

HSBC Life Group Mortgage Protector Product Summary

About HSBC Life

This product is underwritten by HSBC Life (Singapore) Pte. Ltd. (“**HSBC Life**” or “**Our**” or “**Us**” or “**We**”). HSBC Life and HSBC Bank (Singapore) Limited are members of HSBC Group. HSBC Life 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 has received an A+ rating by Standard & Poor’s in February 2023.

Important Note

This product summary is to be read in conjunction with the Policy Terms and Conditions of HSBC Life Group Mortgage Protector (“Policy Terms and Conditions”) and the Certificate of Insurance. This document contains a summary of the main product features only and does not form any part of the Policy Terms and Conditions. The content of this summary may vary from the Policy Terms and Conditions and other contractual documents. The precise terms and conditions are specified in the Policy Terms and Conditions and please refer to the Policy Terms and Conditions for definitions of terms used in this document. Terms not otherwise defined in this document shall bear the meanings ascribed to them in the Policy Terms and Conditions. Only terms in your Policy Terms and Conditions are binding between Us. A sample of the Policy Terms and Conditions is available upon request.

In this product summary, where consistent with the contents:

- the singular shall include the plural and the plural the singular; and
- words importing the masculine gender shall include the feminine gender.

1. Nature and objective of the product

- 1.1. It provides financial protection against untimely Death, Terminal Illness and Total and Permanent Disability.
- 1.2. This plan is a non-participating protection plan and has no savings or investment feature, there is no cash value if the ends or if the policy is terminated prematurely.
- 1.3. This plan is suitable for those with protection needs.
- 1.4. This plan is not suitable for those looking for insurance cover with savings component.

2. What is your Premium commitment?

- 2.1. The Premium rates are not guaranteed. There rates may be adjusted based on future experience by giving you thirty (30) days’ written notice.
- 2.2. Premiums are re-calculated at every Certificate Renewal Date, based on the renewed Sum Insured, Age and the effective Premium rate.

3. How does the plan work?

- 3.1. The Cover for the Insured Member starts either on the loan acceptance date or the date recorded on the completed prescribed application form (whichever is later). Such Effective Date is indicated in the Certificate of Insurance.

3.2. Eligibility:

This policy is only available to an individual who on the Effective Date is:

- 3.2.1. between Age 18 and Age 65; and it may be renewed yearly until the Age 70;
- 3.2.2. a Singapore Citizen, Permanent Residents (holders of re-entry permits), holders of employment passes (Employment Pass, S Pass or Work Permit) or Dependant Pass who are residing in Singapore;
- 3.2.3. a person who has obtained an approved mortgage loan for residential properties such as bungalows, condominiums, cluster housing and HDB Housing and other properties intended for human habitation, from the Policyholder at the time of application. This does not apply to mortgage for commercial properties such as offices, shop houses and warehouses.

There is a limit of up to four (4) joint-lives can be covered under one (1) policy.

Definition

“**Policyholder**” is the owner of this policy as named in the Certificate of Insurance.

3.3. The coverage will automatically be renewed every Certificate Renewal Date at the prevailing rates until the Insured Member has attained age seventy (70). This is provided the product has not been terminated.

3.4. This policy is not assignable.

4. Insurance Benefits of the product

4.1. Death

If the Insured Member dies while his Cover is in force and before the Certificate Renewal Date immediately following his 70th birthday, the Sum Insured will be paid in one lump sum after the notice and proof of the Death are submitted to and accepted by Us. The maximum which We will pay for Death Benefit under this policy for an Insured Member is Singapore dollars ten million (S\$10,000,000) regardless of the number of mortgages such Insured Member has taken up with the Policyholder and are insured with Us.

4.2. Terminal Illness

4.2.1. If the Insured Member is diagnosed with a Terminal Illness while his Cover is in force and before the Certificate Renewal Date immediately following his seventieth (70th) birthday, the Sum Insured will be paid in one lump sum after the notice and proof of the Terminal Illness are submitted to and accepted by Us.

4.2.2. The maximum which We will pay for Terminal Illness Benefit under this policy for an Insured Member is Singapore dollars five million (S\$5,000,000) regardless of the number of mortgages such Insured Member has taken up with the Policyholder and are insured with Us.

4.2.3. Terminal Illness Benefit is an advancement of the Death Benefit if the Insured Member is diagnosed with Terminal Illness. If We advance part of the Death Benefit as a result of a Terminal Illness Benefit claim,

- the Sum Insured of the Death Benefit will be reduced by the sum We paid for Terminal Illness Benefit; and
- if the Sum Insured of the Total and Permanent Disability Benefit is higher than the revised Sum Insured of the Death Benefit, the Sum Insured of the Total and Permanent Disability Benefit will also be reduced to the same amount as the revised Sum Insured of the Death Benefit.

Example:

John is insured with this policy with Sum Insured of S\$2,000,000, where the Terminal Illness and Total and Permanent Disability Benefit is capped at S\$1,500,000. If John is diagnosed with a Terminal Illness, and the Benefit is payable under his Cover, We will pay the Terminal Illness Benefit of S\$1,500,000, which advances part of the Death Benefit by S\$1,500,000.

After the payment of the Terminal Illness Benefit, the remaining Death Benefit is S\$500,000 (S\$2,000,000 – S\$1,500,000). As we have paid the Terminal Illness Benefit of S\$1,500,000, John's Total and Permanent Disability Benefit will be reduced to the same amount as the Death Benefit.

In the event John suffers a Total and Permanent Disability or dies, whichever occurs first, and the claim is payable, We will pay S\$500,000 for the claim, and his Cover will terminate.

4.2.4. Terminal Illness is an Illness which is expected to result in death within twelve (12) months from the date of the diagnosis, as confirmed by a Physician appointed by Us. The Illness must be such that active therapy had been rejected by medical opinion in favour of relief of symptoms and support for the patient and the patient's family.

4.3. Total and Permanent Disability

4.3.1. If the Insured Member suffers Total and Permanent Disability while his Cover is in force and before the Certificate Renewal Date immediately following his seventieth (70th) birthday, the Sum Insured will be paid in one lump sum after the notice and proof of the Total and Permanent Disability are submitted to and accepted by Us.

4.3.2. The maximum which We will pay for Total and Permanent Disability Benefit under this policy for an Insured Member is Singapore dollars five million (S\$5,000,000) regardless of the number of mortgages such Insured Member has taken up with the Policyholder and are insured with Us.

