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HSBC Insurance (Singapore) Pte Limited
Robinson Road Post Office
P.O. BOX
538 Singapore 903038

Important notes

HospitalSurance Plus is underwritten by HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N), 21 Collyer Quay #02-01 Singapore 049320.

This marketing material contains only general information. The specific terms, exclusions and conditions applicable to this insurance are described in the Policy which will only be issued upon acceptance of the Proposal Form. A copy of the Policy is available for inspection at HSBC Insurance (Singapore) Pte. Limited. A person interested in this product should consider whether the product is suitable before making a commitment to purchase the product.

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This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact HSBC Insurance (Singapore) Pte. Limited or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg)

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SG/HospitalSurance Plus - Effective from April 2012



HospitalSurance Plus

HSBC 
Insurance

Protect yourself from the rising costs of medical care.

With medical care costs escalating steadily, you need to protect your financial health should you be hospitalised as a result of an illness or accident. While you may have an existing hospital and surgical plan, it may just not be enough. HospitalSurance Plus can help take care of incidentals like transportation, meals and extra help at home should the need arise. It pays on top of any health insurance you may have – providing you with extra cash to defray the costs of your hospitalisation and post-hospitalisation treatments. Two levels of coverage are available, and coverage can be extended to protect your spouse as well as your children.

Benefits at a glance

Daily hospital cash benefit

Receive daily cash benefit of up to S\$300* for a maximum of 500 days of hospitalisation. Receive double the daily cash benefit amount if warded in the Intensive Care Unit, up to a maximum of 90 days, at no extra cost.

Surgical allowance benefit

Enjoy a surgical allowance of up to S\$2,000 on a reimbursement basis to help defray medical bills.

Incremental daily hospital cash benefit

Enjoy a yearly 10% increase in the principal daily cash benefit, up to a maximum of 50% at the end of Year 5 at no additional cost to you. This means you get increasingly great value on your premiums paid.

30% no claim bonus

Receive a refund of 30% of total premiums (plus GST) paid, in the absence of a claim for every three consecutive years.

Family coverage

Save 5% on the premium when you include your spouse in the same plan. For a nominal amount, your children can also be covered for S\$100 daily cash benefit.

Optional benefits

Enhance your coverage with additional optional benefits such as Broken Bones coverage which pays up to maximum of S\$10,000 and Traditional Chinese Medicine coverage which pays out S\$100 per treatment up to a maximum of S\$10,000.

Apply now

Enhance your existing medical coverage with HospitalSurance Plus now. Simply complete the attached application form and mail it back to us at Robinson Road Post Office P.O. BOX 1538 Singapore 903038.

Call (65) 6225 6111
Click insurance.hsbc.com.sg

Benefits table

	Plan 1	Plan 2
Principal daily cash benefit, up to 500 days of hospitalisation <ul style="list-style-type: none"> Adult* 	S\$100/day	S\$200/day
<ul style="list-style-type: none"> Child 	S\$100/day	
Double indemnity benefit for ICU stay, up to 90 days <ul style="list-style-type: none"> Adult* 	S\$200/day	S\$400/day
<ul style="list-style-type: none"> Child 	S\$200/day	
Indexation benefit for Individual (Adult) plan Incremental 10% each year on the principal daily cash benefit, up to a maximum of 50% at the end of Year 5.	S\$150/day from Year 6 onwards	S\$300/day from Year 6 onwards
	N.A. for Child/ren	
Hospital/Surgical allowance (reimbursement) <ul style="list-style-type: none"> Adult 	Up to S\$1,000	Up to S\$2,000
<ul style="list-style-type: none"> Child 	Up to S\$500	
Post-hospitalisation benefit Per adult/child if hospital stay was a minimum of 10 consecutive days.		
<ul style="list-style-type: none"> Adult 	S\$500 per injury or sickness	S\$1,000 per injury or sickness
<ul style="list-style-type: none"> Child 	S\$250 per injury or sickness	

*Benefit amount will depend on the sum insured (with indexation) of the adult at the time of claim.

HospitalSurance Plus application form

Pursuant to Section 25(5) of the Insurance Act Cap 142, you are to disclose in this Application, fully and faithfully, all the facts you ought to know, otherwise the Policy issued hereunder may be void and you may receive nothing from the Policy.

To: HSBC Insurance (Singapore) Pte. Limited

Yes. I wish to apply for HospitalSurance Plus plan.

Application is subject to approval by HSBC Insurance (Singapore) Pte Limited.

