

# HSBC Life Super CritiCare

Stack your coverage,  
not your calories



Advancements in medical technology and early detection have increased the likelihood of surviving a critical illness (CI)<sup>1</sup>. It is crucial to be financially prepared for the unexpected by taking charge of our health choices and maintaining our well-being, especially when critical illness recovery and recurrence become more common.

With **HSBC Life Super CritiCare**, this critical illness plan offers multiple claims up to 600% of your sum assured, empowering you to battle early to advanced stage critical illnesses. It also features a comprehensive diabetes care programme, aiding you in managing your health condition effectively upon a diabetes diagnosis and putting your health firmly in your hands.



## Take control of your well-being with a stack of benefits



### Unlimited claims payout up to 600% sum assured<sup>2</sup> at an affordable cost

- From as low as S\$3<sup>3</sup> a day, HSBC Life Super CritiCare provides you one of the most affordable plans with the multiple coverage for early, intermediate and advanced stage critical illness
- You also can receive additional coverage for 11 special and 10 juvenile conditions<sup>4</sup>



### Coverage for re-diagnosed cancer, recurrent heart attack and stroke at any stage

- Receive up to 100% sum assured payout each claim not only at advanced stage but also upon early and intermediate stage of relapse, or separate diagnosis of top common critical illnesses<sup>5</sup>



### Diabetes care programme

- Through a complimentary care programme with professional support worth S\$2,500 every year, you can fully manage your health conditions and control diabetes in an effective way. This programme will be renewed every year till end of the policy term<sup>6</sup>



### Flexibility to design a plan that meets your needs

- Choose from a standalone plan, or a rider that can be attached to your plans to provide you additional coverage for critical illness<sup>7</sup>
- To age term: to age 50, 55, 60, 65, 70, or 75
- Renewable<sup>8</sup> term: 5, 10, 15, 20, 25, or 30 years



### Death benefit<sup>9</sup>

- Receive S\$10,000 if the life assured passes on.



### Eliminate disruptions to your critical illness coverage

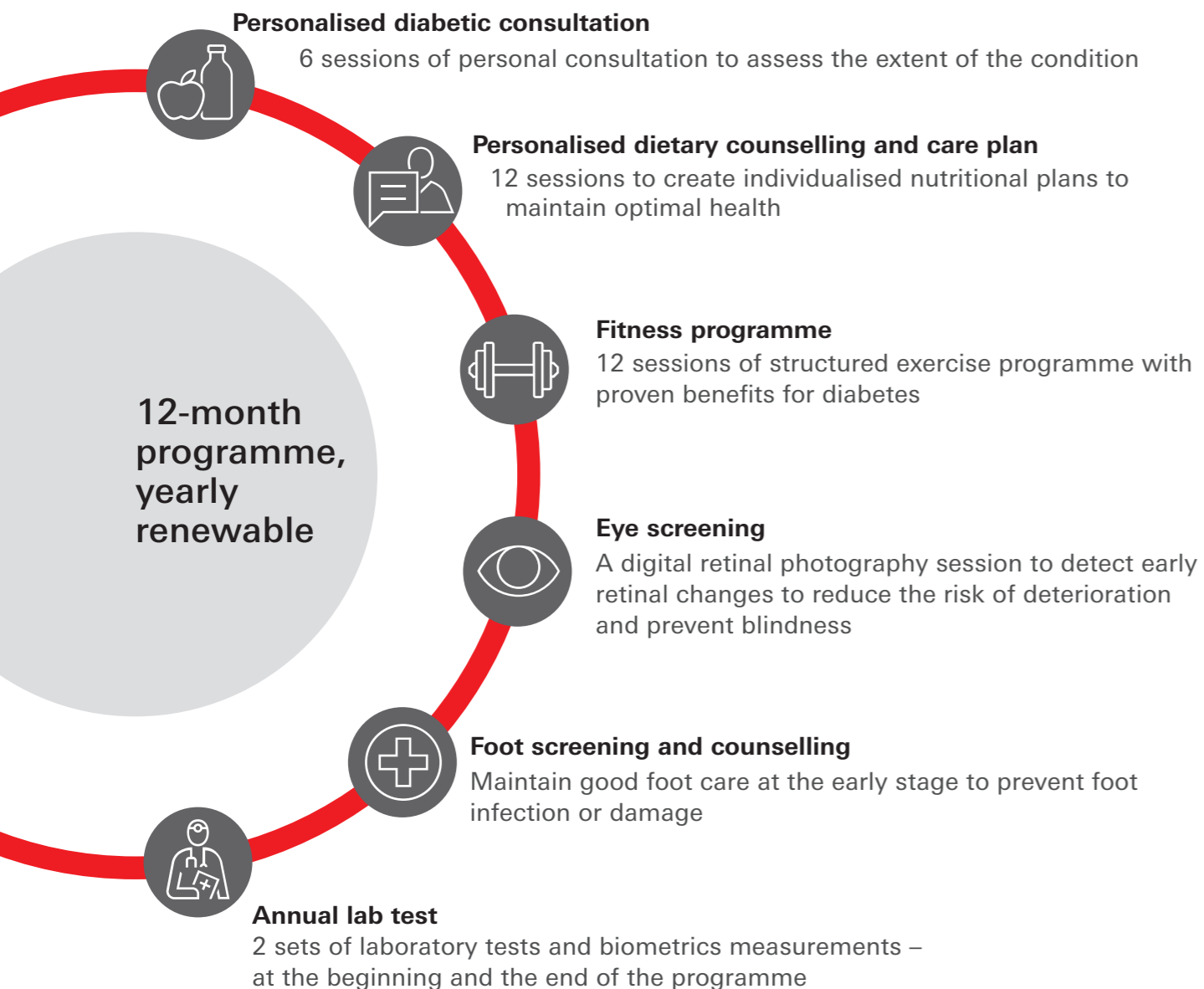
- Enhance your plan with optional riders<sup>10</sup> to waive future premiums if you or your loved ones face unfortunate events such as diagnosis of early to advanced stage critical illnesses, or involuntary loss of income.