- 4.3.3. Total and Permanent Disability Benefit is an advancement of the Death Benefit if the Insured Member is diagnosed with Total and Permanent Disability. If We advance part of the Death Benefit as a result of a Total and Permanent Disability Benefit claim,
- the Sum Insured of the Death Benefit will be reduced by the sum We paid for Total and Permanent Disability Benefit; and
 - if the Sum Insured of the Terminal Illness Benefit is higher than the revised Sum Insured of the Death Benefit, the Sum Insured of the Terminal Illness Benefit will also be reduced to the same amount as the revised Sum Insured of the Death Benefit.

Example:

Samantha is insured with this policy with Sum Insured of S\$3,000,000, where the Terminal Illness Benefit is capped at S\$2,000,000 and Total and Permanent Disability Benefit is capped at S\$1,000,000. If Samantha suffers Total and Permanent Disability, and the Benefit is payable under her Cover, We will pay the Total and Permanent Disability Benefit of S\$1,000,000, which advances part of the Death Benefit by S\$1,000,000.

After advancement the Total and Permanent Disability Benefit, the remaining Death Benefit is S\$2,000,000 (S\$3,000,000 – S\$1,000,000). In this case, Samantha's Terminal Illness Benefit of S\$2,000,000 is the same as the remaining Death Benefit of S\$2,000,000. Therefore, there is no adjustment needed for her Terminal Illness Benefit.

In the event Samantha suffers a Terminal Illness or dies, whichever occurs first, and the claim is payable, We will pay S\$2000,000 for the claim, and her Cover will terminate.

- 4.3.4. Total and Permanent Disability means any one of the follow situations which has persisted for at least six (6) continuous months from the date the Physician certified such disability:
- (a) Insured Member who are Actively At Work:
- Disability is caused by an Accident or an Illness, which is total, continuous and permanent, as certified by a Physician. It must result in a complete inability to work in any occupation to earn an income.
- (b) Insured Member who is not Actively At Work:
- As a result of Accident or an Illness, the Insured Member becomes total and permanently unable to perform at least three (3) out of six (6) activities of daily living as defined below, even with the aid of special equipment, and will always require the physical assistance of another person throughout the entire activity.
 - The activities of daily living are:
 - (i) Transferring: The ability to move from a bed to an upright chair or wheelchair and vice versa;
 - (ii) Mobility: The ability to move indoors from room to room on level surfaces;
 - (iii) Toileting: The ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
 - (iv) Dressing: The ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances;
 - (v) Washing: The ability to wash in the bath or shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
 - (vi) Feeding: The ability to feed oneself once food has been prepared and made available.
- (c) The following applies to all Insured Members:
- a result of Accident or an Illness, the Insured Member has suffered:
 - (i) Loss of sight of both eyes; or
 - (ii) Loss of two (2) major limbs; or
 - (iii) Loss of sight of one (1) eye and Loss of one (1) major limb.

4.4. In a claim event, We shall pay the Benefits after We have assessed the information provided by a claimant:

- (a) if the Sum Insured is higher than Outstanding Loan when a claim made, We shall pay the eligible Benefits corresponding to the Outstanding Loan to the Policyholder after deducting the remaining Premium amount due for the remaining Certificate Period of Insurance. Any remaining balances for the eligible Benefits will be paid to the relevant Insured Member or the estate of the relevant deceased Insured Member; or
- (b) if the Outstanding Loan is higher than the Sum Insured when a claim made, We shall pay eligible Benefits to the Policyholder after deducting the remaining Premium amount due for the remaining Certificate Period of Insurance.
- In all cases, upon full payment of Death Benefit, it shall be considered final and complete discharge of all Our liability concerning the Insured Member under this policy.

4.5. An Insured Member's Cover under this policy will automatically terminate upon full payment of Death Benefit, or when a claim which accelerates the Death Benefit in full, is admitted.

5. Sum Insured

5.1. At the time of application for Cover:

- (a) For non-Joint-lives Policy, the Eligible Member is allowed to select his own Sum Insured up to the Outstanding Loan.
- (b) For Joint-lives Policy, which is under:
 - (i) Joint Tenancy - each Eligible Member is allowed to select his own Sum Insured not exceeding an amount equivalent to an equal share of the total Outstanding Loan.
Example:
 - 2 joint-applicants: each Eligible Member is allowed to select his own Sum Insured up to 1/2 of the Outstanding Loan with a total Sum Insured for all applicants not exceeding the Outstanding Loan.
 - 3 joint-applicants: each Eligible Member is allowed to select his own Sum Insured up to 1/3 of the Outstanding Loan with a total Sum Insured for all applicants not exceeding the Outstanding Loan.
 - 4 joint-applicants: each Eligible Member is allowed to select his own Sum Insured up to 1/4 of the Outstanding Loan with a total Sum Insured for all applicants not exceeding the Outstanding Loan.
 - (ii) Tenancy-in-Common - each Eligible Member is allowed to select his own Sum Insured not exceeding an amount equivalent to the percentage of ownership in the property corresponding to the Outstanding Loan.
Example:
 - 2 joint-applicants (main applicant owns 75% of the property while the other joint-applicant owns the remaining 25%) – the main applicant is allowed to select his own Sum Insured up to 75% of the Outstanding Loan and the other joint-applicant is allowed to select his own Sum Insured up to 25% of the Outstanding Loan. The total Sum Insured for all applicants shall not exceed the Outstanding Loan.
- (c) The minimum Sum Insured for each Insured Member is Singapore dollar one hundred thousand (S\$100,000). The maximum Benefit limit for each Insured Member is Singapore dollar ten million (S\$10,000,000). This applies regardless of the number of mortgages taken up by the Insured Member from the Policyholder and are insured with Us.
- (d) The Sum Insured will remain the same throughout the Certificate Period of Insurance until the next Certificate Renewal Date. In the event that the Insured Member's Outstanding Loan is released in a staggered arrangement, the Sum Insured will remain the same up to the next Certificate Renewal Date following the date when the Outstanding Loan is fully disbursed.

5.2. At Certificate Renewal Date:

- (a) Non-Joint-lives Policy, the renewed Sum Insured will be adjusted based on the lower of the Outstanding Loan notified to Us by the Policyholder in the 11th month of the current Certificate Period of Insurance and the expiry Sum Insured.
- (b) Joint-lives Policy, the renewed Sum Insured will be adjusted proportionately downward based on the difference between the Outstanding Loan notified to Us by the Policyholder in the 11th month of the current Certificate Period of Insurance and the Outstanding Loan notified to Us by the Policyholder for the inception of the Cover or renewal of the current Certificate Period of Insurance (whichever applicable).
- (c) The minimum renewal Benefit limit for each Insured Member is Singapore dollar five thousand (S\$5,000). This applies regardless of the number of mortgages taken up by the Insured Member from the Policyholder and are insured with Us.

