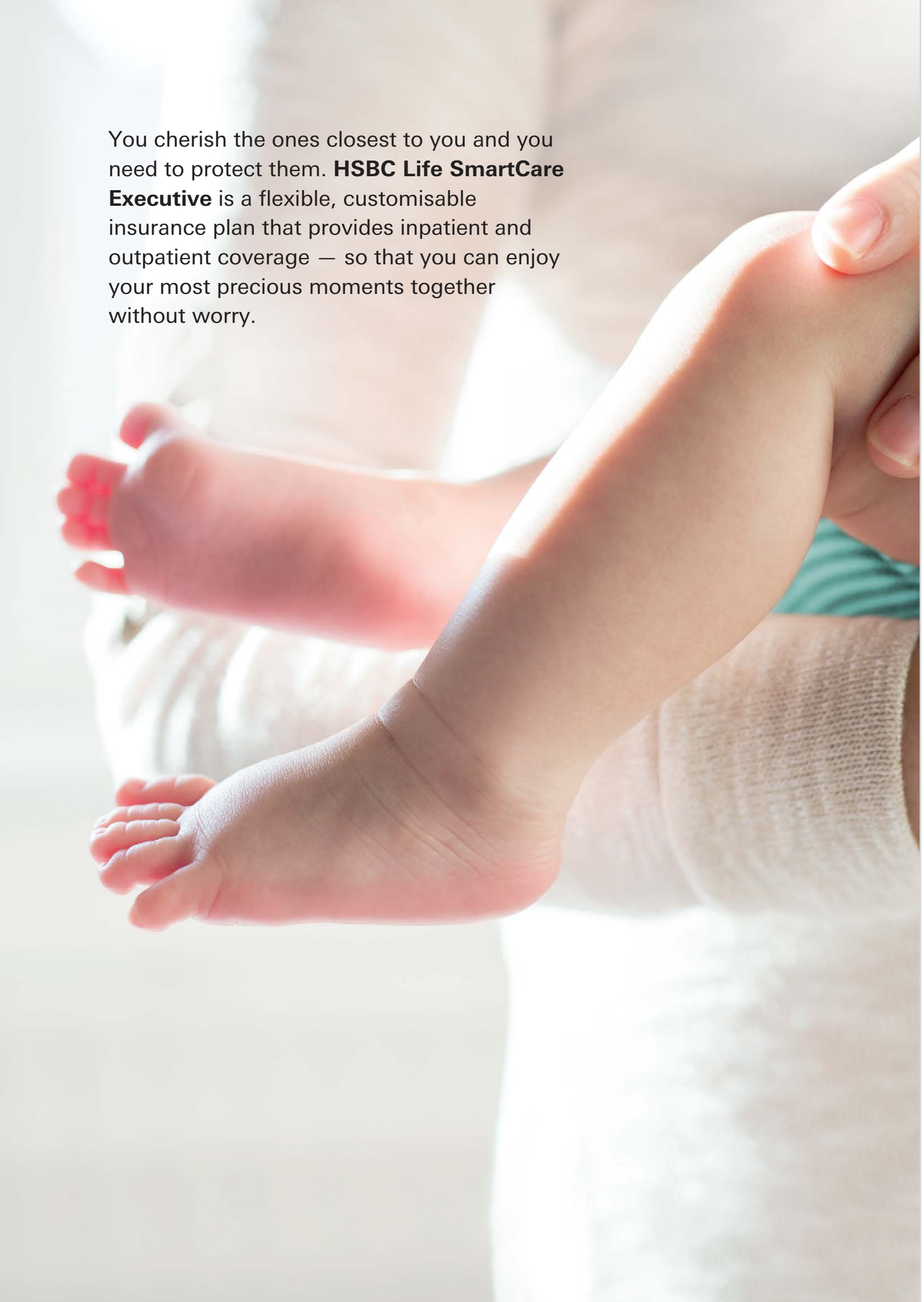
HSBC Life SmartCare Executive

Protect those you hold closest

HSBC Life



You cherish the ones closest to you and you need to protect them. **HSBC Life SmartCare Executive** is a flexible, customisable insurance plan that provides inpatient and outpatient coverage — so that you can enjoy your most precious moments together without worry.

Comprehensive health protection that you can rely on

Complete coverage to support your needs

- Enjoy hospital and surgical coverage with “as charged” benefits*
- Co-payment and deductible are not mandatory
- Receive worldwide coverage as part of the plan
- Coverage is applicable up to age 80

Customise your plan according to your needs

- Choose from 6 basic plans that provides public or private hospital coverage suited to fit your budget
- Select the level of co-payment and deductible from the 3 options available to fit your needs
- Enjoy cashless hospital admission upon approval

Great value for money

- Receive coverage from as low as 45 cents per day#
- Benefits are extended to cover medical report fees, recovery benefits and more, with no additional cost
- Receive cash allowance in the event of hospitalisation

Persons eligible for coverage

Singaporeans, Singapore PRs, employment pass holders, work permit holders, student pass holders, and dependent pass holders

Child: a person from 15 days old to 18 years old (inclusive). The policy is renewable up to age 25 (inclusive) if the child is enrolled in an educational institution or full-time higher education and not in full-time national service. Proposal for a child must include at least one parent.

Adult: a person between 18 and 65 years old (inclusive). The policy is renewable up to age 80 subject to yearly review.

* Subject to the ‘per disability’ limit as shown in ‘Benefits at a glance’.
# Based on public hospital Plan F premiums for ages 18-29, no deductible and co-payment.

