

# HSBC Life CritiCare for Her/Him

Bridging the gap in critical illness coverage

**87%**



of Singaporeans believe they are likely to contract a critical illness or chronic health condition before turning 65

But

**Close to 40%**

do not buy critical illness insurance

**6 in 10**



of Singaporeans anticipate that their savings will run out in a year or less in the event of a critical illness

## Why?



**37%**

find it a hefty expense that will put a burden on their family's finances



**36%**

intends to purchase it at a later stage in life

### What you can do



Protecting yourself early not only means you will be ready for any unexpected critical illnesses, you will also enjoy lower premiums.

### What you can do



Early detection of critical illnesses through regular health check-ups allow you to take control of your health.

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An affordable and hassle-free critical illness plan designed catered to your specific needs.



Affordable premiums from just **S\$0.75<sup>1</sup> a day with up to 3.5 times** of your selected coverage



Receive protection against selected gender-specific critical illnesses with **4 core benefits** through diagnosis, surgery and recovery



Enjoy **Biennial Health Check-up reimbursement<sup>2</sup> worth up to S\$400** once every 2 policy years, starting from the 25<sup>th</sup> month



Your child can receive **free coverage of S\$5,000<sup>3</sup>** in the event that he/she is diagnosed with critical illness



Choose to cover yourself for **10 years, 20 years or to age 65**; and choose your Sum Assured **ranging from \$25,000 to S\$150,000**



Hassle-free application with a few questions to apply<sup>4</sup>

	Benefit table			
Sum Assured <sup>5</sup>	S\$25,000	S\$50,000	S\$100,000	S\$150,000
Core Benefits				
<b>1. Female/Male Illness Benefit</b>	S\$25,000	S\$50,000	S\$100,000	S\$150,000
<b>2. Surgery Benefit</b>	S\$25,000	S\$50,000	S\$100,000	S\$150,000
<b>3. Reconstructive Surgery or Skin Grafting Benefit</b>	S\$25,000	S\$50,000	S\$100,000	S\$150,000
<b>4. Support Benefit</b>	S\$25,000	S\$25,000	S\$25,000	S\$25,000

Policy will remain in force until all 4 core benefits are fully paid out or upon Death of Life Assured.

Other Benefits				
<b>Reset Feature<sup>6</sup></b>	Female/Male Illness Benefit will be reset to the lower of; (a) 100% sum assured or (b) 150% sum assured minus all previous claims			
<b>Waiver of Premium<sup>7</sup></b>	36 months Claimable twice			
<b>Death Benefit</b>	S\$10,000			
<b>Free Child Cover<sup>3</sup></b>	S\$5,000			
<b>Biennial Health Check-up Benefit<sup>2</sup></b>	S\$100 once every 2 policy years	S\$200 once every 2 policy years	S\$400 once every 2 policy years	S\$400 once every 2 policy years

## Footnote

1. Premium is based on the profile of an 18 year old female, non-smoker, for a Sum Assured of S\$25,000 and 10 Years Term.
2. Reimbursement for Biennial Health Check-up will be given once every two (2) policy years, starting from the 25th month from inception date, and for as long as your policy remains in force. You must make all premiums due in order to be eligible for each Biennial Health Check-up benefit.
3. Free Child Cover is applicable to the Life Assured's biological or legally adopted child from the age of 30 days to 18 age nearest birthday. Claimable once upon the diagnosis of critical illness of the Life Assured's Child.
4. You may be subject to full underwriting if required.
5. Policyholders can choose any sum assured amount ranging from S\$25,000 to S\$150,000.
6. Only applicable to Female/Male Illness Benefit. If total cumulative claims is less than 100% of Sum Assured under the Female/Male Illness Benefit, we will activate a one (1) time Reset after a waiting period of 12 months from date of diagnosis of the latest claim. After the Reset Feature is activated, we will pay the lower of 100% of Sum Assured or 150% of Sum Assured minus all previous claim(s). After which, this Benefit will terminate. Hence, total Sum Assured payout with the Reset Feature will be capped at a maximum of 150% of Sum Assured.
7. If the Life Assured makes successful cumulative claim(s) of at least 50% of Sum Assured under the Female/Male Illness Benefit, future Premium payments for the Policy will be waived for 36 months starting from the next Premium paid-to-date following the date of diagnosis of the medical condition of the latest claim.

## Important Information

HSBC Life CritiCare for Her and HSBC Life CritiCare for Him are plans 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.

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

This placemat 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 placemat 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).

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