

Additional protection

Major Illness Benefit (Advance Payment) for Goal Access Universal Life Plan (Protection)

Who is eligible for this Benefit?

- Provided that the Insurance Age[^] of the Life Insured is between 15 days after birth and 65 and is within the issue age range of the Basic Plan^{*}, 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 Major Illnesses as mentioned in the table below, you will receive 100% of the Death Benefit of the Basic Plan in advance. Your Policy will be terminated after the Death Benefit has been paid[†].
- The cover lasts until the age of 99[^] of the Life Insured unless otherwise as specified in the table below.
- Major Illnesses that are covered under this benefit are:

1	Alzheimer's Disease	31	Loss of Hearing
2	Amputation of Feet due to Complications from Diabetes	32	Loss of Independent Existence (Cover starts after the Policy Anniversary at which Insurance Age [^] is 18 and before the Policy Anniversary at which Insurance Age [^] is 74)
3	Apallic Syndrome	33	Loss of Limbs
4	Aplastic Anaemia	34	Loss of One Limb and One Eye
5	Bacterial Meningitis	35	Loss of Speech
6	Benign Brain Tumour	36	Major Head Trauma
7	Blindness	37	Major Organ Transplant
8	Brain Surgery	38	Medullary Cystic Disease
9	Cancer	39	Motor Neurone Disease
10	Cardiomyopathy	40	Multiple Sclerosis
11	Chronic Adrenal Insufficiency (Addison's Disease)	41	Muscular Dystrophy
12	Chronic Relapsing Pancreatitis	42	Myasthenia Gravis
13	Coma	43	Myelofibrosis
14	Coronary Artery Bypass Surgery	44	Necrotising Fasciitis
15	Creutzfeldt-Jacob Disease (CJD)	45	Other Serious Coronary Artery Disease
16	Crohn's Disease	46	Paralysis
17	Dissecting Aortic Aneurysm	47	Parkinson's Disease
18	Ebola	48	Pheochromocytoma
19	Eisenmenger's Syndrome	49	Poliomyelitis
20	Elephantiasis	50	Primary Pulmonary Arterial Hypertension
21	Encephalitis	51	Progressive Scleroderma
22	End Stage Liver Failure	52	Progressive Supranuclear Palsy
23	End Stage Lung Disease	53	Severe Rheumatoid Arthritis
24	Fulminant Hepatitis	54	Severe Ulcerative Colitis
25	Heart Attack	55	Stroke
26	Heart Valve Surgery	56	Surgery to Aorta
27	Hemiplegia	57	Systemic Lupus Erythematosus with Lupus Nephritis
28	HIV Due to Blood Transfusion and Occupationally Acquired HIV	58	Terminal Illness (Cover starts on the Policy Anniversary at which Insurance Age [^] is 65)
29	Infective Endocarditis	59	Third Degree Burns
30	Irreversible Kidney Failure	60	Tuberculosis Meningitis

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- What is the premium payment period?**
- The premium payment period follows that of the Basic Plan. 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 Insurance Age[^] and sex of the Life Insured, the sum insured of the Basic Plan and whether the Life Insured smokes. The premium for this benefit, after deduction of Policy Premium Charge, will be allocated to the Account Value of the Basic Plan.

- What are the charges for this benefit?**
- A Policy Premium Charge deduction will be applied to premiums for this benefit before such premiums are allocated to the Account Value of the Policy.
 - A monthly Insurance Charge for this benefit, which may be increased by the Company from time to time, is paid via deduction from the Account Value of the Policy to provide protection of this benefit.

For details of these charges, please refer to the respective product brochure of Basic Plan and the provisions of this benefit.

- What doesn't it cover?**
- "Major Illness" does not include:
 - (1) Any pre-existing condition from which the Life Insured was suffering prior to the Issue Date of the Policy, the effective date of this benefit or the effective date of last reinstatement/last change of Life Insured, whichever is the latest; or
 - (2) Any illness contracted by the Life Insured within the first 60 days following the Issue Date of the Policy or the effective date of this benefit or the effective date of last reinstatement/last change of Life Insured, whichever is the latest, except caused by Accident; or
 - (3) Any Human Immunodeficiency Virus (HIV) or any HIV-related illness including Acquired Immune Deficiency Syndrome (AIDS) or any mutations, derivation or variations thereof (except for the Major Illness "HIV Due to Blood Transfusion and Occupationally Acquired HIV").

- When will this Supplementary Benefit terminate?**
- This benefit will automatically terminate from the earlier 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; and
 - (2) on the payment of this Major Illness Benefit (Advance Payment).

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Important notes

- A claim must be submitted within 90 days of becoming aware that the Life Insured suffers from one of the Major Illness.
- If the Life Insured is diagnosed in the Mainland China as suffering from one of the major illnesses, medical evidence proof which establishes the validity of the claim must be provided by a Designated Mainland China Hospital[#].
- When this Supplementary Benefit becomes payable, the Policy together with all Supplementary Benefits (if any) will be terminated.
- 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.

[†] Please refer to Major Illness Benefit (Advance Payment) provisions for details of the definition of covered Major Illnesses, exclusions and the conditions for payment of this benefit.

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

[#] For the "Major Illness Benefit – Designated Mainland China Hospitals List", please refer to www.hsbc.com.hk (HSBC > Insurance > Download Forms and Documents > Life Insurance) or call our HSBC Insurance Service Hotline on (852) 2583 8000. Please note that the hospital list may be updated from time to time by the Company without any prior notice.

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Major Illness Benefit (Advance Payment) is an optional Supplementary Benefit underwritten by the Company.

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