6. What you can do on the Sum Insured?

Insured Members are not allowed to upgrade or downgrade the Cover under this policy.

7. Premium rates (for standard lives)

Age next birthday	Annual Premium per S\$100,000 Insured, S\$	Age next birthday	Annual Premium per S\$100,000 Insured, S\$	Age next birthday	Annual Premium per S\$100,000 Insured, S\$
18 to 34	45.00	47	135.00	60	477.00
35	50.00	48	154.00	61	528.00
36	54.00	49	178.00	62	589.00
37	59.00	50	202.00	63	663.00
38	61.00	51	220.00	64	749.00
39	66.00	52	237.00	65	850.00
40	71.00	53	262.00	66*	969.00
41	76.00	54	290.00	67*	1,102.00
42	83.00	55	316.00	68*	1,254.00
43	92.00	56	342.00	69*	1,424.00
44	101.00	57	370.00	70*	1,612.00
45	112.00	58	400.00	-	-
46	117.00	59	434.00	-	-

* applicable for renewals only

The annual Premium rate payable will be based on your Age at each Certificate Renewal Date. Your Premium will change accordingly when you move to the next Age band.

Here's an example of how annual Premium is calculated:

Daryl, aged 37, bought his dream home with a S\$800,000 mortgage. He signs up for HSBC Life Group Mortgage Protector to Cover his mortgage with a Sum Insured of S\$800,000.

Daryl's attained age is 37 years old now, his age next birthday will be 38 years old. At Age 38 next birthday, his annual Premium per S\$100,000 Sum Insured is S\$61.sn

total annual Premium for S\$800,000 Sum Insured = S\$61 ÷ S\$100,000 x S\$800,000
= S\$488 per year

Here's an example of how renewal Premium is calculated (for a standard life):

At Certificate Renewal Date,
Daryl's Expiry Sum Insured = S\$800,000
Daryl's Outstanding Loan = S\$770,000

Daryl's Sum Insured will be adjusted based on the lower the Outstanding Loan notified to Us by the Policyholder in the eleventh (11th) month of the current period of insurance and the Expiry Sum Insured.

Daryl's Sum Insured at renewal = S\$770,000

Daryl's attained age is 38 years old now, his age next birthday will be 39 years old. At Age 39 next birthday, his annual Premium per S\$100,000 Sum Insured is S\$66.

total annual Premium for S\$770,000 Sum Insured = S\$66 ÷ S\$100,000 x S\$770,000
= S\$508 per year

Note: Figures used are for illustrative purpose only and are rounded to the nearest dollar.

8. What is not covered under the policy?

8.1. There are certain conditions whereby the Benefits under this policy will not be payable. These are stated as exclusions in the Policy Terms and Conditions. You are advised to read the Policy Terms and Conditions for the full list of exclusions.

8.2. General exclusions

- (a) The Insured Member dies of or diagnosed with Terminal Illness or become Total and Permanent Disability due to Pre-existing Condition within twelve (12) months from the Effective Date or the Reinstatement Date (if any), whichever is later. When this happens, such Insured Member's Cover becomes void and the Certificate of Insurance will be cancelled. We will refund the Premiums the relevant Insured Member has paid without interest less any medical and/or underwriting expenses incurred in accepting his application and any amount owing to Us.
- (b) The Insured Member dies of or diagnosed with Terminal Illness or become Total and Permanent Disability due to any Illnesses within the Waiting Period. When this happens, such Insured Member's Certificate of Insurance becomes void and cancelled. We will refund the Premiums the relevant Insured Member has paid without interest less any medical and/or underwriting expenses incurred in accepting his application and any amount owing to Us.
- (c) Death or Total and Permanent Disability arising from these occupations whilst performing these occupational activities:
 - (i) serving full time in the military, airforce, navy, police and civil defence (other than serving Singapore reservist training); or
 - (ii) entertainer, stuntman, jockey, armed security guard; or
 - (iii) off-shore rig worker, diver, fisherman, electrician, wood working, welding; or
 - (iv) working onboard air or sea vessel and shipyard worker; or
 - (v) underground worker in tunnel or quarry, construction worker; or
 - (vi) driving or riding as a passenger in or on any vehicle engaged in any race, speed test or endurance test; or
 - (vii) any occupation dealing with explosives or hazardous substances; or
 - (viii) working at heights above 30 feet; or
 - (ix) Any sports that are played in a professional capacity or in competition involving prize money, donations, sponsorship or reward of any kind.

For avoidance of doubt, Clause 8.2. (b) is applicable to individuals:

- (a) who refinanced their residential property mortgage from another creditor to Policyholder;
- (b) who signs up the Cover after ninety (90) days from the date the Policyholder issued the facility letter for the mortgage application; or
- (c) who obtained an approved mortgage loan from the Policyholder before 1st July 2024 for residential properties such as bungalows, condominiums, cluster housing, HDB Housing and other properties intended for human habitation.

8.3. Exclusions for Death Benefit

If the Insured Member dies, whether directly or indirectly, as a result of:

- (a) suicide within twelve (12) months from the Effective Date or the Reinstatement Date (if any), whichever is later. When this happens, the Insured Member's Cover becomes void and the Certificate of Insurance will be cancelled. We will refund the Premiums the relevant Insured Member has paid without interest less any medical and/or underwriting expenses incurred in accepting his application and any amount owing to Us.
- (b) committing or attempting to commit an assault, battery or criminal offence.
- (c) a war and any hazard arising from war or hostile action of the armed forces of any country, whether such war is declared or undeclared.

8.4. Exclusion for Terminal Illness Benefit

If the Insured Member suffers Terminal Illness, whether directly or indirectly, as a result of:

- (a) by an infection with Human Immunodeficiency Virus or by conditions due to Acquired Immunodeficiency Syndrome.

8.5. Exclusions for Total and Permanent Disability Benefit

If the insured suffers Total and Permanent Disability, whether directly or indirectly, as a result of:

- (a) an attempted suicide or self-inflicted injuries, regardless of the Insured Member's mental condition.
- (b) air travel, other than as a fare-paying passenger or crew member on a licensed commercial aircraft, or as a member of the armed forces travelling as a passenger in a military transport aircraft at that time.
- (c) a disability which existed prior to or on the Effective Date or the Reinstatement Date (if any).
- (d) a war and any hazard arising from war or hostile action of the armed forces of any country, whether such war is declared or undeclared.

