

HSBC Life Cancer ReCover

To provide cancer survivors with coverage against a newly diagnosed cancer or relapse of previous cancer

Did you know?

Although cancer survival rates are increasing**, some cancers may return. For example, the **recurrence rate** for Advanced Stage Ovarian Cancer is **as high as 80%#**

And a survivor's risk of **getting a new cancer** diagnosis is **14% higher** than the risk of someone who has never had cancer##

It is also crucial for cancer survivors to protect your child as **5% to 10%** of cancers are caused by **inherited genetic mutations***

Thanks to screening efforts and better cancer treatments, about **a third of all cancers can be cured** if they are detected and treated early*

It is essential for cancer survivors to have **adequate protection** in the event it strikes **again**

However, **3 in 5** Singaporeans feel **financially unprepared** for chronic critical illness in the family^

Find out more about HSBC Life Cancer ReCover, **the first plan in Singapore specially designed for cancer survivors.**

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Comprehensive protection for the reassurance you deserve

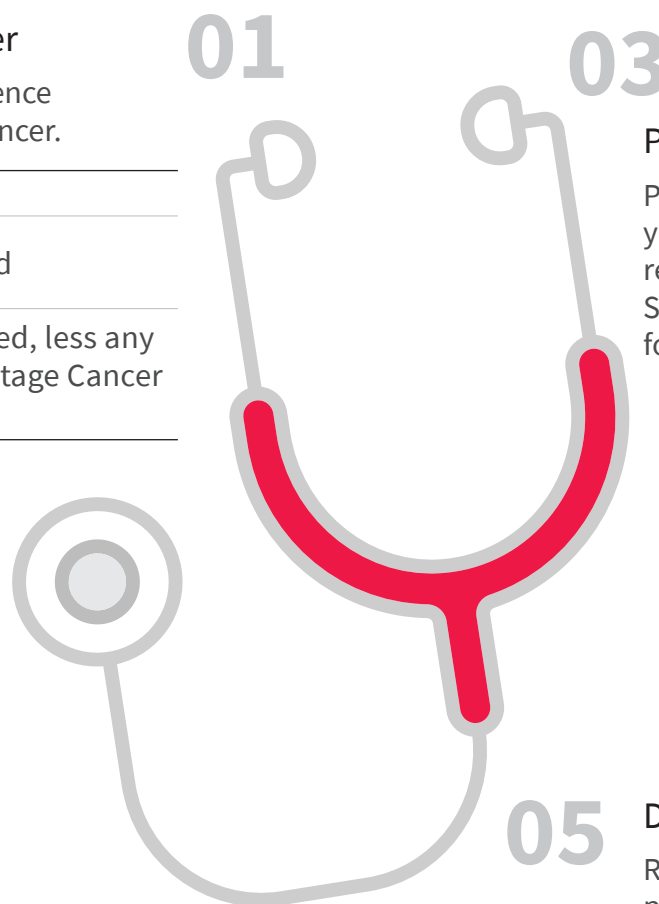
Coverage for Recurrent or New Primary Cancer

Give yourself the assurance of cover in case of recurrence or a new diagnosis of any Early to Advanced Stage Cancer.

Event	Payout
Early or Intermediate Stage Cancer	15% of the sum assured
Advanced Stage Cancer	100% of the sum assured, less any Early or Intermediate Stage Cancer claim paid previously

Free coverage for your child

As parents, you may be concerned about hereditary cancer affecting your children. Free Child Cover Benefit¹ provides your child with free coverage of 15% of the sum assured, should he/she be diagnosed with any Advanced Stage Cancer.



01 Premium waiver to help you focus on recovery

Premiums should be the least of your worries when you are undergoing medical treatments during your recovery. When you make an Early or Intermediate Stage Cancer claim, we will waive your premiums for the next 24 months².

04

Flexible options to suit your financial needs

Choose the most convenient and comfortable option for yourself, with a wide range of policy and premium payment terms of 5, 10, 15, 20 and 25 years.

05 Death and Terminal Illness Benefit

Receive 15% of the sum assured³ if the life assured passes on or is diagnosed with terminal illness.

