





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 COVID-19** (“Complimentary Special Benefits”). This new range of Complimentary Special Benefits, at no additional cost, **will be extended to the family members of the life insured** of all our **new policies and existing policies** to safeguard you and your loved ones.

### Summary of Benefits

From 1 February 2020, if you hold any HSBC Life insurance policy, the life insured and his/her family<sup>2</sup> will receive the following Complimentary Special Benefits, with cover until 31 December 2021.

Benefit	Benefit Description	Benefit coverage
 <b>Hospital Cash Benefit</b>	If the life insured or his/her family member is admitted to Hospital due to COVID-19 upon the recommendation of a Registered Medical Practitioner, a daily <b>hospital cash</b> will be paid.	Benefit amount <b>HKD1,000 per day</b> (up to 45 days)
 <b>Extended Premium Grace Period</b>	If the life insured or his/her family member is diagnosed with COVID-19 by a Registered Medical Practitioner, the grace period for all future premium covering the insured person due in the next 12 months will be <b>extended to 180 days</b> .	<b>180-day</b> premium grace period

If you take out a new HSBC Life insurance policy, between 1 February 2020 and 31 December 2021, the life insured and his/her family<sup>2</sup> will also receive the following Complimentary Special Benefits in addition to the above benefits, with cover until the end of the 1<sup>st</sup> policy year or 31 December 2021, whichever is later.

Benefit	Benefit Description	Benefit coverage
 <b>Diagnosis Benefit</b>	If the life insured or his/her family member is diagnosed with COVID-19 by a Registered Medical Practitioner, we will provide a <b>lump sum payment</b> as Diagnosis Benefit.	Benefit amount <b>HKD20,000</b>
 <b>Death Benefit</b>	In the unfortunate event of the life insured or his/her family member passing away due to COVID-19, we will provide a lump sum payment as <b>Death Benefit</b> .	Benefit amount <b>HKD180,000</b>

Terms & Conditions:

1. "COVID-19" refers to the infectious disease caused by the most recently discovered coronavirus, as defined by World Health Organization.
2. "Family" refers to: (a) the life insured's legal spouse or common-law partner, either of the opposite-sex or same-sex, and either living together or living apart in Hong Kong; and (b) the life insured's children, either biological or adopted who is under 18 years of age. Age means the age at the person's next birthday.
3. "New policies" refers to HSBC Life's life insurance policies which are applied between 1 February 2020 and 31 December 2021 (both dates inclusive). Applicable benefits for new policies as shown in the table above will be effective until the end of the 1<sup>st</sup> policy year or 31 December 2021, whichever is later.
4. "Existing policies" refers to HSBC Life's in-force life insurance policies which were applied before 1 February 2020. Applicable benefits for existing policies shown in the table above will be effective throughout the period from 1 February 2020 to 31 December 2021.
5. Each life insured covered by this complimentary special benefits will only be entitled to each of the above benefits once irrespective of the number of policies held with HSBC Life.
6. "Registered Medical Practitioner" refers to any medical practitioner who is duly qualified and legally registered as such under the Medical Registration Ordinance of the Hong Kong SAR or any amendment thereto, or otherwise authorised and entitled to practise western medicine in any other country as accepted by us in accordance with the laws of that country and who is other than the life insured or the policyholder or a member of the life insured's or the policyholder's immediate family.
7. For the entitlement of Hospital Cash Benefit, the life insured must be admitted into a Hospital as an in-patient for at least 6 consecutive hours.
8. "Hospital" shall mean an establishment recognised, constituted and registered as such under the laws of the territory in which that establishment recognised, constituted and registered as such under the laws of the territory in which that establishment is situated as a hospital for the care and treatment of sick and injured persons as paying bed patients, and which: (i) has facilities for diagnosis and major surgery, (ii) provides 24 hours a day nursing services by qualified and registered nurses, (iii) is under the supervision of a qualified and registered physician, and (iv) is not primarily a clinic, a place for alcoholics or drug addicts, a sanatorium, a nature care clinic, a health hydro, a nursing, rest or convalescent home or home for the aged or similar establishment. For diagnosis or hospitalisation which takes place in the Mainland China, it must be done in a Hospital on our "Designated Mainland China Hospital" list or any other hospitals dedicated for treating COVID-19 as announced by the local government at the provincial level of the People's Republic of China. For the avoidance of doubt, the Lei Yue Mun Community Isolation Facility and AsiaWorld-Expo Community Treatment Facility are considered as qualified Hospital for claims under these complimentary special benefits.
9. The insurance benefits offered under this complimentary special benefits are underwritten by HSBC Life (International) Limited, incorporated in Bermuda with limited liability. Such complimentary special benefits are the additional insurance benefits offered in addition to the existing benefits under the HSBC Life's individual life insurance policies. The complimentary special benefits are available during the respective coverage periods for new and existing policies and shall cease to apply upon termination of the relevant insurance policies if it comes earlier.
10. Exclusions – the benefits under this complimentary special benefits shall be excluded from a person who has confirmed or reasonably suspected to have contracted the COVID-19 by a Registered Medical Practitioner (i) before 1 February 2020, (ii) the policy effective date of the insurance policy which qualifies for the benefits, or (iii) its reinstatement date (whichever is the latest).
11. HSBC Life reserves the right to change any terms and conditions of this complimentary special benefits in its absolute discretion without any prior notice.

Issued by HSBC Life (International) Limited (incorporated in Bermuda with limited liability). HSBC Life is one of HSBC Group's insurance underwriting subsidiaries. HSBC Life is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. Policyholders are subject to the credit risk of HSBC life and early surrender loss.

**Should you have any enquiry, please call HSBC Life Service Hotline at (852) 2583 8000.**



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