9. What if you change your mind after buying the policy?

You have a fourteen (14) days free-look period to review the policy from the date of receipt of document ("Free-look Period"). You will be receiving your policy document directly from Us by e-mail. The policy document shall be deemed to have received by you on the business day immediately following the date the policy document is e-mailed by Us. If you decide to cancel this policy, you must notify Us in writing and return the policy within the Free-look Period. We will refund the Premium you paid without interest after deducting medical and underwriting expenses incurred in accepting your application.

10. What if you fail to pay Premium due after 30-day grace period?

10.1. Your insurance Cover will cease.

10.2. You may apply in writing to Reinstatement your insurance Cover by:

- (a) writing to Us to apply for Reinstatement within sixty (60) days following the expiry of grace period;
- (b) providing satisfactory health evidence at your own expense; and
- (c) paying all outstanding Premiums and any other amounts due from the date the Certificate of Insurance lapsed.

Reinstatement is subject to Our prevailing terms and conditions at the time of applying to Reinstatement your insurance Cover.

We will notify you in writing if your application is accepted. We reserve the right to reject any application for Reinstatement.

The same conditions that were applicable before the lapse of the insurance Cover, including all endorsements, exclusions and imposed Premium loadings, will continue to apply upon Reinstatement unless otherwise agreed in writing by Us.

11. Underwriting requirements

11.1. Free Cover Limit is subject to the following conditions and any other conditions which We may impose at the time of application:

- (a) the maximum Free Cover Limit is SGD 1,250,000 per Insured Member; and
- (b) an Insured Member is only eligible for Free Cover Limit if he:
 - (i) has applied for a Cover under this policy within ninety (90) days from the date the Policyholder issued the facility letter; or 1st July 2024, whichever is later; and
 - (ii) is Age 65 and below; and
 - (iii) is Actively At Work at the time of policy application.

11.2. Any Sum Insured amount exceeding the Free Cover Limit for an Insured Member's Cover is subject to:

- (a) the evidence of insurability submitted to and accepted by Us; and
- (b) the extra Premiums (if any) paid to Us.

12. Renewal

The Insured Member's Certificate of Insurance will be automatically renewed yearly on each Certificate Renewal Date, provided that this policy is in force on that specific Certificate Renewal Date and We received Premium payment from the relevant Insured Member.

13. Termination of your Cover

Your Cover terminates upon the occurrence of the earliest of the following:

- (a) the Expiry Date of Cover as specified in that the Insured Member's Certificate of Insurance; or
- (b) the Cover is cancelled or terminated for whatever reason; or
- (c) the Cover is cancelled or lapses due to non-payment of Premium upon expiry of the grace period; or
- (d) the full payment of Death Benefit; or
- (e) when a claim which accelerates the Death Benefit in full, is admitted; or
- (f) the Insured Member ceases to be an Eligible Member; or
- (g) the Certificate of Insurance being rendered void;
- (h) the Insured Member remains outside of Singapore for a period in excess of one hundred eighty-five (185) consecutive days. In such event, the your Cover will be terminated at 23:59 Standard Singapore Time on the 185th day after the Insured Member's departure from Singapore;
- (i) the Outstanding Loan is discharged or transferred to another creditor;
- (j) the Insured Member's Outstanding Loan is in arrears for more than three (3) months. In such event, the Insured Member's Cover will be terminated at 23:59 Standard Singapore Time on the last day of the 3rd month after they fall into arrears; or

(k) We terminate the policy due to war (declared or undeclared).

In the case of joint-lives policy, if any of the Insured Member terminates the Cover in accordance with Clause 13 (a) to (h), the coverage for other Insured Members under the same joint-lives policy shall continue.

For a termination under any of the Clause 13 (b) and (f) to (k), We will refund the pro-rated Premium (without interest) to the relevant Insured Member where such amount corresponds to the Premiums paid for the Certificate Period of Insurance should the Cover not be terminated.

For example:

- Certificate Period of Insurance: 1st June 2024 to 31st May 2025
- Termination date: 31st December 2024 (unexpired period of insurance is 151 days)
- Annual Premium paid: S\$1,080
- Pro-rated (without interest) refund = $S\$1,080 \div 365 \times 151 = S\447

Figures used are for illustrative purpose only and are rounded to the nearest dollar.

14. Cancellation of your Cover

14.1. Any Insured Member has the right to cancel his Cover under this policy at any time by giving Us at least fourteen (14) days' written notice, and upon cancellation, the relevant Insured Member will be granted pro-rated (without interest) refund of the total Premium paid corresponding to the unexpired Certificate Period of Insurance.

14.2. We have the right to cancel this policy, Cover or any section or part of it by giving the relevant Insured Member thirty (30) days' written notice, and upon cancellation the relevant Insured Member will be granted a pro-rated (without interest) refund of the total Premium paid corresponding to the unexpired Certificate Period of Insurance.

15. Are you free from any restrictions on travel?

Yes.

16. What are the risk of the product?

On the Certificate Renewal Date, We may vary the terms and conditions, Benefits, Cover and/or Premium or even cancel Insured Member's Certificate of Insurance by giving the relevant Insured Member thirty (30) days' written notice. In the event that We are required by law to make a change before the Certificate Renewal Date, We will be obliged to do so.

17. Replacement of Life Policies

When replacing from one life insurance policy to another, you should consider carefully as there may be disadvantages in doing so:

- (a) you may have to pay administration costs without gaining any real Benefit from the replacement;
- (b) you may have to pay penalties for ending your existing policies;
- (c) you may not be able to be insured under standard terms;
- (d) the replacement may offer a lower level of Benefits at a higher cost or the same cost, or offer the same level of Benefit at a higher cost;
- (e) the replacement may be less suitable and the terms and conditions may be different; or
- (f) there may be other options available, besides replacing the policies.

18. How to make a claim?

If an Insured Member dies, written notice and proof of the claim must be given to Us immediately.

If an Insured Member has sustained a Total and Permanent Disability or has been diagnosed with a Terminal Illness, written notice and proof of the claim must be given to Us within thirty (30) days from the date:

- (a) the Total and Permanent Disability is certified and confirmed by a Physician; or
- (b) the date of diagnosis of the Terminal Illness, whichever is applicable.

Failure to comply with the time and procedures stipulated in this clause will not invalidate the claim, unless it can be shown to Our satisfaction that there is a good reason for the failure and that the notice and proof of claim were given as soon as reasonably possible.

We will only consider a claim if:

- (a) all required documents, evidence and information are provided at the claimant's own expense; and
- (b) all documents, evidence and information provided satisfy Our requirements on notice and proof of claim.

To assess a claim for Total and Permanent Disability or Terminal Illness We may require the Insured Member to be examined by Our appointed Physician at any time and in any manner which is reasonable.

