

DIRECT – HSBC Life – Termcare Supplementary Provisions

1. DEFINITION

The list of Critical Illnesses covered by this DIRECT – HSBC Life – Termcare is defined in the “Critical Illness Definitions” of this Policy.

Except as otherwise specifically provided herein, all initialised capitalised terms used herein without definition shall have their respective meanings set forth in the general policy of DIRECT – HSBC Life – Term Lite.

2. BENEFIT

This Additional Benefit is the amount payable upon diagnosis of the Life Assured as having a Critical Illness (“CI”) while the Policy is in force.

The amount of Benefit payable will be as follows:

- (a) where this Benefit is paid as a result of Angioplasty & Other Invasive Treatment for Coronary Artery, We pay 10% of the Sum Assured of this Additional Benefit, subject to a maximum amount of \$25,000. The Sum Assured of this Additional Benefit will be reduced proportionately by the amount paid out. This Additional Benefit remains in force and Premiums payable will be adjusted accordingly based on the reduced Sum Assured of this Additional Benefit;
- (b) otherwise, the amount payable will be the Sum Assured of this Additional Benefit.

The maximum Critical Illness benefits payable on the Life Assured is S\$3 million, inclusive of all other policies issued by HSBC Life and other insurance companies, in respect of the same Life Assured.

The effect on the Basic Policy if We admit a claim under this Additional Benefit is as follows:

- (a) If the Sum Assured of the Basic Policy and the sum payable under this Additional Benefit are the same, the Policy will automatically terminate;
- (b) If the Sum Assured of the Basic Policy is more than the sum payable under this Additional Benefit, the Sum Assured of the Basic Policy will be automatically reduced by an amount equal to this Additional Benefit. The Policy remains in force and Premiums payable will be adjusted accordingly based on the reduced Sum Assured of the Basic Policy, subject to Our minimum Premium and Sum Assured requirements as at the Date of Issue.

The effect on this Additional Benefit if the Sum Assured of the Basic Policy is reduced either due to a claim or for any other reason, will be as follows:

- (a) Where the reduced Sum Assured of the Basic Policy is at least the same as the Sum Assured of this Additional Benefit, there will be no change to the Sum Assured of this Additional Benefit.
- (b) Where the reduced Sum Assured of the Basic Policy is less than the Sum Assured of this Additional Benefit, the Sum Assured of this Additional Benefit will automatically be reduced to equal the reduced Sum Assured of the Basic Policy and the Premium payable will be adjusted accordingly.

3. CONDITIONS

While this Additional Benefit is in force and in the event that the Life Assured is diagnosed as having more than one Critical Illnesses, whether at the same time or at different time, We will pay this Additional Benefit

(less any outstanding Indebtedness) in full once, on condition that the Life Assured must survive at least 7 days from the date of diagnosis and that the diagnosis is made while this Additional Benefit is in force.

Should the first Critical Illness be Angioplasty and Other Invasive Treatment for Coronary Artery, We pay 10% of this Additional Benefit, subject to a maximum amount of \$25,000. We will then pay the remaining Additional Benefit on the next Critical Illness diagnosed that is not Angioplasty and Other Invasive Treatment for Coronary Artery.

Where the Life Assured dies within 7 days from the date of diagnosis, no Benefit will be paid under this Additional Benefit.

4. PREMIUM

Please note that Premium rates for this Additional Benefit are not guaranteed. The rates may be adjusted based on future experience. Premiums are payable throughout the term of this Additional Benefit. We may, at Our sole discretion, vary the premium rates by giving You one (1) month notice sent by ordinary mail to Your last known correspondence address in Our records.

Where applicable, the renewal premiums will be calculated based on the birthday of the Life Assured nearest to the Policy Anniversary at renewal using prevailing premium rates.

5. GUARANTEED RENEWABILITY (Note: this only applies if your Policy contains a renewable DIRECT – HSBC Life – Termcare)

Where the Basic Policy has Guaranteed Renewability, this Additional Benefit, if in force, will automatically renew together with the Basic Policy, without further evidence of insurability, for a term equal to the current term so long as all of the following conditions are met at the Renewal Date of the Basic Policy:

- (a) The Life Assured is 60 years old or younger; and
- (b) The Sum Assured for the Additional Benefit remains unchanged; and
- (c) We have not admitted a claim (with the exception of Angioplasty & Other Invasive Treatment for Coronary Artery) under this Additional Benefit.

6. EXCEPTIONS

We will not pay if:

- (a) there are Pre-existing Conditions which were not communicated to Us in writing before the Date of Issue or the last Reinstatement Date of this Additional Benefit, whichever is the later; or
- (b) within 90 days from the Date of Issue or the last Reinstatement Date of this Policy, whichever the later:
 - i) the Life Assured is diagnosed with a Heart Attack of Specified Severity or Major Cancer; or
 - ii) a Registered Medical Practitioner has recommended Coronary Artery By-pass Surgery, and/or Angioplasty and Other Invasive Treatment for Coronary Artery; or
- (c) the Life Assured is diagnosed with a Critical Illness caused by:
 - i) attempted suicide or self-inflicted injuries, while sane or insane; or
 - ii) Acquired Immuno Deficiency Syndrome (AIDS), AIDS-related complex or infection by the Human Immunodeficiency Virus (HIV) except as specified within the definition of AIDS as a Critical Illness; or
 - iii) the use of drugs not prescribed by a Registered Medical Practitioner.

7. CLAIMS PROCEDURE

We must receive the following documents (“**Documents**”):

- (a) immediately or as soon as possible, written notification of the diagnosis of the Critical Illness; and
- (b) within 90 days from the date of diagnosis of a Critical Illness:
 - i) the completed Claim Form;
 - ii) the Policy;
 - iii) the birth certificate, identity card or any other identification document of the Life Assured; and
 - iv) the medical report. This includes the clinical and radiological report, or authorisation to enable Us to obtain such reports.

We may ask for further information and documents to be provided. All costs are to be borne by the Policyholder.

If the Life Assured is a resident in Singapore, the Critical Illness must be diagnosed by a Registered Medical Practitioner in Singapore.

If the Life Assured is a resident overseas, the diagnosis must be by a Registered Medical Practitioner approved by Us.

We may appoint a Registered Medical Practitioner to re-examine the Life Assured.

8. TERMINATION

This Additional Benefit will terminate on the earliest occurrence of:

- (a) the termination of the Basic Policy; or
- (b) the Coverage Expiry Date of this Additional Benefit unless it is renewed; or
- (c) the full payment of this Additional Benefit; or
- (d) Our acceptance of Your application to terminate this Additional Benefit; or
- (e) any other event which results in termination as set out in this Policy.

9. OTHER PROVISIONS

- (a) Application
This Additional Benefit is to be read with the Basic Policy to which it is attached.
- (b) Claim
The Policy to which this Additional Benefit is attached cannot be altered or amended, once We admit a claim.

10. RESIDENCE, TRAVEL AND OCCUPATION

This Additional Benefit does not contain any restrictions on the Life Assured’s residence, travel or occupation, unless otherwise specified in an Endorsement.

11. POLICY OWNERS’ PROTECTION SCHEME

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 GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).