## Diabetes care programme worth S\$2,500 per annum

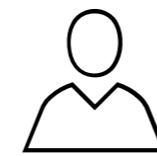
### Did you know?

- People with diabetes are two to four times more likely to develop coronary artery disease and stroke<sup>1</sup>
- Diabetes is also often associated with high blood pressure, high cholesterol levels, and obesity – conditions which can increase the likelihood of several other critical illnesses<sup>1</sup>

The diabetes care programme is an ongoing 12-month care programme to keep your condition in control upon diagnosis of diabetes<sup>6</sup>.



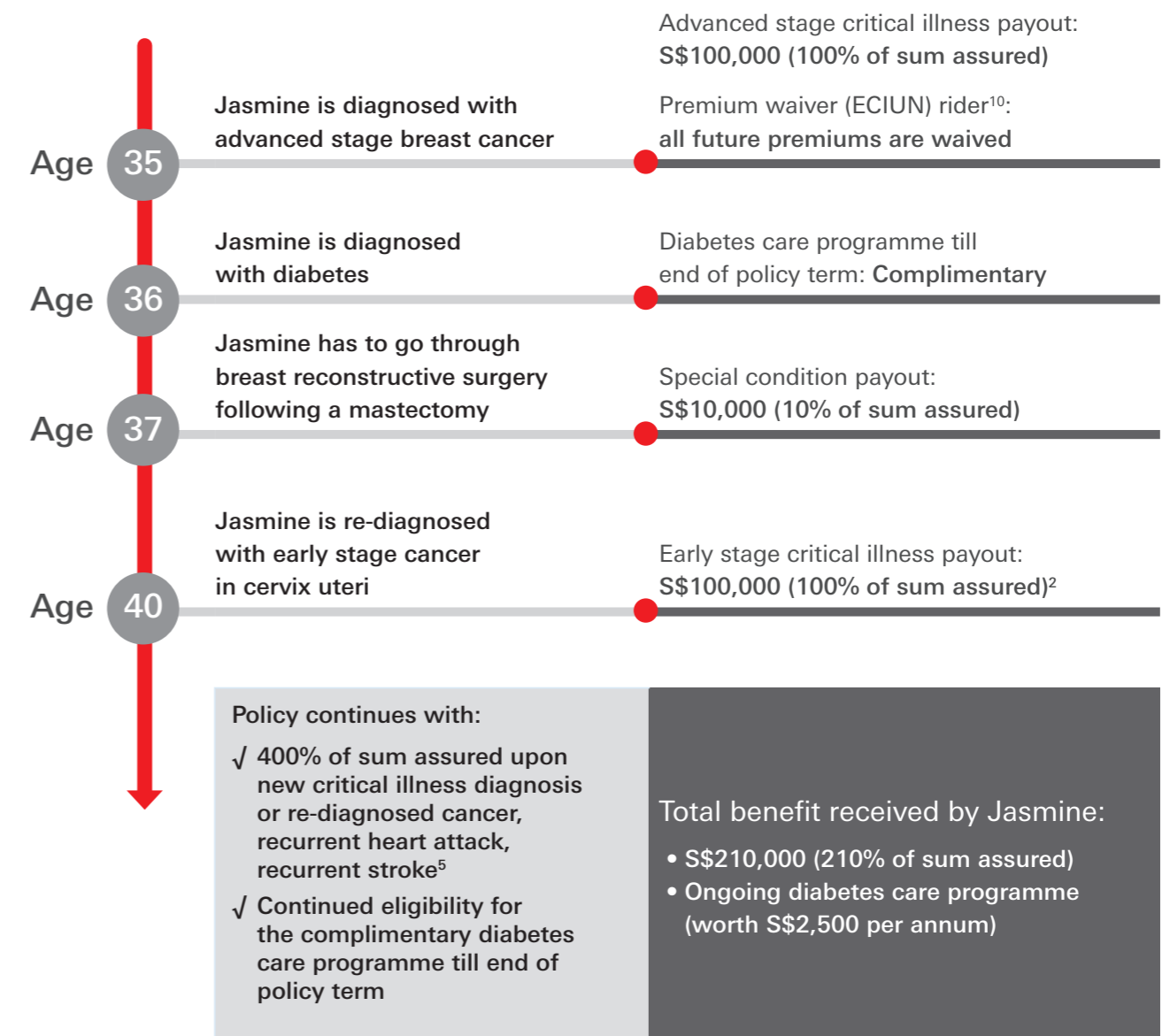
## Illustrative example 1: HSBC Life Super CritiCare standalone plan



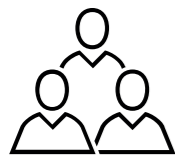
Jasmine, non-smoker, aged 30 (age nearest birthday).

Jasmine is concerned about diabetes because of her diet and lifestyle, and she is aware that critical illness can occur multiple times.

She purchases **HSBC Life Super CritiCare** with a S\$100,000 sum assured and a **premium waiver (ECIUN) rider<sup>10</sup>**, with a policy term to age 75. Total premium per month is S\$113<sup>11</sup>.