An Insured Member's Cover under this policy will automatically terminate upon full payment of Death Benefit.

19. Payment of Benefits

We will pay the Benefits after We have assessed the information provided by the claimant:

- (a) if the Sum Insured is higher than Outstanding Loan when a claim made, We shall pay the Outstanding Loan to the Policyholder after deducting the remaining Premium amount due for the remaining Certificate Period of Insurance. Any remaining balances will be paid to the Insured Member or the estate of the relevant Insured Member; or
- (b) if the Outstanding Loan is higher than the Sum Insured when a claim made, We shall pay Benefits to the Policyholder after deducting the remaining Premium amount due for the remaining Certificate Period of Insurance.

In all cases, upon such payment, it shall be considered final and complete discharge of all Our liability concerning the Insured Member under this policy.

20. Total Distribution Cost

The total distribution cost of this product is the amount that you will pay for any distribution related expenses. It includes cash payments in the form of commissions, costs of Benefits and services paid to the distribution channel.

The total distribution cost of this product is 20% of total Premiums payable. Please note that the total distribution cost is not an additional cost to you, it has already been allowed for in calculating your Premium.

21. Policy Owners' Protection Scheme

This policy is protected under the Policy Owner's Protection Scheme which is administrated by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no future 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 HSBC Life or visit the LIA or SDIC web-sites (www.lia.org.sg or www.sdic.org.sg).

22. Your Guide to Life Insurance

It is strongly recommended that you read this product summary jointly with "Your Guide to Life Insurance" which you can download directly from HSBC Life website (<https://www.insurance.hsbc.com.sg/help/resource-library/>).

23. General Information

You are responsible for the accuracy and completeness of the information given to HSBC Life:

- in any application for the HSBC Life Group Mortgage Protector; and
- when making any claim under the HSBC Life Group Mortgage Protector.

This policy is not a Medisave-approved policy and you may not use Medisave to pay the Premium for this policy.

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Section 1: Key Definitions

1. What is the meaning of “Actively At Work”?

A person, whether employed or Self-employed, shall be considered in Actively At Work if:

- (a) is employed by his/her employer on a full-time permanent basis; and
- (b) is actively working on a day which is one of his/her employer’s scheduled work days; and
- (c) performs, in a customary manner, all the regular duties of his/her employment with the employer on such scheduled work day, either at one of the employer’s business establishments, or at location where the employer’s business requires him/her to be present.

2. What is the meaning of “Outstanding Loan”?

The approved mortgage loan declared by the Policyholder to Us at the time of application or certificate renewal date (whichever applicable) for residential properties of the Mortgagor(s) for which coverage under this policy is effected. The Outstanding Loan does not include any missed payments, late interest, penalty charges and any charges imposed by the Policyholder.

3. What is the meaning of “Pre-existing Condition”?

Any medical condition, injury or illness:

- (a) for which treatment, medication, advice or diagnosis; known or unknown, was sought or received; and/or
 - (b) which presented any signs or symptoms that would have caused a reasonably prudent person to seek treatment, medication, diagnosis or advice
- in each case prior to the effective date or the last reinstatement date (if any) in the policy, whichever is the latest.

4. What is the meaning of “Policyholder”?

Means HSBC Bank (Singapore) Limited.

5. What is the meaning of “Us” / “We” / “Our” / “HSBC Life”?

Means HSBC Life (Singapore) Pte. Ltd.

6. What is the meaning of “Self-employed”?

A Self-employed person is a person who:

- (a) performs work for others (e.g. provide a service) under a contract for service; or
- (b) with his/her own business, he/she works for himself/herself, and is in the position to realise a business profit or loss. His/Her income is derived from the buying and selling of goods, or from the provision of professional or personal services; or
- (c) is a partner in a partnership, but does not include director or shareholder of a private limited or limited company.

7. What is the meaning of “Waiting Period”?

Refer to the benefits will not be payable during a 12-month Waiting Period from the effective date or the last reinstatement date (if any), whichever is the latest.

Section 2: General

8. What is HSBC Life Group Mortgage Protector?

HSBC Life Group Mortgage Protector is a mortgage insurance that protects you and your loved ones from the risk of losing your home in the event of unforeseen circumstances like death, terminal illness, or total and permanent disability.

This product covers the Outstanding Loan amount approved by HSBC Bank (Singapore) Limited (“HSBC Bank”) or chosen sum insured, whichever is lower. If you have chosen a sum insured that is lower than your Outstanding Loan, it will not be sufficient to pay off your mortgage.

9. Who provides the HSBC Life Group Mortgage Protector?

HSBC Life Group Mortgage Protector is underwritten by HSBC Life (Singapore) Pte. Ltd.

10. What is the difference between HSBC Life Group Mortgage Protector and fire insurance?

HSBC Life Group Mortgage Protector protects your Outstanding Loan in the event of unforeseen circumstances like death, terminal illness, or total and permanent disability, while fire insurance covers physical damage to your property caused by fire.

11. Is HSBC Life Group Mortgage Protector compulsory?

No.

12. Is HSBC Life Group Mortgage Protector accepted for exemption from Home Protection Scheme (HPS)?

No; however, you can consider HSBC Life Group Mortgage Protector if you need additional coverage to supplement your HPS.

Section 3: Eligibility

13. Who is eligible to enroll in HSBC Life Group Mortgage Protector?

This policy is only available to an individual who on the effective date is:

- (a) between age 18 and age 65; and it may be renewed yearly until the age 70;
- (b) a Singapore Citizen, Permanent Residents (holders of re-entry permits), holders of employment passes (Employment Pass, S Pass or Work Permit) or Dependant Pass who are residing in Singapore;
- (c) a person who has obtained an approved mortgage loan for residential properties such as bungalows, condominiums, cluster housing and HDB Housing and other properties intended for human habitation, from the Policyholder at the time of application. This does not apply to mortgage for commercial properties such as offices, shop houses and warehouses.

The product allows coverage for up to 4 joint-lives under a single policy.

14. Is there a specific validity period to enroll for HSBC Life Group Mortgage Protector?

No, there is no specific validity period for enrolment. To secure timely loan protection, We advise signing up for this product concurrently with the acceptance of the loan.

15. I am currently a customer of HSBC Bank, but my mortgage is with another bank. Am I still eligible to enroll in this product?

The eligibility for enrolling in this product is exclusively for home loan customers of the Policyholder. Unfortunately, if your home loan is with another bank, you wouldn't be eligible for enrollment at this time.

Section 4: Insurance Coverage

16. When does the insurance coverage take effect?

The effective date of the insurance coverage will be either from the loan acceptance date or the date recorded on the insurance application form, whichever is later.

