



# HSBC Life Super CritiCare

A critical illness plan with multiple payouts of up to 600% sum assured and a Diabetes Care Programme

## Are you in control to deal with life's uncertainties?

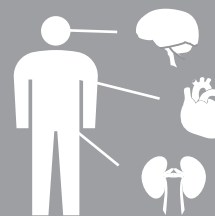
Did you know?

Cancer is not one-off.



**10%** of people will get cancers twice at least in their lifetime.\*

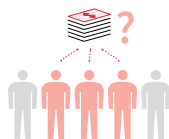
Poor control of diabetes can lead to serious complications<sup>^</sup>:



**2 in 5** stroke victims were diabetic

**1 in 2** heart attack victims were diabetic

**2 in 3** new kidney failure cases were diabetes-related



**However, 3 in 5** Singaporeans feel they are not financially prepared for chronic / critical illness in the family.

*AXA Better Life Index 2019*

How can you be better prepared?

### Protection

Have critical illness coverage of at least **3.9x your annual income<sup>#</sup>** and make sure the protection is not one-off.



### Prevention

Cultivate healthy lifestyle habits to prevent diabetes and manage the diabetes conditions to prevent complications.

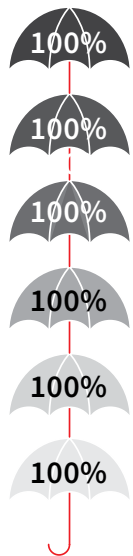
Find out more on how HSBC Life Super CritiCare empowers you to take control of your own well-being.

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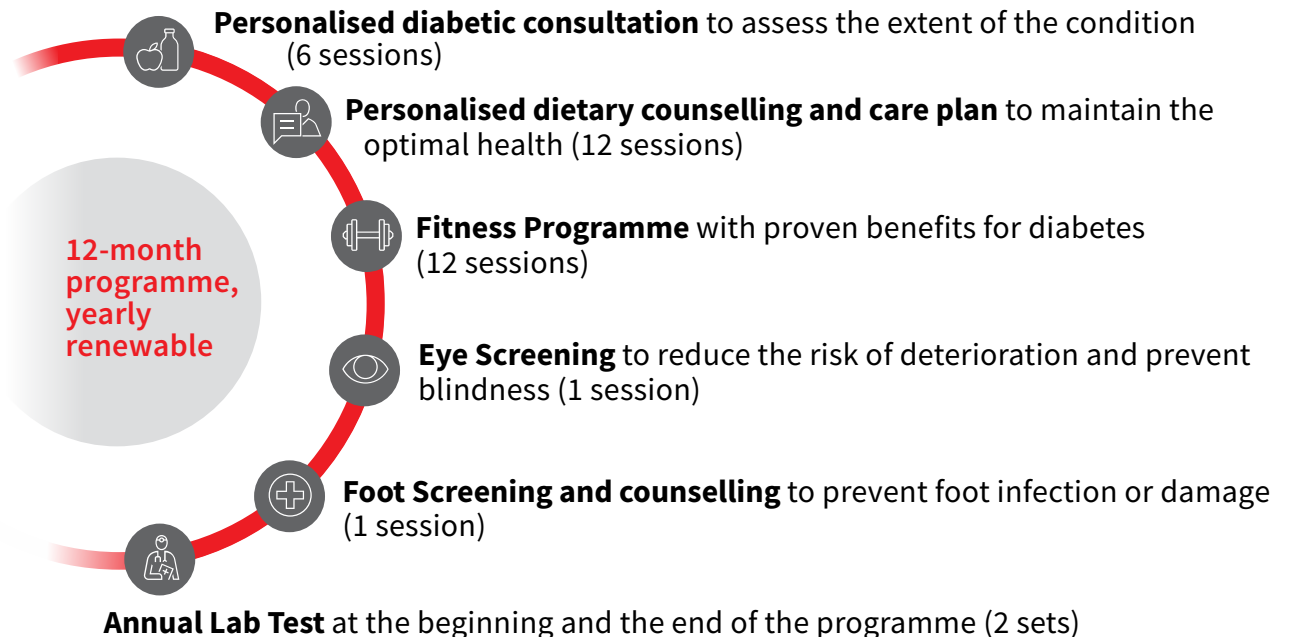
## Take control of your own well-being with HSBC Life Super CritiCare

In control to bounce back – again, and again



- Multiple claims of up to **600%** sum assured for Early, Intermediate and Advanced Stage Critical Illness<sup>1</sup>
- **1<sup>st</sup> in the market** Coverage for Re-diagnosed Cancer, Recurrent Heart Attack and Stroke at any stage<sup>2</sup>
- Receive additional payout upon selected 11 Special and 10 Juvenile conditions<sup>3</sup>
- Receive S\$10,000 if the Life Assured passes on<sup>4</sup>

In control of your health condition – Diabetes Care Programme<sup>5</sup>



Your plan, your control



### Flexible coverage term

- To Age term: to age 50, 55, 60, 65, 70, or 75
- Renewable<sup>6</sup> term: 5, 10, 15, 20, 25, or 30 years



