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

Important notes

AccidentSurance 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.

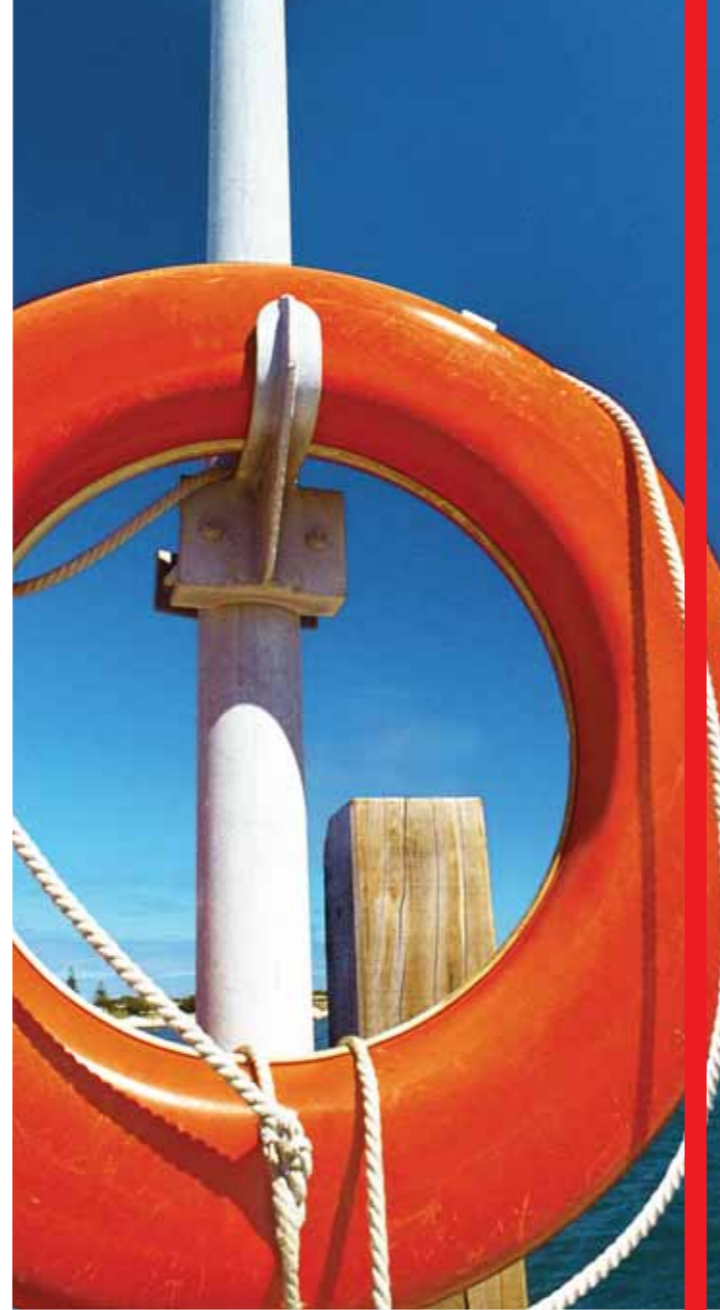
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This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information 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)

Issued by HSBC Insurance (Singapore) Pte. Limited.
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SGI/AccidentSurance Plus - Effective from April 2012



AccidentSurance Plus

HSBC 
Insurance

Better safe than unsure.

Life's full of uncertainties. You never know when an accident might happen. Be prepared with AccidentSurance Plus – a personal accident plan that protects you and your family from life's uncertainties. In the event of death or total permanent disability arising from accidents, it relieves your loved ones of the financial burden imposed by loss of income and hefty medical bills. Three levels of coverage are available and they can be extended to protect your spouse as well as your children.

Benefits at a glance

Accidental death coverage

AccidentSurance Plus pays 100% of the sum assured* upon accidental death, up to S\$450,000.

Accidental injury coverage

Receive up to 100% of sum insured* in the event of accidental bodily injuries resulting in total permanent disability including loss of sight, limbs, speech and hearing.

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.

Incremental sum assured benefit

Enjoy a yearly 10% increase in the principal sum insured, 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.

Family coverage

Enjoy savings when you include your spouse in the same plan. For a nominal amount, your children can also be covered for a sum insured of S\$20,000 per child. Family coverage also provides Children's Education Fund benefit that pays S\$20,000 per child in the event of an accidental death of one or both parents.