Illustrative example: how HSBC Life SmartCare Executive keeps you covered

Edward purchased HSBC Life SmartCare Executive Plan C. Below is an example of the benefits payable based on him having an appendicitis operation that requires 7 days hospitalisation with 2 days in ICU without deductible and co-payment option selected.

Benefits	Scenario	Expense incurred	Based on Plan C payout
Room & board (includes meal & general nursing care)	5 days room & board in private hospital	S$750	Paid as charged up to S$10,000
Hospital miscellaneous expenses	• Prescription drugs • Diagnostic procedures • Operating theatre fees • Ancillary charges	S$2,950	
Anaesthetist charge		S$500	
Surgeon's fee	Appendicitis	S$1,700	
Intensive Care Unit (ICU)	2 days ICU (Includes ICU miscellaneous expenses)	S$2,250	
Post-hospital treatment	Outpatient & surgery treatment	S$800	
Total incurred		S$8,950	
Deductible			Nil
Co-payment			Nil
Total paid			S$8,950
Shortfall			Nil

Premium discount eligibility

Deductible and co-payment option*	Premium discounts	
	Plans A, B & C	Plans D, E & F
S$0 & 10%	10%	10%
S$2,000 & 0%	20%	N/A
S$2,000 & 10%	30%	N/A
S$1,000 & 0%	N/A	20%
S$1,000 & 10%	N/A	30%

* You are eligible for a premium discount by selecting the deductible and co-payment option.

A deductible is the amount out of an eligible claim which has to be borne by you before the relevant benefits are payable under this policy.

A co-payment is a percentage of the eligible claim amount which has to be borne by you in excess of any deductible.

Benefits at a glance

Benefits	Private hospital plan			Public hospital plan		
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Annual limit (applicable to all benefits)	S$70,000	S$55,000	S$40,000	S$70,000	S$40,000	S$25,000
Hospital and surgical benefits						
Bed type (standard types)	1-bedded	2-bedded	4-bedded	1-bedded	4-bedded	6-bedded
Room & board (includes meal & general nursing care)	As charged up to S$20,000 per disability	As charged up to S$15,000 per disability	As charged up to S$10,000 per disability	As charged up to S$20,000 per disability	As charged up to S$10,000 per disability	As charged up to S$5,000 per disability
Intensive Care Unit (ICU)						
Hospital miscellaneous expenses (prescription drugs, inpatient diagnostic procedures, operating theatre fees, ancillary charges)						
Inpatient physiotherapy						
Ambulance services						
Surgeon's fee (includes inpatient surgery & day surgery)						
Anaesthetist's fee						
In-hospital physician's visit						
Pre-hospitalisation/surgery specialist's consultation (up to 90 days)						
Pre-hospitalisation/surgery diagnostic services (up to 90 days)						
Post-hospitalisation/surgery treatment (up to 90 days)						
Emergency outpatient treatment (due to accident only)	As charged up to S$20,000 per disability	As charged up to S$15,000 per disability	As charged up to S$10,000 per disability	As charged up to S$20,000 per disability	As charged up to S$10,000 per disability	As charged up to S$5,000 per disability

Benefits at a glance

Benefits	Private hospital plan			Public hospital plan		
	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F
Outpatient benefits						
Outpatient cancer treatment (per year)	S$20,000	S$15,000	S$10,000	S$20,000	S$10,000	S$5,000
Outpatient kidney dialysis (per year)	S$20,000	S$15,000	S$10,000	S$20,000	S$10,000	S$5,000
Emergency outpatient dental treatment (due to accident only)	S$2,000	S$1,500	S$1,000	S$2,000	S$1,500	S$1,000
Extended benefits						
Major organ transplant	As charged	As charged	As charged	As charged	As charged	As charged
Miscarriage due to accident (per occurrence)	S$3,000	S$2,000	S$1,000	S$3,000	S$2,000	S$1,000
Ectopic pregnancy (per occurrence)	S$3,000	S$2,000	S$1,000	S$3,000	S$2,000	S$1,000
Surgical implants (per disability)	S$3,000	S$2,000	S$1,000	S$3,000	S$2,000	S$1,000
Medical report fees	As charged	As charged	As charged	As charged	As charged	As charged
Daily recovery benefits (per day after 7 days of hospitalisation, for up to 20 days)	S$200	S$150	S$100	S$200	S$100	S$50
Special grant	S$5,000	S$3,000	S$3,000	S$5,000	S$3,000	S$3,000

Points to note:

- Claims are subject to pro-ration for hospitalisation in a different type of ward and/or hospital from the chosen plan.
- Public hospitals refer to government & restructured hospitals.

Main exclusions

- Any treatment within first 30 days of cover except for accidental injuries.
- Pre-existing conditions which refers to an injury or an illness which existed prior to the effective date of cover.
- Any loss by terrorist acts using chemical/biological substances.
- Other standard exclusions, e.g congenital condition, suicide, pregnancy, routine physical examinations.

Please refer to the policy document for a detailed list of the exclusions.

About HSBC Life Singapore

HSBC Life (Singapore) Pte. Ltd. is a wholly owned subsidiary of HSBC Insurance (Asia Pacific) Holdings Limited, which is ultimately owned by HSBC Holdings plc, the London-based holding company of the HSBC Group. It provides a wide range of solutions that cater to life, health, retirement, protection, education, legacy planning, and wealth accumulation needs of retail and corporate clients.

Important notes

SmartCare Executive is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M).

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This is a short-term accident and health policy and the insurer is not required to renew this policy. The insurer may terminate this policy by giving you 30 days' notice in writing. This policy is not a MediSave-approved policy and you may not use MediSave to pay the premium for this policy.

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 us or visit the LIA or SDIC websites (www.lia.org.sg or www.sdic.org.sg).

This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as at 1 February 2026.