If the sum insured is subject to underwriting, the effective coverage date for the sum insured is from the date that it has been accepted by HSBC Life and confirmed by you.

17. Do I need to go through medical underwriting?

No medical underwriting is required for sum insured up to S\$1,250,000 (the "Free Cover Limit") per insured member if you:

- (a) have applied for a cover under this policy within 90 days from the date the Policyholder issued the facility letter; or 1st July 2024, whichever is later; and
- (b) is age 65 and below; and
- (c) is Actively at Work at the time of policy application.

Any sum insured amount exceeding the Free Cover Limit for an insured member's cover is subject to:

- (a) the evidence of insurability submitted to and accepted by Us; and
- (b) the extra premiums (if any) paid to Us.

18. Can I select a lower sum insured than my approved loan amount?

Yes, you have the flexibility to choose a sum insured lower than your approved loan amount. However, We encourage you to choose a sum insured that aligns with your loan amount to provide financial security for your loved ones.

At the time of application for cover:

- (a) For non-joint-lives policy, the eligible member is allowed to select his own sum insured up to the Outstanding Loan.
- (b) For Joint-lives Policy, which is under:
 - i. Joint Tenancy - each eligible member is allowed to select his own sum insured not exceeding an amount equivalent to an equal share of the total Outstanding Loan.
Example:
 - 2 joint-applicants: each eligible member is allowed to select his own sum insured up to 1/2 of the Outstanding Loan with a total sum insured for all applicants not exceeding the Outstanding Loan.
 - 3 joint-applicants: each eligible member is allowed to select his own sum insured up to 1/3 of the Outstanding Loan with a total sum insured for all applicants not exceeding the Outstanding Loan.
 - 4 joint-applicants: each eligible member is allowed to select his own sum insured up to 1/4 of the Outstanding Loan with a total sum insured for all applicants not exceeding the Outstanding Loan.
 - ii. Tenancy-in-Common - each eligible member is allowed to select his own sum insured not exceeding an amount equivalent to the percentage of ownership in the property corresponding to the Outstanding Loan.
Example:
 - 2 joint-applicants (main applicant owns 75% of the property while the other joint-applicant owns the remaining 25%) – the main applicant is allowed to select his own sum insured up to 75% of the Outstanding Loan and the other joint-applicant is allowed to select his own sum insured up to 25% of the Outstanding Loan. The total sum insured for all applicants shall not exceed the Outstanding Loan.
- (c) The minimum sum insured for each insured member is Singapore dollar one hundred thousand (S\$100,000). The maximum benefit limit for each insured member is Singapore dollar ten million (S\$10,000,000). This applies regardless of the number of mortgages taken up by the insured member from the Policyholder and are insured with Us.

19. Can I select a higher sum insured than my approved loan amount?

No, sum insured cannot be higher than your approved loan amount.

20. Can I change my sum insured either upward or downward during the coverage period?

No, changes to the sum insured, either upward or downward, are not allowed during the coverage period.

21. Does the sum insured remain the same or decreasing over time?

The sum insured will remain the same throughout the certificate period of insurance until the next certificate renewal date. In the event that the insured member's Outstanding Loan is released in a staggered arrangement, the sum insured will remain the same up to the next certificate renewal date following the date when the Outstanding Loan is fully disbursed.

At certificate renewal date:

- (a) Non-joint-lives policy, the renewed sum insured will be adjusted based on the lower of the Outstanding Loan notified to Us by the Policyholder in the 11th month of the current certificate period of insurance and the expiry sum insured.
- (b) Joint-lives policy, the renewed sum insured will be adjusted proportionately downward based on the difference between the Outstanding Loan notified to Us by the Policyholder in the 11th month of the current certificate period of insurance and the Outstanding Loan notified to Us by the Policyholder for the inception of the cover or renewal of the current certificate period of insurance (whichever applicable).
- (c) The minimum renewal benefit limit for each insured member is Singapore dollar five thousand (S\$5,000). This applies regardless of the number of mortgages taken up by the insured member from the Policyholder and are insured with Us.

22. What happens if I make a partial redemption on my mortgage?

If you make a partial redemption on your mortgage, your sum insured will remain the same throughout the certificate period of insurance until the next certificate renewal date.

23. What happens if my property is classified as Building Under Construction (BUC)?

If your property is classified as BUC, your sum insured will remain the same as the amount accepted by HSBC Life up to the next certificate renewal date following the date when the Outstanding Loan is fully discussed by the Policyholder.

24. I have multiple home loan with HSBC Bank, can I cover all my properties with HSBC Life Group Mortgage Protector?

Yes, subject to maximum sum insured limit for each insured member is S\$10,000,000.

25. What is not covered under HSBC Life Group Mortgage Protector?

There are certain conditions whereby the benefits under this policy will not be payable. These are stated as exclusions in the Policy Terms and Conditions. You are advised to read the Policy Terms and Conditions for the full list of exclusions.

General exclusions:

- (a) The insured member dies of or diagnosed with Terminal Illness or become Total and Permanent Disability due to Pre-existing Condition within twelve (12) months from the effective date or the reinstatement date (if any), whichever is later. When this happens, such insured member's cover becomes void and the certificate of insurance will be cancelled. We will refund the premiums the relevant insured member has paid without interest less any medical and/or underwriting expenses incurred in accepting his application and any amount owing to Us.
- (b) The insured member dies of or diagnosed with Terminal Illness or become Total and Permanent Disability due to any illnesses within the Waiting Period. When this happens, such insured member's certificate of insurance becomes void and cancelled. We will refund the premiums the relevant insured member has paid without interest less any medical and/or underwriting expenses incurred in accepting his application and any amount owing to Us.

For avoidance of doubt, this clause is only applicable to individuals:

- i. who refinanced their residential property mortgage from another creditor to the Policyholder;
- ii. who signs up the cover after 90 days from the date of the Policyholder issued the facility letter for the mortgage application; or
- iii. who is an Existing Mortgage Customer.

- (c) Death or Total and Permanent Disability arising from these occupations whilst performing these occupational activities:
- i. serving full time in the military, airforce, navy, police and civil defence (other than serving Singapore reservist training); or
 - ii. entertainer, stuntman, jockey, armed security guard; or
 - iii. off-shore rig worker, diver, fisherman, electrician, wood working, welding; or
 - iv. working onboard air or sea vessel and shipyard worker; or
 - v. underground worker in tunnel or quarry, construction worker; or
 - vi. driving or riding as a passenger in or on any vehicle engaged in any race, speed test or endurance test; or
 - vii. any occupation dealing with explosives or hazardous substances; or
 - viii. working at heights above 30 feet; or
 - ix. Any sports that are played in a professional capacity or in competition involving prize money, donations, sponsorship or reward of any kind.

