

### **UOB Lady's Saving Account Insurance Terms and Conditions**

1. Insurance benefits (Lady's Account Critical Cover Insurance) will only be attached to 1 (one) UOB Lady's Savings Account owned by the customer.
2. The UOB Lady's Savings Account is a savings product that is integrated with 'Lady's Account Critical Cover insurance' from PT Prudential Life Assurance's (Prudential Indonesia) ~~product~~.
3. Lady's Account Critical Cover insurance coverage, which is integrated with the UOB Lady's Savings Account, will end when the customer reaches 65 years of age.
4. If the insurance protection for Lady's Account Critical Cover has ended, the UOB Lady's Savings Account will end and be converted to another savings account in the IDR currency with an Account Statement as the type of transaction report, with prior notification to the customer.
5. The insurance benefit (critical condition sum insured) from this savings product is determined based on the Monthly Average Balance of the Last 3 (Three) Months prior to the date of the first diagnosis from the Doctor.
6. Insurance benefits (critical condition protection) are not valid during the waiting period, namely for 90 (ninety) calendar days from the Membership's Effective Date (UOB Lady's Account opening date) If the customer passes away to Accident during the Waiting Period, a Death Benefit for the Accident will be paid in an amount of Rp10,000,000, and the participant's membership will end by default. Further provisions can refer to the Lady's Account Critical Cover Insurance certificate that will be received by the customer.
7. Claims for Insurance Benefits (either the Critical Condition Coverage or Accidental Death Benefit) must be made no later than 180 (one hundred and eighty) calendar days after the date of the first verdict by a doctor, or from the accident that resulted in the customer's death. Insurance benefits will be paid no later than 30 (thirty) calendar days from submission.
8. The submission of insurance claims can be made at UOB Indonesia branch offices to be forwarded to PT Prudential Life Assurance (Prudential Indonesia)
9. Insurance benefits (for the Critical Condition Protection) cannot be paid if the customer suffers from the following: Secondary cancer, which originates from other organs and spreads to the female reproductive organs and breasts; Carcinoma in-situ (non-invasive cancer); Tumors caused by Human Immunodeficiency Virus (HIV); or any other Pre-existing conditions prior to opening the account. Further provisions can refer to the Lady's Account Critical Cover Insurance certificate that will be received by the customer.
10. Accidental Death Insurance benefits will not be paid for, among other things: active participation in conflict (whether declared or not), circumstances such as war, terrorism, occupation, insurrectional disturbance movements, power struggles, strikes, riots or participation as a passenger or flight crew in flights other than commercial airlines that ~~is~~ are licensed and operate on routine schedules.
11. For sending Insurance Certificates or if there are complaints related to the Insurance Benefits, they can be submitted to: PT Prudential Life Assurance-Prudential Tower, Jl. Gen. Sudirman



Kav. 79, Jakarta 12910 Telephone: (62 21) 2995 8888; Fax: (62 21) 2995 8800 email:  
[customer.idn@prudential.co.id](mailto:customer.idn@prudential.co.id) Prudential Customer Line: 1500085.  
Website: [www.prudential.co.id](http://www.prudential.co.id)

12. Submission of a claim for the Lady's Account Critical Cover Insurance Benefit for Critical Conditions must be accompanied by the following documents:

- a. Insurance Certificates (original) or if the Insurance Certificates are in an electronic form, it is mandatory to submit that copy.
- b. Critical Condition Claim Forms provided by the Insurer that have been filled accurately, correctly, and completely.
- c. Doctor's Certificates for Critical Condition claims according to the type of the Participant's Critical Condition.
- d. The participant's medical records or medical resume, if requested by the Insurer. A photocopy of all laboratory and radiological examination results.
- e. A report of the Participant's last 3 (Three) months of their Monthly Average Balance before the date of diagnosis made by the Doctor, which will be attached by the Policy holder.
- f. Any other documents deemed necessary by the Insurer.

13. Claims for the Lady's Account Critical Cover Insurance Benefit due to accidents must be accompanied by the following documents:

- a. Insurance Certificates (original), or if the Insurance Certificates are in an electronic form, it is mandatory to submit that copy.
- b. Death Claim Forms that have been filled correctly and completely.
- c. Doctor's Certificates for claims of death.
- d. The participant's medical record or medical resume, if requested by the Insurer.
- e. A photocopy of all laboratory and radiological examination results.
- f. A photocopy of Participant's Death Certificate issued by competent-authorities.
- g. A photocopy of the Participant's Name Change form and Beneficiary, if there has ever been a name change.
- h. Original Police Official Reports that must be attached if the Participant dies due to an Accident that had been processed by the Police.
- i. Any other documents deemed necessary by the Insurer.

14. The Critical Condition Claim Form provided by the insurance company can be accessed by customers on the Prudential Indonesia website <https://www.prudential.co.id/id/claims-support/claim/>



### **Illustration of Benefits:**

Mrs. Maria, 30 years old, is a UOB Lady's Savings Account customer with a monthly average balance of Rp125.000.000 from the last 3 (three) months.

If Mrs. Maria dies due to an accident during the Waiting Period of 90 calendar days following her Effective Date of Participation, the Insurer will pay the Assured Sum for Accidental Death Benefit of Rp10.000.000,-

If the Waiting Period has passed, and Mrs. Maria has been diagnosed with one of the Critical Conditions as listed in the Critical Condition Coverage Table, the Insurer will pay the Critical Condition Assured Sum of Rp250.000.000,- (according to the Table of Assured Sums and her monthly average balance from the last 3 (three) months).

### **Insurance Product Risk:**

- Economic and Political (Domestic and International) Risks related to changes in economic conditions, political policies, laws, and government regulations relating to the world of investment and business both at home and abroad.

### **Credit Risk**

- Risks related to Prudential Indonesia's ability to pay obligations to its customers. Prudential Indonesia continues to maintain its performance to exceed the minimum capital adequacy set by the Government.

### **Operational Risk**

- Risks arising from inadequate/failed internal processes, or from employee behavior and operational systems, or from external events that may affect the company's operational activities.

### **Important Note**

- The Lady's Account Critical Cover is an insurance product from PT Prudential Life Assurance (Prudential Indonesia), which is part of the UOB Lady's Savings Account product, integrated from PT Bank UOB Indonesia. PT Bank UOB Indonesia is not an insurance agent for Prudential Indonesia, nor an insurance brokerage company for Prudential Indonesia. Details of benefits, binding insurance terms and conditions are contained in the Insurance Policy/Certificate that will be issued by Prudential Indonesia.



- Prudential Indonesia is fully responsible for the Lady's Account Critical Cover insurance product and the contents of the Insurance Policy/Certificate issued for the Lady's Account Critical Cover insurance product it. -PT Bank UOB Indonesia is not responsible in any ~~form~~ way for the Lady's Account Critical Cover insurance product and the contents of the Policy/Certificate. PT Bank UOB Indonesia will be responsible for the risk of its Banking Products (UOB Lady's Savings Account).
- The Lady's Account Critical Cover insurance product is not a Bank deposit product; thus it is not included in the government's guarantee program or the Indonesia Deposit Insurance Corporation (LPS). The Lady's Account Critical Cover product has been reported and/or certified a letter of confirmation and/or approval from the Financial Services Authority in accordance with applicable laws and regulations

