



9th February 2009

Did you know that half of all heart attacks are repeat attacks?

Unlike many protection insurance policies PruProtect's serious illness cover could continue even after policyholders have made a claim.

February is National Heart Month and aims to raise awareness of heart and circulatory disease which is the UK's biggest killer – claiming more than one in three deaths each year¹. The good news however, is that this death rate is declining as a result of medical advances in treatment such as angioplasty and clotbusting drugs.

In fact, the possibility of surviving a critical illness before you reach 65 is almost twice as great as dying². This is great news, but there is a flip side. Because people are surviving more illnesses and living longer, the chance of suffering a secondary illness is increasing. For example half of all heart attacks are repeat attacks³.

Under traditional critical illness plans policyholders would receive an initial payment for the first attack but then their cover would end. Unlike most of our competitors, our serious illness cover could continue even once clients have made a claim – and without higher premiums.

So if the condition gets worse, or if they suffer a different condition, they could claim again...and again and again. We can do this because we pay out based on the severity of the illness, and any remaining cover remains available if the need to claim arises again.

Plus, in the spirit of National Heart Month we are delighted to announce that PruProtect will be donating £2,000 to the British Heart Foundation, helping support their commitment to beating heart disease.

We also help clients stay healthy through our unique Vitality programme with Lite Rewards which incorporates lots of ways to help members improve and maintain their health, including their heart. For example, clients have the opportunity to get subsidised gym memberships, discounts on health screens, support to quit smoking, help to create personalised healthy meal plans and access to online stress assessments.

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Notes to Editors

- 1 - British Heart Foundation statistics, 2008
- 2 - American National Centre for Health Statistics, 2008
- 3 - American Heart Association – Heart Disease and Stroke Statistics, 2003

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Media enquiries

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About PruProtect

Launched in September 2007, PruProtect is an extension of the existing joint venture between Prudential UK and Discovery, which began with PruHealth. Unique to the current UK protection market, the PruProtect suite of products includes Life Cover, Income Protection and severity based Serious Illness cover. PruProtect is based on the innovative Vitality points system and is designed to encourage customers to take control of their own health and wellbeing, which gives policyholders the potential to manage future premiums. By recognising people's efforts to look after themselves, PruProtect is able to offer a more comprehensive set of benefits than traditional providers at a very competitive price.

About Discovery

Discovery, headed up by Adrian Gore, is a leading South African financial services company that specialises in healthcare cover, life assurance and lifestyle and wellbeing benefits. Prudential UK and Discovery launched PruHealth in 2004.