Exclusions for Death benefit:

If the insured members dies, whether directly or indirectly, as a result of:

- (a) suicide within 12 months from the effective date or the reinstatement date (if any), whichever is later. When this happens, the insured member's cover becomes void and the certificate of insurance will be cancelled. We will refund the premiums the relevant insured member has paid without interest less any medical and/or underwriting expenses incurred in accepting his application and any amount owing to Us.
- (b) committing or attempting to commit an assault, battery or criminal offence.
- (c) a war and any hazard arising from war or hostile action of the armed forces of any country, whether such war is declared or undeclared.

Exclusion for Terminal Illness benefit:

If the insured members suffers Terminal Illness, whether directly or indirectly, as a result of:

- (a) by an infection with Human Immunodeficiency Virus or by conditions due to Acquired Immunodeficiency Syndrome.

Exclusions for Total and Permanent Disability benefit:

If the insured suffers Total and Permanent Disability, whether directly or indirectly, as a result of:

- (a) an attempted suicide or self-inflicted injuries, regardless of the insured member's mental condition.
- (b) air travel, other than as a fare-paying passenger or crew member on a licensed commercial aircraft, or as a member of the armed forces travelling as a passenger in a military transport aircraft at that time.
- (c) a disability which existed prior to or on the effective date or the reinstatement Date (if any).
- (d) a war and any hazard arising from war or hostile action of the armed forces of any country, whether such war is declared or undeclared.

26. What happens to a joint-live policy when one of the insured member dies, suffers from total and permanent disability or terminal illness?

HSBC Life will pay the benefits after We have assessed the information provided by a claimant:

- (a) if the sum insured is higher than Outstanding Loan when a claim is made, We shall pay the eligible benefits corresponding to the Outstanding Loan to the Policyholder after deducting the remaining premium amount due for the remaining certificate period of insurance. Any remaining balance for the eligible benefits will be paid to the relevant insured member or the estate of the relevant deceased insured member; or
- (b) if the Outstanding Loan is higher than the sum insured when a claim is made, We shall pay eligible benefits to the Policyholder after deducting the remaining premium amount due for the remaining certificate period of insurance.

In all cases, upon full payment of Death benefit, it shall be considered final and complete discharge of all Our liability concerning the relevant insured member under this policy.

The insurance coverage for the remaining insured members under the same joint-live policy shall continue.

27. What happens to a joint-live policy when one of the insured member terminates the insurance coverage?

The insurance coverage for the remaining insured members under the same joint-live policy shall continue.

28. Does HSBC Life Group Mortgage Protector covers claim events that occurred overseas?

Yes, the benefits shall be payable upon Death or Total and Permanent Disability or Terminal Illness, whether overseas or Singapore, provided you have not remained outside of Singapore for a period exceeding 185 consecutive days.

29. What is the duration of the free look period?

You have a fourteen (14) days free-look period to review the policy from the date that you have receive it. You will be receiving your policy document directly from Us by e-mail. The policy document shall be deemed to have received by you on the business day immediately following the date the policy document is e-mailed by Us. If you decide to cancel this policy, you must notify Us in writing and return the policy within the free-look period. We will refund the premium you paid without interest after deducting medical and underwriting expenses incurred in accepting you application.

Section 6: Premium Rates & Payment Mode

30. What is the premium rate for a standard life?

Age next birthday	Annual premium per S\$100,000 insured, S\$	Age next birthday	Annual premium per sum insured, S\$	Age next birthday	Annual premium per S\$100,000 insured, S\$	Annual premium per sum insured, S\$
18 to 34	45.00	47	135.00	60	477.00	
35	50.00	48	154.00	61	528.00	
36	54.00	49	178.00	62	589.00	
37	59.00	50	202.00	63	663.00	
38	61.00	51	220.00	64	749.00	
39	66.00	52	237.00	65	850.00	
40	71.00	53	262.00	66*	969.00	
41	76.00	54	290.00	67*	1,102.00	
42	83.00	55	316.00	68*	1,254.00	
43	92.00	56	342.00	69*	1,424.00	
44	101.00	57	370.00	70*	1,612.00	
45	112.00	58	400.00	-	-	
46	117.00	59	434.00	-	-	

* applicable for renewals only

Annual premiums are re-calculated at every certificate renewal date, based on the sum insured at renewal, age and any applicable loading agreed by the relevant insured member and Us.

Here's an example of how annual premium is calculated:

Daryl, aged 37, bought his dream home with a S\$800,000 mortgage. He signs up for HSBC Life Group Mortgage Protector to cover his mortgage with a sum insured of S\$800,000.

Daryl's attained age is 37 years old now, his age next birthday will be 38 years old. At age 38 next birthday, his annual premium per S\$100,000 sum insured is S\$61.

total annual premium for S\$800,000 sum insured = S\$61 ÷ S\$100,000 x S\$800,000
= S\$488 per year

Note: Figures used are for illustrative purpose only and are rounded to the nearest dollar.

Here's an example of how renewal premium is calculated (for a standard life):

At renewal date,
Daryl's Expiry Sum Insured = S\$800,000
Daryl's Outstanding Loan = S\$770,000

Daryl's sum insured will be adjusted based on the lower the Outstanding Loan notified to Us by the Policyholder in the eleventh (11th) month of the current period of insurance and the Expiry Sum Insured.

Daryl's sum insured at renewal = S\$770,000

Daryl's attained age is 38 years old now, his age next birthday will be 39 years old. At age 39 next birthday, his annual premium per S\$100,000 sum insured is S\$66.

total annual premium for S\$770,000 sum insured = $S\$66 \div S\$100,000 \times S\$770,000$
= S\$508 per year

Note: Figures used are for illustrative purpose only and are rounded to the nearest dollar.

31. For my premium calculation, what do you mean by age next birthday?

For example, if your attained age is 37 years old now, your age next birthday will be 38 years old.

32. Are the premium rates guaranteed?

No. Premium rates are not guaranteed. In the event premium rates require adjustment, the changes will take effect starting from the renewal date. You will be notified of the revised rate at least 30 days before it becomes effective.

33. How to pay for the HSBC Life Group Mortgage Protector premium?

The available premium methods are:

(a) Bank transfer

Please refer to the below Bank Details for your fund transfer to HSBC Life (Singapore) Pte. Ltd.