### As an extra mile to complement your life protection

- Standalone plan
- Additional payout rider<sup>7</sup>



### Eliminate disruptions

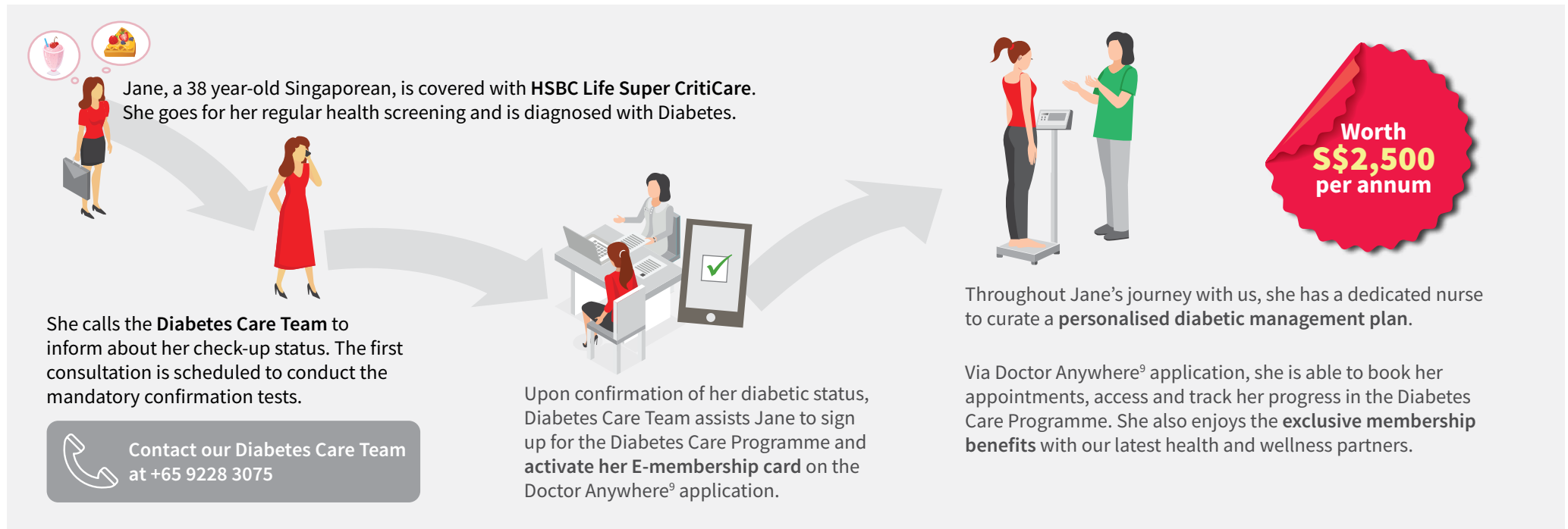
Optional riders<sup>8</sup> to waive future premiums upon diagnosis from early to advanced stage critical illness or involuntary loss of income.

## Enjoy complimentary Diabetes Care Programme<sup>5</sup>

3 simple steps to start your diabetes management journey with us:



Here is an illustration of how Jane activates the Diabetes Care Programme to manage her conditions:



## Footnote

\* Source: <https://www.todayonline.com/daily-focus/health/when-two-or-more-cancers-strike>

# Based on the Life Insurance Association, Singapore (LIA) Protection Gap Study 2017

^ Source: <https://www.healthhub.sg/a-z/diseases-and-conditions/626/diabetes#footnotes>

1. Payout is subject to applicable limits. Upon diagnosis of a new CI condition, there is a twelve (12) month waiting period from the date of the diagnosis of the latest successful CI claim. Upon diagnosis of Re-diagnosed Cancer, Recurrent Heart Attack or Stroke, there is a twenty-four (24) month waiting period from the date of the diagnosis of the latest successful Cancer, Heart Attack or Stroke claim regardless of stages.
2. Payout is subject to applicable limits. The total amount payable for all Cancers, Heart Attack and Stroke is capped at 300% of Sum Assured of the Basic Plan/Rider.
3. We will pay an additional amount equivalent to 10% of the original Sum Assured of the Basic Plan/Rider, subject to a maximum of S\$25,000 per Life Assured for each Special Condition or Juvenile Condition. The list of medical conditions covered can be found in the product summary.
4. Death Benefit is not applicable to Super CritiCare rider.
5. The Diabetes Care Programme is a twelve (12) months care programme, which will renew automatically, as long as the Life Assured has Diabetes as confirmed by our Company's appointed doctors in the form of annual blood test(s) report. This is an additional benefit that does not reduce the Sum Assured of any Benefits in the Policy. The Diabetes Care Programme excludes medication prescription and refills if any.
6. The Basic Plan/Rider will be automatically renewed at the end of the policy term subject to renewal age limit of 75 years old and maximum expiry age of 99 years old nearest to the Policy Anniversary. Premiums will be adjusted according to the Life Assured's age at policy renewal. If HSBC Life Super CritiCare is attached as a rider, the policy term of the renewed policy must have the same policy term as the existing basic policy, subject to the maximum renewal age as specified in the policy contract.
7. HSBC Life Super CritiCare is a standalone Basic Plan. It is also available as Super CritiCare rider, which can be attached to selected HSBC Life plans. You may wish to seek advice from an HSBC Life Financial Planner for the list of eligible plans offered.
8. Premium Waiver (ECIUN) provides coverage for the Life Assured to the end of the rider policy term and Involuntary Loss of Income benefit provides coverage up to age 50. Payer PremiumEraser (DTPDECIUN) provides coverage for the Policyholder up to age 65 and Involuntary Loss of Income benefits provides coverage up to age 50.
9. Doctor Anywhere is our healthcare partner to provide the Diabetes Care Programme.

## Important Information

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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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