

## Important information

HSBC Life Band Aid is a plan underwritten by HSBC Life (Singapore) Pte. Ltd. This brochure is not a contract of insurance. The precise terms and conditions of the plan are specified in the policy contract. Most of the benefits of the policy will be payable upon an accident occurring.

A product summary is available and may be obtained from HSBC Life (Singapore) Pte. Ltd. and the participating distributors' offices. You should read the product summary before deciding whether to purchase the policy. It is usually detrimental to replace an existing accident and health insurance policy with a new one. A fee may be imposed for early policy termination and the new policy may cost more or have less benefits at the same cost.

This brochure is published for general information only and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. You may wish to seek advice from a Financial Planner before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Planner, you should consider whether the product in question is suitable for you.

The insurance policy featured in this brochure is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you should you buy the policy. For more information on the types of benefits that are covered under the Policy Owners' Protection Scheme as well as the limits of coverage, where applicable, please visit the HSBC Life website at [www.hsbclife.com.sg](http://www.hsbclife.com.sg) or visit the LIA or SDIC websites ([www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)) for a copy of the SDIC Guide on PPF Scheme (Life Insurance).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Not for use outside Singapore.

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# Keep doing what you love

HSBC Life Band Aid

An essential and customisable  
personal accident plan.



Life is a journey where you may not foresee all the bumps in your way. **HSBC Life Band Aid** is the essential first aid kit that protects you and your family during those inevitable moments beyond your control.



## Stay protected from life's unforeseen moments

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HSBC Life Band Aid is a personal accident plan that pays out a lump sum in the event of death or permanent disability due to accidents. Get the essential coverage from S\$1/week\* and choose from six (6) optional benefits to customise your plan based on your needs.

### Basic Plan Benefits

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#### Accidental Death Benefit (ADB) and Accidental Permanent Disability Benefit (APDB)

Pays a lump sum in the event of ADB and APDB, with **2x coverage** while travelling on public transportation and **3x coverage** while travelling on commercial airplanes.



#### Free Child Cover

If you have a basic sum assured of at least S\$500,000, you will enjoy free protection for up to 3 children at 10% of your basic sum assured for each child.

\* Based on a basic plan with sum assured of S\$50,000 and without any optional benefits.

### Optional Benefits

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#### Medical Expenses

Get a reimbursement for a period of 12 months from diagnosis of diseases such as Hand, Foot and Mouth Disease.



#### Broken Bones Benefit

Benefit payable ranges from S\$10,000 to S\$50,000 depending on the protection you choose and the type of broken bone injuries caused by an accident.



#### Home Modification Reimbursement

Get reimbursed for charges incurred within 180 days from the date of accident, if the injury requires you to modify parts of your home to facilitate movement after the accident.



#### Accident Medical Reimbursement

Reimbursement for inpatient and outpatient treatments necessary for your recovery. This includes:

- Traditional Chinese Medicine (TCM)
- Dental treatment
- Nursing care charges
- Mobility aid
- Physiotherapy



#### Weekly Benefit on Disablement (Weekly Indemnity)

If you are temporarily partially or totally disabled, we will pay a weekly benefit to you.



#### Daily Accident Hospitalisation Income

Upon hospitalisation due to an accident, you will receive S\$50 to S\$400 per day for up to 100 days. When confined in ICU, 200% of selected benefit is payable up to 50 days for the same accident.



## Suggested packages for different needs

If the packages below do not meet your needs, talk to your HSBC Life Financial Planner for your customised plan.

Basic Plan Benefits	Benefit Amount based on Sum Assured chosen		
	S\$100,000	S\$200,000	S\$500,000
<b>Accidental Death Benefit (ADB)</b> Pays a lump sum in the event of accidental death	S\$100,000	S\$200,000	S\$500,000
<b>Accidental Permanent Disablement Benefit (APDB)</b> Pays a lump sum for disablement due to an accident	Up to S\$150,000	Up to S\$300,000	Up to S\$750,000
<b>Double Indemnity Benefit</b> Pays 2x the ADB or APDB while travelling as a passenger on public transportation	S\$200,000	S\$400,000	S\$1,000,000
<b>Triple Indemnity Benefit</b> Pays 3x the ADB or APDB while travelling as a passenger on commercial airplanes	S\$300,000	S\$600,000	S\$1,500,000
<b>Free Child Cover</b>	N.A.	N.A.	Yes
Annual Premium* for Basic Plan			
<b>Occupational Class 1</b>	S\$101.52	S\$203.04	S\$507.60
<b>Occupational Class 2</b>	S\$111.24	S\$222.48	S\$556.20

\* Annual premium varies according to occupational class (inclusive of 8% GST).

You can choose to enhance your coverage with up to 6 of the optional benefits listed below.

Optional Benefits	Benefit Amount based on Sum Assured chosen		
	S\$100,000	S\$200,000	S\$500,000
<b>Medical Expenses (per year)</b>	Up to S\$500	N.A.	Up to S\$900
<b>Broken Bones Benefit (per year)</b>	Up to S\$10,000	Up to S\$15,000	Up to S\$30,000
<b>Home Modification Reimbursement (per lifetime)</b>	N.A.	Up to S\$10,000	Up to S\$20,000
<b>Accident Medical Reimbursement (per year)</b> Outpatient reimbursement is up to 50% of the chosen benefit amount	Up to S\$2,000	Up to S\$3,000	Up to S\$5,000
<b>Weekly Benefits on Disablement (Weekly Indemnity)</b>	N.A.	N.A.	S\$300
<b>Daily Accident Hospitalisation Income (per day)</b>	N.A.	S\$100	S\$250
Annual Premium* to upgrade your coverage with all 6 Optional Benefits			
<b>Occupational Class 1</b>	S\$94.45	S\$151.04	S\$532.33
<b>Occupational Class 2</b>	S\$103.84	S\$166.37	S\$585.74

\* Annual premium varies according to occupational class (inclusive of 8% GST).

### Occupational Classification:

Class 1: Persons engaged in professional and administrative work in offices

Class 2: Persons engaged in field travelling and involves some amount of manual work. Children between 0–16 years old will be classified under Occupational Class 2

Others: If you do not fall under the above categories, please contact your HSBC Life financial planner for details