

Additional protection

Accidental Death and Dismemberment Benefit

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 5 and 60, you can opt for this Supplementary Benefit at an additional premium.

What does it cover?

- If the Life Insured dies or suffers major dismemberment as a result of an accident, we will pay a percentage of the Protection Amount. Please refer to the benefit table below.
- Total payment made under this benefit shall not exceed 100% of the Protection Amount.
- This also covers less severe dismemberment, such as loss of a finger.
- This cover lasts up to the Life Insured's age of 65[^].

| Accidental Death or Dismemberment | % of Protection Amount | Accidental Death or Dismemberment | % of Protection Amount |
|--|--------------------------|---|-----------------------------------|
| 1 Accidental Death | 100% | 14 Loss of fingers (other than thumbs) <ul style="list-style-type: none"> • three right joints • two right joints • one right joint • three left joints • two left joints • one left joint | 10% 8% 5% 8% 5% 2% |
| 2 Permanent and incurable paralysis of all limbs | 100% | | |
| 3 Loss of sight of both eyes | 100% | | |
| 4 Total and permanent disability | 100% | | |
| 5 Loss of two limbs | 100% | 15 Loss of toes <ul style="list-style-type: none"> • all – one foot • great – both joints • great – one joint | 15% 5% 3% |
| 6 Loss of speech and hearing | 100% | | |
| 7 Loss of sight of one eye | 50% | | |
| 8 Loss of one limb | 50% | 16 Shortening of a leg by at least 5cm | 8% |
| 9 Loss of hearing in <ul style="list-style-type: none"> • both ears • one ear | 75% 15% | 17 Full thickness skin destruction due to burns: Damage as a percentage of total body surface area <ul style="list-style-type: none"> • equal to or greater than 10% but less than • equal to or greater than 15% but less than • equal to or greater than 20% | 50% 75% 100% |
| 10 Loss of speech | 50% | | |
| 11 Loss of four fingers and thumb of <ul style="list-style-type: none"> • right hand • left hand | 70% 50% | | |
| 12 Loss of four fingers (other than thumbs) of <ul style="list-style-type: none"> • right hand • left hand | 40% 30% | | |
| 13 Loss of one thumb in <ul style="list-style-type: none"> • both right joints • one right joint • both left joints • one left joint | 30% 15% 20% 10% | | |

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- What is the premium payment period?**
- The premium payment period is up to age of 65^A of the Life Insured. 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.
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- How is the premium of this benefit determined?**
- The premium is determined according to the Protection Amount of this benefit. Once determined, the premium will stay level.
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- What doesn't it cover?**
- No benefit will be paid if the death or dismemberment results directly or indirectly from any of the following:
 - (1) suicide or trying to commit suicide, while sane or insane;
 - (2) wilful self-inflicted injury;
 - (3) engaging in hazardous sports (including mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, skin-diving or other underwater pastimes, winter sports, racing of any kind other than on foot, steeple chasing or polo), other than those stated in the application;
 - (4) taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner;
 - (5) inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty;
 - (6) physical or mental infirmity, or any disease;
 - (7) committing or trying to commit a criminal offence;
 - (8) war or any act incidental to war. The word "war" includes any war, declared or undeclared, including civil war and guerrilla war, or any other conflict involving any country's armed forces or any force of an international body;
 - (9) service in the armed forces, or any auxiliary civilian force, of any country at war; or service in any force of an international body; or
 - (10) entering, operating, or servicing, riding in or on, ascending or descending from any kind of device designed for flight in or beyond the earth's atmosphere except while the Life Insured is a passenger or air crew in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.
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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 a total amount of 100% of the Protection Amount of this Accidental Death and Dismemberment Benefit; and
 - (3) on the Policy Anniversary at which the Insurance Age^A of the Life Insured is 65.

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Important notes

- A claim must be submitted within 90 days following death or dismemberment.
- Death or dismemberment has to occur within 90 days following the accident in order to claim for the accidental death or accidental dismemberment benefit.
- 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.
- 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.

Accidental Death and Dismemberment Benefit 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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