Main applicant

Name (Dr/Mr/Mdm/Ms) _____

Address in Singapore _____

_____ Postal code

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NRIC/PP no. _____ Gender M F

Date of birth

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 /

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 /

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 Nationality _____

Marital status _____ E-mail _____

Mobile no. _____ Home _____ Office _____

Type of plan and premium

		Age 18–40 years	
Principal daily cash benefit		Self	Spouse
Plan 1 – S\$100	Monthly	S\$ 29.96	S\$ 28.46
	Annual	S\$ 359.52	S\$ 341.33
Plan 2 – S\$200	Monthly	S\$ 51.36	S\$ 48.79
	Annual	S\$ 616.32	S\$ 585.29

		Age 41–50 years	
		Self	Spouse
Plan 1 – S\$100	Monthly	S\$ 42.80	S\$ 40.66
	Annual	S\$ 513.60	S\$ 487.92
Plan 2 – S\$200	Monthly	S\$ 74.90	S\$ 71.15
	Annual	S\$ 898.80	S\$ 853.86

		Age 51–60 years	
		Self	Spouse
Plan 1 – S\$100	Monthly	S\$ 72.76	S\$ 69.12
	Annual	S\$ 873.12	S\$ 829.25
Plan 2 – S\$200	Monthly	S\$ 125.19	S\$ 118.93
	Annual	S\$ 1502.28	S\$1426.31

		Child†	
S\$100	Monthly	S\$ 20.33	
	Annual	S\$ 243.96	

Notes:

- Eligible age : Adults from 18 to 60 years (coverage will be up to 65 years); Children from 6 months to 18 years, or 23 years if a full-time student.
- The above premium are inclusive of 7% GST rate.

† Child benefit is S\$100 regardless of Adult Plan.

Tick your choice of coverage.

Plan 1		
Self or Spouse	Principal daily cash <input type="checkbox"/> S\$100	Premium (refer above) S\$ _____ pm S\$ _____ pa
Self and Spouse	<input type="checkbox"/> S\$100	S\$ _____ pm S\$ _____ pa
Children	<input type="checkbox"/> S\$100 x _____	S\$ _____ pm S\$ _____ pa

Plan 2		
Self or Spouse	Principal daily cash <input type="checkbox"/> S\$200	Premium (refer above) S\$ _____ pm S\$ _____ pa
Self and Spouse	<input type="checkbox"/> S\$200	S\$ _____ pm S\$ _____ pa
Children	<input type="checkbox"/> S\$100 x _____	S\$ _____ pm S\$ _____ pa

Optional benefits		
Self or Spouse	Broken Bones coverage <input type="checkbox"/> S\$ 2.14 pm <input type="checkbox"/> S\$25.68 pa	Traditional Chinese Medicine coverage <input type="checkbox"/> S\$ 8.56 pm <input type="checkbox"/> S\$ 102.72 pa
	Self and Spouse <input type="checkbox"/> S\$ 4.28 pm <input type="checkbox"/> S\$51.36 pa	<input type="checkbox"/> S\$ 17.12 pm <input type="checkbox"/> S\$ 205.44 pa

Details of other insured persons (if Spouse and/or Children coverage is chosen)

Spouse: Name _____ NRIC/PP no. _____

Date of birth _____ Nationality _____

Child(1): Name _____ NRIC/PP no. _____

Date of birth _____ Nationality _____

Child(2): Name _____ NRIC/PP no. _____

Date of birth _____ Nationality _____

Child(3): Name _____ NRIC/PP no. _____

Date of birth _____ Nationality _____

Child(4): Name _____ NRIC/PP no. _____

Date of birth _____ Nationality _____

Child(5): Name _____ NRIC/PP no. _____

Date of birth _____ Nationality _____

Declaration (Tick each box to confirm your eligibility for coverage)

I confirm on behalf of myself/my Spouse that:

- I/we are Singapore citizen/s or Singapore Permanent Resident/s.
- I/my Spouse, and our children (if Children coverage is selected), are within the eligible age.

I/we understand that this plan does not cover the pre-existing medical conditions of myself/my Spouse/our children.

I/we are aware that I/we can seek advice from a qualified adviser before I/we sign this application form. Buying health insurance products that are not suitable for me/us may impact my/our ability to finance my/our future healthcare needs.

Payment instructions

Monthly payment mode
I/We hereby instruct HSBC Insurance to debit my/our credit card account issued by _____ (name of bank)

Visa MasterCard

Account no. _____ Expiry date ____/____

or

Annual payment mode
 I/We hereby instruct HSBC Insurance to debit my/our credit card account issued by _____ (name of bank)

Visa MasterCard

Account no. _____ Expiry date ____/____

or

Attached cheque no. _____
Name of Bank _____
made payable to “HSBC Insurance (Singapore) Pte. Limited” with your name and NRIC no. written on the back of the cheque.

Other declarations and authorisation

In addition to the above:

- I understand that my/our nominated account operator is entitled to (i) Reject HSBC Insurance (Singapore) Pte. Limited’s debit instructions if my/our account does not have sufficient funds and charge me/us a fee for this. (ii) At its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- This authorisation will remain in force until my/our written revocation through HSBC Insurance (Singapore) Pte. Limited.

Important Notes:

It is usually disadvantageous to replace an existing health insurance policy with a new one. The disadvantages include, but are not limited to (i) Receiving a lower level of benefits at a higher or same cost, or (ii) Suffering a penalty for terminating the original policy.

Signature of nominated account holder & main insured _____ Date _____

For official use:

Proposer’s ref no. _____

Referred by _____

Branch’s seal _____

Account to be debited _____

Name of branch staff _____

Hub customer no. _____