

Additional protection

Critical Illness Select (Additional Payment)

Who is eligible for this benefit?

- Provided that the Insurance Age[^] of the Life Insured is within the issue age range of the Basic Plan* and is between 15 days after birth and 60, you can opt for this Supplementary Benefit at an additional premium.

What does it cover?

- In the event that the Life Insured suffers from one of the Critical Illnesses as mentioned in the table below, you will receive a lump sum cash payment (Protection Amount).
- The original sum insured of the Policy remains unchanged following a claim for this benefit.
- This cover lasts up to Life Insured's age of 65[^].
- Critical Illnesses that are covered under this benefit are:

1 Heart Attack	20 Elephantiasis
2 Coronary Artery Bypass Grafting	21 Heart Valve Replacement
3 Stroke	22 Surgery to Aorta
4 Cancer	23 Fulminant Viral Hepatitis
5 Kidney Failure	24 Pulmonary Arterial Hypertension
6 Paraplegia/Paralysis	25 Chronic Liver Disease
7 Major Organ Transplant	26 Terminal Illness
8 Blindness	27 Bacterial Meningitis
9 Loss of Hearing	28 Major Burns
10 Loss of Speech	29 Encephalitis
11 Loss of Limbs	30 Aplastic Anaemia
12 Coma	31 Cardiomyopathy
13 Benign Brain Tumour	32 Necrotising Fasciitis
14 Major Head Trauma	33 Severe Rheumatoid Arthritis
15 Poliomyelitis	34 Dissecting Aortic Aneurysm
16 Ebola	35 Vegetative State (Persistent)
17 Parkinson's Disease	36 Other Serious Coronary Artery Disease
18 Alzheimer's Disease	37 AIDS Through Blood Transfusion
19 Motor Neurone Disease	38 Occupational Acquired HIV

What is the premium payment period?

- The premium payment period is up to age of 65[^] of the Life Insured or until termination of this benefit (whichever is earlier). You should pay the premium for the entire premium payment period. Any delay or missing of the payment of premiums due may lead to policy lapse and the amount, if any, you get back may be significantly less than what you have paid.

How is the premium of this benefit determined?

- The premium is determined according to the Insurance Age[^] and sex of the Life Insured and the Protection Amount.

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What doesn't it cover?

"Critical Illness" does not include:

- (1) Any Critical Illness resulting from, or caused or contributed by (in whole or in part) Acquired Immunodeficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV), except AIDS Through Blood Transfusion and Occupational Acquired HIV.
- (2) Any Critical Illness diagnosed within the first 365 days (for application subject to 'guaranteed approval') or the first 60 days (for application subject to 'simplified underwriting') of the Issue Date of the Policy or the effective date of this benefit or the effective date of last reinstatement, whichever is the latest.
- (3) Any Critical Illness, where the signs or symptoms first occurred prior to the Issue Date of the Policy, or within 365 days (for application subject to 'guaranteed approval') or 60 days (for application subject to 'simplified underwriting') following the Issue Date of the Policy or the effective date of this benefit or the effective date of last reinstatement, whichever is the latest.
- (4) Any Critical Illness resulting directly or indirectly from, or caused by or contributed by (in whole or in part), any of the following:
 - (a) any congenital defect; or
 - (b) any self-inflicted injury or attempted suicide while sane or insane; or
 - (c) any pre-existing condition (as defined below); or
 - (d) intoxication by alcohol or drugs not prescribed by a Registered Medical Practitioner; or
 - (e) violation or attempted violation of the law or resistance to arrest or participation in any criminal act; or
 - (f) travel in any aircraft, except as a fare paying passenger in a commercial aircraft.
- (5) No claim for Cancer will be paid if the Life Insured has had any type or form of cancer prior to the Issue Date of the Policy or the effective date of this benefit or the effective date of last reinstatement, whichever is the latest.
- (6) No claim will be paid for Coronary Artery Bypass Grafting, Heart Attack, Heart Valve Replacement, Surgery to Aorta or Stroke (including paralysis as a result of cerebrovascular accident) if the Life Insured has a history of diabetes or any form of vascular disease or surgery including, but not limited to, Coronary Artery Bypass Grafting, Heart Attack, Heart Valve Replacement, Surgery to Aorta or Stroke prior to the Issue Date of the Policy or the effective date of this benefit or the effective date of last reinstatement, whichever is the latest.

For the purposes of 4 (c) above, pre-existing condition means any condition or illness:

- which existed or was existing;
- where its cause existed or was existing;
- where the Life Insured had knowledge, received treatment or medical consultation of the condition or illness; or
- where any laboratory test or investigation showed the likely presence of the condition or illness;

prior to the Issue Date of the Policy or the effective date of this benefit or the effective date of last reinstatement, whichever is the latest.

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When will this Supplementary Benefit terminate?

- This benefit will automatically terminate from the earliest of the following dates and the premium for this benefit shall cease to be payable:
 - (1) the time the Policy terminates, lapses, or whenever applicable, expires, is surrendered, is converted to reduced paid-up insurance or is converted to extended term insurance;
 - (2) on the payment of the Protection Amount of this Critical Illness Select (Additional Payment) Benefit; and
 - (3) on the Policy Anniversary at which the Insurance Age[^] of Life Insured is 65.

Important notes

- A claim must be submitted within 90 days of becoming aware that the Life Insured suffers from one of the Critical Illness.
- Benefit payable under the Critical Illness Select (Additional Payment) (simplified underwriting) shall not exceed 50% of total premium payable of the Basic Plan or HK\$1,000,000/US\$125,000 (Insurance Age[^] 50 or below) or HK\$500,000/US\$62,500 (Insurance Age[^] 51 to 60) per Life Insured, whichever is lower.
- Total benefit payable under multiple major illness benefit cover (including Critical Illness Select (Additional Payment)) is subject to a maximum of HK\$6,000,000/US\$750,000 per life insured.
- Inflation Risk — cost of living is likely to be higher in the future than it is today due to inflation, therefore you may receive less from the Policy in real term in the future even if the Company meets all of its contractual obligations.
- Premium Adjustment Risk — Premium may be adjusted at any Policy Anniversary. Any change in premium rate at the time of adjustment is based on factors including but not limited to actual claims experiences, outlook of future claims experiences, expenses incurred, etc. A notice of such premium adjustment will be sent to the Policyholder no less than 30 days prior to it taking effect.
- The information shown is intended as a general summary. You should read this factsheet in conjunction with the respective product brochure of Basic Plan and illustration. Please refer to the provisions of this Supplementary Benefit for the detailed terms and conditions.

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[^] Insurance Age means age at next birthday of the Life Insured.

* Please refer to the product brochure of the Basic Plan for the issue age range.

[▲] The Policy Anniversary at which the Life Insured reaches the specified age based on age at next birthday.

HSBC Life (International) Limited (“the Company”) is incorporated in Bermuda with limited liability, and is one of the HSBC Group’s insurance underwriting subsidiaries.

The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR.

Critical Illness Select (Additional Payment) is an optional Supplementary Benefit underwritten by the Company.

The Hongkong and Shanghai Banking Corporation Limited (“HSBC”) is an insurance agent of the Company. This product is a product of the Company but not HSBC and it is intended only for sale in the Hong Kong SAR.

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