

Additional protection

Hospital Cash Benefit for HSBC Comprehensive Critical Illness Protection Plan

Are you eligible for this benefit? • You may opt for this benefit if the Life Insured is between the Age* of 19 and 60.

What does it cover? • If the Life Insured is hospitalised for more than 24 hours, you will receive a daily cash payment.
• Cash payment is up to a maximum of 730 days.
• You will receive the double cash payment if the Life Insured needs intensive care Treatment or any unplanned overseas hospitalization and you will receive only half of the daily cash payment if hospitalisation is inside the Mainland China.
• This cover lasts until the Life Insured reaches the Age[▲] of 65.

Intensive care Treatment/unplanned overseas hospitalisation	200% of the specified limit
Hospitalisation in Mainland China	50% of the specified limit
Maximum number of days per hospitalisation	730 days

What is the premium payment period? • The premium payment period is the same as Basic Plan or until termination of this benefit (whichever is earlier). You should pay the premium for the entire premium payment term. 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 the benefit determined? • The premium is determined according to the Life Insured's Age[▲], the premium payment period and the Protection Amount of the benefit.

What doesn't it cover? The Company shall not be liable for and shall not pay any claims in respect of:

- (1) Cosmetic or plastic surgery, dental oral or oro-surgical care and Treatment of any kind (save and except where provided in an operating theatre of a Hospital under general anaesthetic), eye refraction, eye tests or fitting of glasses or hearing aids. Surgical mechanical or chemical contraceptive methods of birth control or Treatment pertaining to infertility or in-vitro fertilization, or sterilization of either sex.
- (2) Congenital and Pre-existing Conditions.
- (3) Expenses directly or indirectly arising from Human Immunodeficiency Virus (HIV) related Disability, including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutation, derivations or variations thereof, which proceeds from an HIV infection occurring prior to the effective dates of coverage. For purposes of this exclusion, and HIV related Disability emerging within five years of the coverage effective date will be conclusively presumed to proceed from an HIV infection occurring prior to the effective date of coverage, in the absence of clear and convincing evidence to the contrary.
- (4) Pregnancy, childbirth (including diagnostic tests for pregnancy and surgical delivery), miscarriage, abortion and prenatal or postnatal care.
- (5) Routine or general checkups or routine blood tests, health examinations, checkups or tests not incidental to Treatment or diagnosis of a covered Disability, inoculation, medication or vaccination for immunization or quarantine purposes.

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- (6) Treatment directly or indirectly arising from any insanity, geriatric, psychogeriatric or psychiatric condition including but not confined to psychoses, neuroses, depression of any kind, anxiety, anorexia nervosa, bulimia, schizophrenia and other behavioral disorders.
- (7) Injury, Illness, Sickness or Disease directly or indirectly resulting from or consequent upon:
 - (a) Drug addiction, venereal diseases, alcoholism, or wilful misuse of drugs or alcohol, attempted suicide or intentional self-inflicted protection injury or participating in an illegal activity.
 - (b) High risk occupations or activities including but not limited to engaging in or taking part in:
 - (i) naval, military or air force service or operations;
 - (ii) Deep sea diving, mountaineering, aviation, parachuting, parasailing, daring feats or stunts, pot-holing, driving or riding in any kind of race, or work or activities involving dangerous or contaminable substances;
 - (c) War or any act of war, declared or undeclared, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist act.
- (8) Charges for accommodation and nursing in any establishment which for any reason is or has effectively become the place of domicile or permanent abode.
- (9) Hospitalisation primarily for diagnostic scanning, X-ray examinations or physical therapy, convalescence, rehabilitation, rest or extended care.

What is the termination condition?

This Hospital Cash Benefit will automatically terminate from the earliest of the following dates and the premium for this Hospital Cash Benefit shall cease to be payable:

- (a) The time this Policy terminates, expires, lapses or is surrendered; and
- (b) On the Policy Anniversary at which the Life Insured's Age[▲] is 65.

Important notes

- A claim has to be submitted within 60 days following termination of Treatment.
- The Life Insured would not be covered by more than one Hospital Cash Benefits issued by the Company.
- No benefit shall be paid under this benefit if the Life Insured is on temporary or permanent location in a country or countries other than the Hong Kong SAR except where such temporary location does not exceed 90 days and the medical condition or Treatment has been incurred solely as the results of an Accident or emergency situation occurring in that other country or those other countries.
- 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.

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* Subject to the range of issue age of the Basic Plan to which this benefit is attached. Age means your age at your next birthday.

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

Premium Payment Period	Issue Age*
Single Premium or 3-year or 5-year or 10-year	Age* of 19 to Age* of 60
20-year	Age* of 19 to Age* of 50
15-year	Age* of 19 to Age* of 55

Important notes:

1. HSBC Life (International) Limited ("the Company") is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries.
2. The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR.
3. Hospital Cash Benefit is an optional Supplementary Benefit of HSBC Comprehensive Critical Illness Protection Plan. Both are underwritten by the Company.
4. 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
5. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the product should be resolved between the Company and you directly.
6. 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 policy provisions for the detailed terms and conditions.