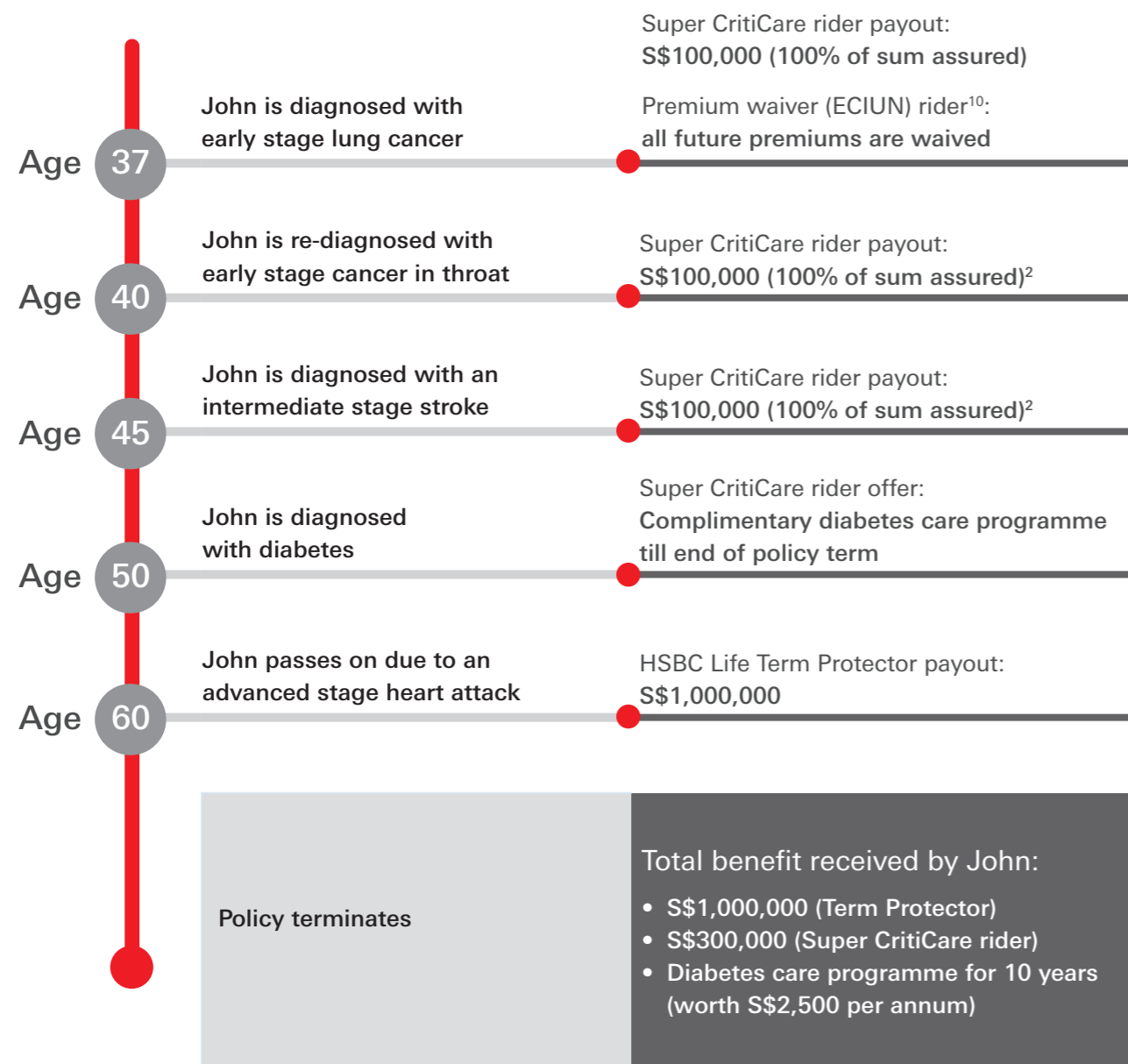
## Illustrative example 2: Super CritiCare rider attached to Term Protector



John, smoker, aged 35 (age nearest birthday).

John is married with a 1-year-old son. As the breadwinner, he is concerned about his family's livelihood, and is especially concerned about potential diagnosis of multiple critical illnesses. He is looking for high protection and coverage to be ready for any unforeseen event.

He purchases Term Protector with a S\$1,000,000 sum assured, and attaches a Super CritiCare rider with S\$100,000 SA and premium waiver (ECIUN) rider<sup>10</sup>. Policy term is to age 65 and total premium per month is S\$330<sup>11</sup>.



### Footnotes

1. Source: <https://www.straitstimes.com/singapore/large-scale-clinical-study-for-a-blood-test-for-early-screening-of-multiple-cancers-launched>
2. 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.
3. Premium is based on the profile of a 30-year-old female, non-smoker, for a sum assured of S\$100,000, policy term to age 75 and annual payment. Figures are rounded up to the nearest number.
4. 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.
5. 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.
6. 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 basic plan/rider. The diabetes care programme excludes medication prescription and refills if any.
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 our HSBC Life Financial Planner for the list of eligible plans offered.
8. 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.
9. Death benefit is not applicable to Super CritiCare rider.
10. 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 premium eraser (DTPDECIUN) provides coverage for the policy holder up to age 65 and involuntary loss of income benefits provides coverage up to age 50.
11. Figures are rounded to the nearest number.

## About HSBC Life Singapore

HSBC Life (Singapore) Pte. Ltd. is a wholly owned subsidiary of HSBC Insurance (Asia Pacific) Holdings Limited, which is ultimately owned by HSBC Holdings plc, the London-based holding company of the HSBC Group. HSBC Life Singapore has received an A+ rating by Standard & Poor's in February 2023. It provides a wide range of solutions that cater to life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.

## Important notes

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This policy 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. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us 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)).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2024.

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