






Because a promise
is a promise



Amid uncertainties, HSBC Life understands family is what you value most. We are pleased to present to you our **complimentary special benefits for Novel Coronavirus**. This new range of complimentary special benefits, at no additional cost, will also be extended to your family members.

Summary of Benefits

From 7 February 2020, if you are the life insured of an insurance policy issued by HSBC Life, you and your family members will receive the following Complimentary Special Benefits, with cover guaranteed for a full year. Please refer to the Terms and Conditions to know more about the eligibility criteria.

Benefit	Benefit Description	Benefit coverage
 Hospital Cash Benefit	If the Eligible Customer or Family Member is admitted to a hospital in Singapore by a Registered Medical Practitioner, a daily hospital cash benefit will be paid upon the diagnosis of Novel Coronavirus.	Benefit amount SGD 200 per day (up to 45 days)
 Diagnosis Benefit	If the Eligible Customer or Family Member is diagnosed with Novel Coronavirus in Singapore by a Registered Medical Practitioner, we will provide a lump sum payment .	Benefit amount SGD 1,000
 Death Benefit	In the unfortunate event of the Eligible Customer or Family Member passing away due to Novel Coronavirus in Singapore, we will provide a lump sum payment .	Benefit amount SGD 10,000

No further action is required from you. Should you have any enquiry, please call HSBC Life Service Hotline at (65) 6225 6111 (Mondays to Fridays, 9am to 5pm) or email us at e-surance@hsbc.com.sg

Terms & Conditions:

1. This campaign is offered by HSBC Insurance (Singapore) Pte. Limited ("**HSBC Life**") to Eligible Customers (as defined below) and is valid from 7 February 2020 to 30 April 2020 (both dates inclusive) or such other date(s) as may be determined by HSBC Life at its discretion ("**Campaign Period**").
2. "**Eligible Customer**" refers to the life insured (i) under an Existing Policy (as defined below) or New Policy (as defined below) issued by HSBC Life and (ii) who is a Singapore resident.
3. The Eligible Customer will receive the benefits as shown in the table above (the "**Benefits**") at no additional cost. The same Benefits will be extended to the Eligible Customer's Family Members (as defined below) at no additional cost.
4. "**Novel Coronavirus**" refers to the new strain of coronavirus currently named by the World Health Organization as "COVID-19".
5. "**Family Members**" refers to: (a) the Eligible Customer's legal spouse, either living together or living apart in Singapore; and (b) the Eligible Customer's children, either biological or adopted and under 18 years of Age living in Singapore. "**Age**" means the age at the person's next birthday.
6. "**Existing Policy**" refers to an in-force life insurance policy with HSBC Life which was issued before 7 February 2020. The Benefits under an Existing Policy will be effective throughout the period between 7 February 2020 and 6 February 2021 (both dates inclusive).
7. "**New Policy**" refers to a life insurance policy with HSBC Life which is successfully issued during the Campaign Period. The Benefits under a New Policy will be effective throughout the 1st policy year of that policy even if the Eligible Customer has an Existing Policy.
8. Each Eligible Customer and Family Member covered by the Benefits will only be entitled to each of the Benefits once irrespective of the number of policies held by the Eligible Customer and/or the Family Member. The diagnosis of Novel Coronavirus must be made in Singapore by a Registered Medical Practitioner.
9. To be entitled to the Hospital Cash Benefit, the Eligible Customer or his Family Member must be admitted into a Hospital (as defined below) as an in-patient for at least 6 consecutive hours.
10. "**Hospital**" shall mean an institution, which is legally licensed as a medical or surgical hospital in Singapore. It must have 24-hour nursing services by registered nurses under the full-time supervision of Registered Medical Practitioners (as defined below). It should not be primarily a clinic, a mental institution, a facility for alcoholics or drug addicts, a place for custodial care, a spa or a hydroclinic, a nursing home, a rest or convalescence facility or any similar establishment.
11. "**Registered Medical Practitioner**" refers to a doctor qualified in western medicine who is legally authorized to practice in the geographical area of his practice to render medical or surgical services, but who should not be the Eligible Customer or a Family Member, or any person related by blood or marriage, or a business partner to the Eligible Customer or a Family Member or any other person determined by us to have potential conflict of interest in discharging his duties as a doctor in respect of the Eligible Customer or a Family Member.
12. The Benefits are underwritten by HSBC Insurance (Singapore) Pte. Limited. The Benefits are insurance coverage offered in addition to the existing benefits under the relevant life insurance policies. The Benefits are available during the respective coverage periods and shall cease to apply upon termination of the relevant insurance policies.
13. **Exclusions - the Benefits shall not apply to a person who has been confirmed by a Registered Medical Practitioner, or is reasonably suspected by a Registered Medical Practitioner, to have contracted the Novel Coronavirus before:**
 - (in the case of an Existing Policy) 7 February 2020; or
 - (in the case of a New Policy) the policy issue date; or
 - reinstatement date of the policy,**whichever is the latest.**
14. HSBC Life reserves the right to change any or all of the terms and conditions of this Campaign and/or the Benefits in its absolute discretion without any prior notice.
15. These terms and conditions are governed by the laws of the Republic of Singapore and the parties submit to the non-exclusive jurisdiction of the courts of Singapore.

Information is correct as at 7 Feb 2020.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

This material is issued by HSBC Insurance (Singapore) Pte. Limited.