Optional benefits

Enhance your coverage with additional options such as Broken Bones coverage which pays up to a 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

Protect yourself and your loved ones from life's uncertainties with AccidentSurance Plus. Simply complete the 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	Plan 3
Principal sum insured for Individual (Adult) plan	S\$100,000	S\$200,000	S\$300,000
Accidental death			
• Adult*	100%	100%	100%
• Per child in Family coverage	S\$20,000	S\$20,000	S\$20,000
Permanent total disability			
• Adult*	100%	100%	100%
• Child	S\$20,000	S\$20,000	S\$20,000
Other disabilities (Adult* / Child)			
• Loss of sight in two eyes	100%	100%	100%
• Loss of two limbs	100%	100%	100%
• Loss of sight in one eye and one limb	100%	100%	100%
• Loss of speech and hearing	100%	100%	100%
• Loss of sight in one eye or loss of one limb	50%	50%	50%
• Total loss of speech	50%	50%	50%
• Total loss of hearing	50%	50%	50%
Indexation benefit for Individual (Adult) Plan			
Incremental 10% each year on the principal sum insured up to a maximum of 50% of the principle sum insured at the end of Year 5.	S\$150,000 from Year 6 onwards	S\$300,000 from Year 6 onwards	S\$450,000 from Year 6 onwards
	N.A. for Child/ren		
Children's Education Fund			
Upon death of one or both parents who are insured under the Family coverage	S\$20,000 per Child	S\$20,000 per Child	S\$20,000 per Child

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

AccidentSurance 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 AccidentSurance 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

Tick your choice of coverage.

Plan 1	Sum insured	Premium
Self or Spouse	<input type="checkbox"/> S\$100,000	S\$ 19.26 pm S\$ 231.12 pa
Self and Spouse	<input type="checkbox"/> S\$100,000 each	S\$ 37.55 pm S\$ 450.47 pa
Family	<input type="checkbox"/> S\$100,000 [†] each	S\$ 41.73 pm S\$ 500.76 pa
Plan 2	Sum insured	Premium
Self or Spouse	<input type="checkbox"/> S\$200,000	S\$ 32.10 pm S\$ 385.20 pa
Self and Spouse	<input type="checkbox"/> S\$200,000 each	S\$ 62.59 pm S\$ 751.14 pa
Family	<input type="checkbox"/> S\$200,000 [†] each	S\$ 69.55 pm S\$ 834.60 pa
Plan 3	Sum insured	Premium
Self or Spouse	<input type="checkbox"/> S\$300,000	S\$ 42.80 pm S\$ 513.60 pa
Self and Spouse	<input type="checkbox"/> S\$300,000 each	S\$ 83.46 pm S\$1001.52 pa
Family	<input type="checkbox"/> S\$300,000 [†] each	S\$ 93.09 pm S\$1117.08 pa

Notes:

- Eligible age : Adults from 18 to 65 years (coverage will be up to 70 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's sum insured under the Family coverage is S\$20,000 per child, regardless of plan chosen.

Optional benefits	Broken Bones coverage	Traditional Chinese Medicine coverage
Self or Spouse	<input type="checkbox"/> S\$ 2.14 pm <input type="checkbox"/> S\$ 25.68 pa	<input type="checkbox"/> S\$ 3.21 pm <input type="checkbox"/> S\$ 38.52 pa
Self and Spouse	<input type="checkbox"/> S\$ 4.28 pm <input type="checkbox"/> S\$ 51.36 pa	<input type="checkbox"/> S\$ 6.42 pm <input type="checkbox"/> S\$ 77.04 pa

Details of other insured persons (if Self and Spouse or Family coverage is chosen)

Spouse:

Name _____ NRIC/PP no. _____

Date of birth _____ Nationality _____

Child (1)

Name _____ Date of birth _____

Child (2)

Name _____ Date of birth _____

Child (3)

Name _____ Date of birth _____

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

I confirm on behalf of myself/my Spouse that:

I am / we are (a) Singapore citizen/s or Singapore Permanent Resident/s.

I am / my spouse (and our children are, if Family coverage is chosen) is within the eligible age.

I am / my spouse is not engaged in the following occupations or

I am / my spouse is engaged in the following occupations and we would like to apply for restricted coverage.[‡]

- Industrial workers using heavy machinery; woodworking related or any occupation involving aviation activities;

- Armed services personnel; police force personnel, fire fighters;
- Construction/unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers;

- Occupations involving diving, platforms, oil and gas rig and/or offshore work;

- Occupations involving work at heights/underground and/or handling of hazardous chemical/electricity; professional sports teams;

- Professional divers and jockeys;

- Welders and the like.

[‡] Restricted coverage only applies during off-duty hours. In this case, the Plan will not cover for any injury caused directly or indirectly by the insured's occupational activities.

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:

(a) 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.

(b) This authorisation will remain in force until my/our written revocation through HSBC Insurance (Singapore) Pte. Limited.

(c) I understand that the benefits of the policy will only be payable due to an accident occurring during the period of coverage.

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.