

HSBC Life Band Aid

Keep doing what you love



HSBC Life

Life is a journey where you may not foresee all the bumps in your way. **HSBC Life Band Aid** is the essential first aid kit that protects you and your family during those inevitable moments beyond your control.



Stay protected from life’s unforeseen moments

HSBC Life Band Aid is a personal accident plan that pays out a lump sum in the event of death or permanent disability due to accidents. Get the essential coverage from S\$1/week* and choose from 6 optional benefits to customise your plan based on your needs.

Basic plan benefits



Accidental Death Benefit (ADB) and Accidental Permanent Disability Benefit (APDB)

Pays a lump sum in the event of ADB and APDB, with **2x coverage** while travelling on public transportation and **3x coverage** while travelling on commercial airplanes.



Free child cover

If you have a basic sum assured of at least S\$500,000, you will enjoy free protection for up to 3 children at 10% of your basic sum assured for each child.

* Based on a basic plan with sum assured of S\$50,000 and without any optional benefits.

Optional benefits



Medical expenses

Get a reimbursement for a period of 12 months from diagnosis of diseases such as hand-foot-and-mouth disease.



Broken bones benefit

Benefit payable ranges from S\$10,000 to S\$50,000 depending on the protection you choose and the type of broken bone injuries caused by an accident.



Home modification reimbursement

Get reimbursed for charges incurred within 180 days from the date of accident, if the injury requires you to modify parts of your home to facilitate movement after the accident.



Accident medical reimbursement

Reimbursement for inpatient and outpatient treatments necessary for your recovery. This includes:

- Traditional Chinese Medicine (TCM)
- Nursing care charges
- Physiotherapy
- Dental treatment
- Mobility aid



Weekly benefit on disablement (weekly indemnity)

If you are temporarily partially or totally disabled, we will pay a weekly benefit to you.



Daily accident hospitalisation income

Upon hospitalisation due to an accident, you will receive S\$50 to S\$400 per day for up to 100 days. When confined in ICU, 200% of selected benefit is payable up to 50 days for the same accident.

Suggested packages for different needs

If the packages below do not meet your needs, talk to your HSBC Life Financial Planner for your customised plan.

Basic plan benefits	Benefit amount based on sum assured chosen		
	S\$100,000	S\$200,000	S\$500,000
Accidental Death Benefit (ADB) Pays a lump sum in the event of accidental death	S\$100,000	S\$200,000	S\$500,000
Accidental Permanent Disablement Benefit (APDB) Pays a lump sum for disablement due to an accident	Up to S\$150,000	Up to S\$300,000	Up to S\$750,000
Double indemnity benefit Pays 2x the ADB or APDB while travelling as a passenger on public transportation	S\$200,000	S\$400,000	S\$1,000,000
Triple indemnity benefit Pays 3x the ADB or APDB while travelling as a passenger on commercial airplanes	S\$300,000	S\$600,000	S\$1,500,000
Free child cover	N/A	N/A	Yes
Annual premium* for basic plan			
Occupational class 1	S\$102.46	S\$204.92	S\$512.30
Occupational class 2	S\$112.27	S\$224.54	S\$561.35

* Annual premium varies according to occupational class (inclusive of 9% GST).

You can choose to enhance your coverage with up to 6 of the optional benefits listed below.

Optional benefits	Benefit amount based on sum assured chosen		
	S\$100,000	S\$200,000	S\$500,000
Medical expenses (per year)	Up to S\$500	N/A	Up to S\$900
Broken bones benefit (per year)	Up to S\$10,000	Up to S\$15,000	Up to S\$30,000
Home modification reimbursement (per lifetime)	N/A	Up to S\$10,000	Up to S\$20,000
Accident medical reimbursement (per year) Outpatient reimbursement is up to 50% of the chosen benefit amount	Up to S\$2,000	Up to S\$3,000	Up to S\$5,000
Weekly benefits on disablement (weekly indemnity)	N/A	N/A	S\$300
Daily accident hospitalisation income (per day)	N/A	S\$100	S\$250
Annual premium* to upgrade your coverage with all 6 optional benefits			
Occupational class 1	S\$95.32	S\$152.44	S\$537.26
Occupational class 2	S\$104.80	S\$167.91	S\$591.16

* Annual premium varies according to occupational class (inclusive of 9% GST).

Occupational classification:

- Class 1: Persons engaged in professional and administrative work in offices
- Class 2: Persons engaged in field travelling and involves some amount of manual work. Children between 0 –16 years old will be classified under occupational class 2
- Others: If you do not fall under the above categories, please contact your HSBC Life Financial Planner for details

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. HSBC Life Singapore has received an A+ rating by Standard & Poor's, most recently affirmed in February 2024. 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

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This advertisement has not been reviewed by the Monetary Authority of Singapore. Information is correct as 1 February 2025.

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