continue with Prudential, who will recognise the cover start date of your existing shield plan. Our commitment is to make healthcare simpler, offering comprehensive coverage, affordable premiums, and great service. This way, you can effortlessly sign up for PRUShield and enjoy better health coverage.

2. What is the campaign period?

The campaign period will be from 1 September 2023 to 31 December 2024.

3. Who is eligible for this PRUShield EasySwitch campaign?

Customer(s) who:

- Has an existing in-force Integrated Shield Plan (IP) or existing in-force Shield Plan providing coverage for foreigners from non-Prudential insurers (the policies should not have been substandard or rejected previously)
- Is 50 years old or below (age next birthday)
- Ability to provide a copy of the Certificate of Life Assurance (or its equivalent) indicating the cover start date with the existing insurer
- Fulfil the three health questions when applying and submit their plans electronically through a Prudential Financial Representative, Prudential Wealth Manager, or SCB Insurance Specialist
- Has not been hospitalised, or Ability to provide a copy of the Certificate of Life Assurance (or its equivalent) indicating the cover start date with the existing insurer undergone any surgery, or made any claims in the past five years
- Is not currently pregnant
- Has no ongoing health conditions
- Has no insurance application(s) with any insurers that has been declined, postponed, or accepted with exclusions or special terms. This includes any moratorium underwriting or similar campaigns, in which pre-existing medical conditions are not declared upon application and are subjected to special terms and conditions.

*This means the customer must have an existing Integrated Shield Plan with other insurers, including AIA, Great Eastern, Income, Singlife, HSBC Life and Raffles Medical.

Important Note:

- Please be aware that if you enrol in PRUShield through the PRUShield EasySwitch campaign and currently have coverage under an Integrated Shield Plan (IP), your existing IP coverage will be automatically terminated when your new PRUShield coverage begins.
- You should exercise caution and apply the strictest standards when answering health-related questions, particularly those concerning ongoing pre-existing conditions, to avoid the risk of unintentionally losing coverage.
- PRUShield will not provide coverage for any pre-existing condition before the cover start date of your existing shield plan. The pre-existing conditions include symptoms or signs for which the person received medical treatment, medication, consultation, advice, or diagnosis; or that would have made a sensible person seek medical help. If your existing shield plan covers such pre-existing medical conditions, you may lose coverage for those by switching to PRUShield without explicit disclosure.
- If you declare any health conditions after their PRUShield plan has started, the coverage of your PRUShield policy may be reassessed with exclusions applied.

4. Am I required to submit a copy of my existing shield plan insurer's Certificate of Life Assurance (or its equivalent)?

Yes, you will be asked to submit a copy of your existing IP insurer's Certificate of Life Assurance (or its equivalent) when applying through this PRUShield EasySwitch campaign. Therefore, you must ensure that you have this document.

5. I am unable to recall my existing shield plan inception date. What should I do?

Do refer to your existing shield plan's Certificate of Life Assurance (or its equivalent) for the inception date. If you are unable to locate this document, you should obtain a copy from your existing IP insurer.

6. What happens if I fail the PRUShield EasySwitch simplified health questionnaire?

For all applications submitted, if any health question requires further information, you will undergo full underwriting.

7. What should I do if I forget to declare a health condition?

Customers must disclose all relevant information truthfully and accurately while applying; any non-disclosure may result in substandard terms or policy rejection with premiums paid being refunded.

If the three simple health questions are answered as 'No' on the application and passes necessary underwriting assessment, the policy will likely be issued at standard terms. During this time, the Central Provident Fund Board (CPF Board) would automatically terminate your existing shield plan with the other insurer.

Once the policy is issued, any health conditions omitted during the application will be reassessed based on the new information provided. If you realise you forgot to declare a health condition, you should promptly complete a form to update your information.

Depending on the findings, the coverage may be offered with substandard terms or rejected. To avoid potential consequences of non-disclosure and loss in coverage, we strongly advise customers to be careful and truthful during the application process.

In addition, if you realise you forgot to declare a health condition, or your PRUShield is terminated due to non-disclosure, you should return to your previous insurer within one month from your PRUShield inception date, as the previous insurer is obliged to accept or reinstate you with your previous terms. This will allow you to enjoy your existing Shield coverage without additional substandard terms.

8. Are foreigners eligible for this PRUShield EasySwitch Campaign?

Yes, foreigners are also eligible for the PRUShield EasySwitch Campaign.