** Admin Charge may be applied by the issuing bank and will be borne by payor

Beneficiary Name : HSBC Life (Singapore) Pte. Ltd.
Banker : Hong Kong & Shanghai Banking Corp Ltd
Banker Address : 10 Marina Boulevard, Marina Bay Financial Centre Tower 2,
#48-01, Singapore, 018983

Account No : 141-491209-001 (SGD)

Bank Code : 7232

Branch Code : 141

SWIFT Code : HSBCSGSG

Please quote HSBC Life Policy number and transaction no during your remittance.

You may also email at fin.eb@mail.life.hsbc.com.sg to provide further breakdown of the payment details if there are insufficient parameters in the bank's portal to input during the bank transfer.

(b) AXS station, e-station (online) or m-station (mobile app)

- Select "Bills" > "Insurance" > "HSBC Life" > "General Insurance Payment" > "Customer" > "Other Insurance"
- Input Policy Number, contact number and the exact amount for payment.

If your payment is to be made for more than 1 policy, separate payment transactions for each policy is required.

Section 7: Claims

34. How do I make a claim if required?

If an insured member dies, written notice and proof of the claim must be given to Us immediately.

If an insured member has sustained a Total and Permanent Disability or has been diagnosed with a Terminal Illness, written notice and proof of the claim must be given to Us within thirty (30) days from the date:

- (a) the Total and Permanent Disability is certified and confirmed by a physician; or
- (b) the date of diagnosis of the Terminal Illness, whichever is applicable.

Failure to comply with the time and procedures stipulated in this clause will not invalidate the claim, unless it can be shown to Our satisfaction that there is a good reason for the failure and that the notice and proof of claim were given as soon as reasonably possible.

We will only consider a claim if:

- (a) all required documents, evidence and information are provided at the claimant's own expense; and
- (b) all documents, evidence and information provided satisfy Our requirements on notice and proof of claim.

To assess a claim for Total and Permanent Disability or Terminal Illness We may require the insured member to be examined by Our appointed physician at any time and in any manner which is reasonable.

An insured member's cover under this policy will automatically terminate upon full payment of Death benefit.

Please submit all claims documents:

- (a) Personally, at our Customer Service Centre at : 38 South Beach Road, #03-11, South Beach Tower, Singapore 189767; OR
- (b) Via email to: cc.h@mail.life.hsbc.com.sg; OR
- (c) By post to:
 - Health & EB – Claims
 - HSBC Life (Singapore) Pte. Ltd
 - Robinson Road Post Office P.O. Box 1538, Singapore 903038

35. What documents do I need when submitting a claim?

Documents to be submitted when submitting a claim:

(a) Death claim:

- Death Claim Form (including Clinical Abstract Application Form)
- Certified true copy of death certificate
- Certified true copy of NRIC / passport of the deceased
- Original certificate of insurance
- Police investigation report, post-mortem or toxicology report, coroner's inquest report (if death was due to accidental or unnatural causes)
- Certified true copy of NRIC / passport of the claimant
- In the event that the covered sum insured exceed the Outstanding Loan amount, to provide the following :-
 - i. Certified true copy of Grant of Probate or Letter of Administration (where applicable)
 - ii. Certified true copy of NRIC / Passport of the payee indicated in the Grant of Probate or Letter of Administration
 - iii. GIRO form (for bank account details of payee indicated in the Grant of Probate or Letter of Administration)
 - iv. A Certified true copy of bank passbook or statement of account of the payee (for bank account details of payee indicated in the Grant of Probate or Letter of Administration)
- For overseas death:
 - i. For Singaporeans who passed away overseas, death certificate and all documents are to be certified by Singapore Embassy in the country of death.
For non-Singaporeans, death certificate and all documents are to be certified by the Notary Public of the country.
 - ii. For Singaporean / Permanent Resident, certified true copy of the letter from Singapore Immigration and Checkpoint confirming receipt of the Singapore NRIC, passport and overseas death certificate.

(b) Terminal Illness claim:

- Terminal Illness Claim Form (including Clinical Abstract Application Form)
- Medical report (to be completed by the attending physician)
- Certified true copy of NRIC / passport of the insured member
- Original certificate of insurance
- All investigation reports (such as laboratory results, X-ray reports, Magnetic Resonance Imaging (MRI) reports, etc.) relating to the disability
- Certified true copy of trustee / assignee (if any)
- Proof of relationship of trustee / assignee (if any) to insured member
- In the event that the covered sum insured exceed the Outstanding Loan amount, to provide the following:
 - (a) GIRO Form (for bank account details of the insured member or trustee / assignee)
 - (b) A certified true copy of bank passbook or statement of account of the insured or trustee / assignee

(c) Total and Permanent Disability claim:

- Total and Permanent Disability (TPD) Claim Form (including Clinical Abstract Application Form)
- Original certificate of insurance
- Medical report and Activities of Daily Living Questionnaire (to be completed by the attending physician)
- All investigation reports (such as laboratory results, X-ray reports, MRI reports, etc.) relating to the disability
- Police investigation report (if disability is due to accidental or unnatural causes)
- Certified true copy of NRIC / Passport of insured member
- Certified true copy of trustee / assignee (if any)
- Proof of relationship of trustee / assignee (if any) to insured member
- In the event that the covered sum insured exceed the Outstanding Loan amount, to provide the following:
 - (a) GIRO Form (for bank account details of the insured member or trustee / assignee)
 - (b) A certified true copy of bank passbook or statement of account of the insured or trustee / assignee

Please note:

- Original documents must be produced and certified true copied by Our Customer Service Officers which will then be returned immediately after verification (for walk-in claims submission). Alternatively, the verification can be done by your lawyer or Notary Public (for claims submission via post or email).
- All documents submitted must be in English. Any non-English documents are to be translated to English by a certified translator.
- The medical report must be completed by the doctor who attended the insured member / deceased for the last illness or in the event of an accident. All medical and investigation report fees shall be borne by the claimant.
- We reserve Our rights to request for additional information or documents, if needed.
- If We need to request for additional medical report at Our discretion, the cost of such medical report (if required) shall be borne by the insured member / claimant.

Section 8: Customer Hotline

36. For any enquiries related to my insurance coverage, who can I reach out to:

For any enquiries, you may reach out to Our Customer Care:

(a) By Phone: +65 6880 4888

Operating hours: 9am to 5pm from Mondays to Fridays (excluding public holidays)

(b) By email: cc.h@mail.life.hsbc.com.sg

(c) Personally, at Our Customer Service Centre: 38 Beach Road, #03-11, South Beach Tower, Singapore 189767

For any policy administration matters related to your HSBC Life Group Mortgage Protector you may send us email: dc.hlth@mail.life.hsbc.com.sg