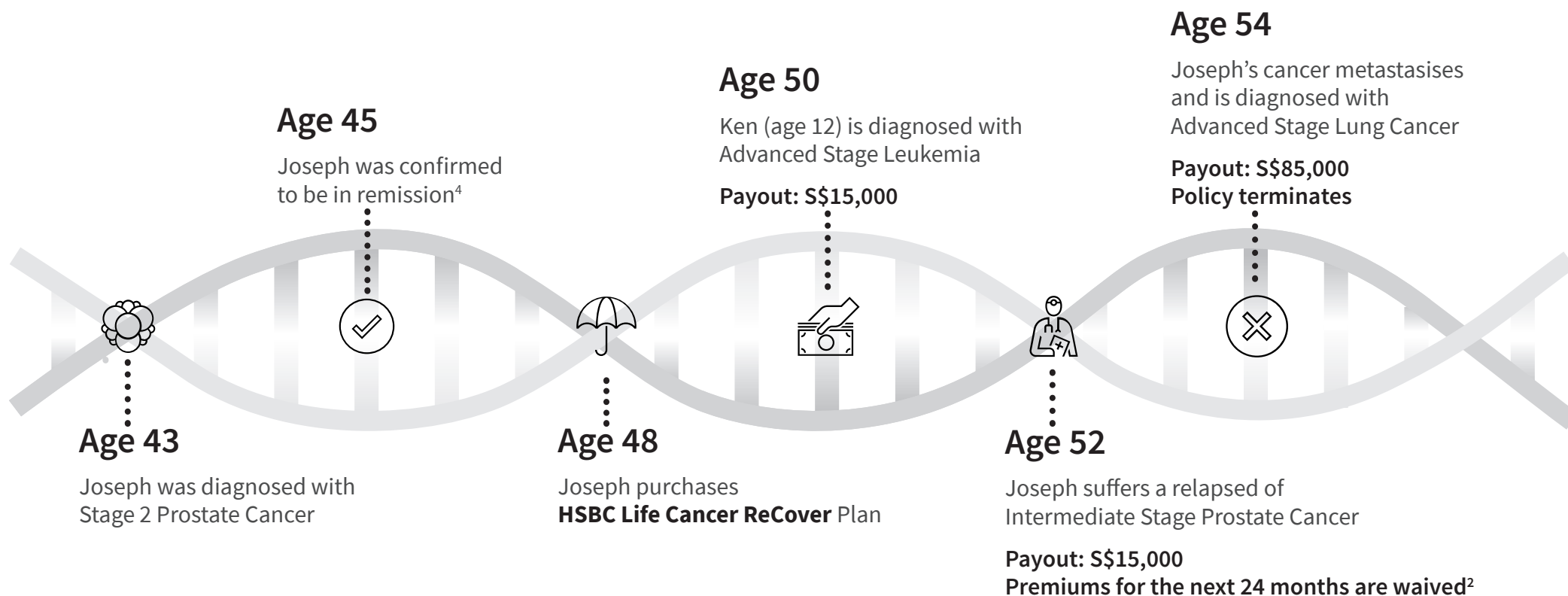
Illustrative example



Joseph, male non-smoker, aged 48 (age nearest birthday), married with a 10-year-old son, Ken.

He was diagnosed with Stage 2 Prostate Cancer at age 43. After going through surgery and radiation therapy, he was confirmed by his doctor to be in remission⁴ at age 45.

At age 48, Joseph purchases **HSBC Life Cancer ReCover** with a sum assured of S\$100,000 and a policy term of 15 years. He pays a monthly premium of S\$215⁵.



Footnote

- * <https://www.singaporecancersociety.org.sg/learn-about-cancer/cancer-basics/cancer-myths-debunked.html>
- ** <https://www.nccs.com.sg/patient-care/cancer-types/cancer-statistics>
- # <https://www.singaporecancersociety.org.sg/images/publications/cancer-focus/scs-cancer-focus-1501.pdf>
- ## <https://www.cancertodaymag.org/Pages/Spring2013/Second-Cancers2.aspx>
- ^ AXA Better Life Index 2019

1. Free Child Cover benefit pays out 15% of the original sum assured, capped at S\$25,000. This benefit is claimable once and is applicable to the Life Assured's biological child or legally adopted child. Stepchildren are not included. The child must be 30 days old (attained age) to 18 years old (age nearest birthday) upon diagnosis of any Advanced Stage Cancer. The child need not be in existence during the application of this policy. Please refer to the Product Summary for details.
2. This benefit can only be activated once. Upon resumption of the premium payment after 24 months, your premiums will be adjusted to the corresponding remaining sum assured.
3. Death and Terminal Illness Benefit pays out 15% of the original sum assured. Upon payment of this benefit, the policy will terminate.
4. Remission is defined as, when a person had been diagnosed with Cancer but after completion of Cancer Related Treatment (such as, but not limited to, consultations, chemotherapy, radiotherapy, targeted therapy, immunotherapy or hormonal therapy), there are no signs or symptoms of Cancer, and no evidence of the Cancer can be found upon a physical examination by a doctor or through follow up investigations including but not limited to radiological or imaging tests such as mammogram, ultrasound, x-ray, CT scan, MRI or PET scan, or any blood, stool or urine tests.
5. Figures are rounded to the nearest number.

Please speak to our Financial Planner to find out more on the list of eligibilities.

Important Information

This plan is underwritten by HSBC Life (Singapore) Pte. Ltd. ("HSBC Life"). This placemat is not a contract of insurance and not for use outside Singapore. The precise terms and conditions are specified in the policy contract.

This placemat is for your information only and does not have any regard to your specific investment objectives, financial situation or particular needs. You may wish to seek advice from a Financial Planner before making a commitment to buy the product, and if you choose not to seek advice, you should consider whether the product is suitable for you.

Buying a life insurance policy is a long-term commitment. An early termination usually involves high costs and the surrender value payable may be less than the total premiums paid.

A Product Summary is available and may be obtained from a Financial Planner representing HSBC Life. You should read it before deciding whether to purchase the policy.

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