



# PRU Edusave









## Policy Conditions

- Premium are paid monthly, quarterly, half yearly or yearly. If you stop paying the premiums in the first three years, the policy will lapse, and you will not be entitled to any money. After three years, you can surrender the policy and get some money back.
- During the application process, we will ask you questions about your personal circumstances, and we may request additional information from you to make an assessment and offer you a policy. You are required to answer all questions honestly and accurately.
- Claims can be made upon death, total disability or at maturity of the policy. We will not pay a claim in any circumstances that are shown under the exclusion section in your policy schedule.
- Medical examinations of the life insured or tests (including blood tests) on the life.
- insured will be carried out at our expense at such intervals as we may reasonably require, having regard to individual circumstances, by a medical examiner appointed by us.

## Policy Exclusions

- Suicide with in the first three years of the policy
- Military service & civil commotion, war or aviation
- War riot and civil commotion (non-military personnel)







## CONTACT US

Tel:+256-312 251400, 0800200052 • Whatsapp: +256- 707444467

Email: [customercare@prudential.ug](mailto:customercare@prudential.ug)

Website: [www.prudential.ug](http://www.prudential.ug)



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