

Additional protection

Major Illness Benefit

(applicable to Chinese Mainlander Life Insured)

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 19 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 Major Illnesses, you will receive a lump sum cash payment (Protection Amount).
- There is a choice of benefit payment option(s) – additional payment or advance payment. Under additional payment option, the original sum insured of the Policy remains unchanged following a claim for this benefit. Under the advance payment option, the sum insured of the Policy is reduced by the amount of the payment.

	Additional payment	Advance payment
After payment of a Major Illness Benefit	Sum insured of the Policy remains unchanged.	Sum insured of the Policy will be reduced by the payment. The guaranteed cash values and premium will also be reduced in accordance with the reduced sum insured of the Policy.
This cover lasts	Up to Life Insured's age of 65 [^] , or expiry of the benefit period of the Basic Plan, whichever is earlier.	Up to Life Insured's age of 99 [^] , or expiry of the benefit period of the Basic Plan, whichever is earlier.

- Common Major Illnesses include heart attack, stroke, cancer and terminal illness.
- Major illnesses that are covered under this benefit include:

1 Heart Attack	19 Motor Neurone Disease
2 Coronary Artery Bypass Grafting	20 Muscular Dystrophy
3 Stroke	21 Heart Valve Replacement
4 Cancer	22 Surgery to Aorta
5 Kidney Failure	23 Fulminant Viral Hepatitis
6 Paraplegia/Paralysis	24 Pulmonary Arterial Hypertension
7 Major Organ Transplant	25 Chronic Liver Disease
8 Blindness	26 Terminal Illness
9 Loss of Hearing	27 Bacterial Meningitis
10 Loss of Speech	28 Major Burns
11 Loss of Limbs	29 Encephalitis
12 Coma	30 Aplastic Anaemia
13 Benign Brain Tumour	31 Cardiomyopathy
14 Brain Damage	32 Loss of Independent Existence
15 Poliomyelitis	33 Severe Rheumatoid Arthritis
16 Multiple Sclerosis	34 Apallic Syndrome
17 Parkinson's Disease	35 Vegetative State (Persistent)
18 Alzheimer's Disease	

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- What is the premium payment period?**
- The premium payment period is up to the age of 65^{▲†} and 99^{▲†} of the Life Insured for Additional Payment option and Advanced Payment option respectively. 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 the benefit determined?**
- The premium is determined according to the Insurance Age[▲] and sex of the Life Insured, the Protection Amount and whether the Life Insured smokes. If this benefit is attached to a term life plan, the premium will increase according to the Insurance Age[▲] of the Life Insured upon each renewal/premium adjustment of the Basic Plan.

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- 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 or the effective date of this benefit or the effective date of last reinstatement, 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, whichever is the latest; 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.

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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 Major Illness Benefit; and
 - (3) On the Policy Anniversary at which the Insurance Age[▲] of the Life Insured is 65 (whereby applicable to Additional Payment option is elected).

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Important notes

- A claim must be submitted within 90 days of becoming aware that the Life Insured suffers from a Major Illness.
- If the Life Insured is diagnosed in the Mainland China as suffering from a Major Illness, medical evidence proof that is satisfactory to us must be provided by a designated Mainland China Hospital[#].
- Under the advance payment option, you can select the Protection Amount equivalent to 50% of sum insured of the Basic Plan.
- Under the additional payment option, you can select the Protection Amount of up to 50% of sum insured of the Basic Plan.
- Total benefit payable under multiple Major Illness Benefit cover (both additional and advance payment options) is subject to a maximum of HKD2,000,000/USD250,000 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.
- You can request to cancel the above benefit after the cooling-off period. You must give at least 10 days' prior written notice to the Company that you wish to cancel the benefit. Please refer to the relevant policy provisions for the detailed terms, conditions and exclusions.

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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

[†] Subject to the benefit period of the Basic Plan to which this benefit is attached.

[#] 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.

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.

Major Illness Benefit is an optional Supplementary Benefit underwritten by the Company.

The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of the Company for the distribution of life insurance products in the Hong Kong SAR. This product is a product of the Company but not HSBC, and it is only intended for sale through HSBC in the Hong Kong SAR.

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