

# HSBC Life CitiCare for Her

The essentials, tailored for women



HSBC Life





As a woman, you take on many roles; as a daughter, a mother or a sister. While looking out for your loved ones, you also have to take care of yourself. That is why it is important to protect you and your loved ones from unexpected critical illnesses that can affect your physical and mental health.

With **HSBC Life CitiCare for Her**, you receive essential critical illness coverage that caters to your specific needs as a woman. From just S\$0.75<sup>1</sup> a day, it is one of the most affordable critical illness plans in the market that offers up to 3.5 times your selected coverage.

Taking care of your essential needs from early detection to recovery



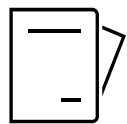
Affordable plan designed to meet your needs

- Premiums are **as low as S\$0.75<sup>1</sup> a day**, making HSBC Life CritiCare for Her one of the most affordable plans in the market



Reset your coverage

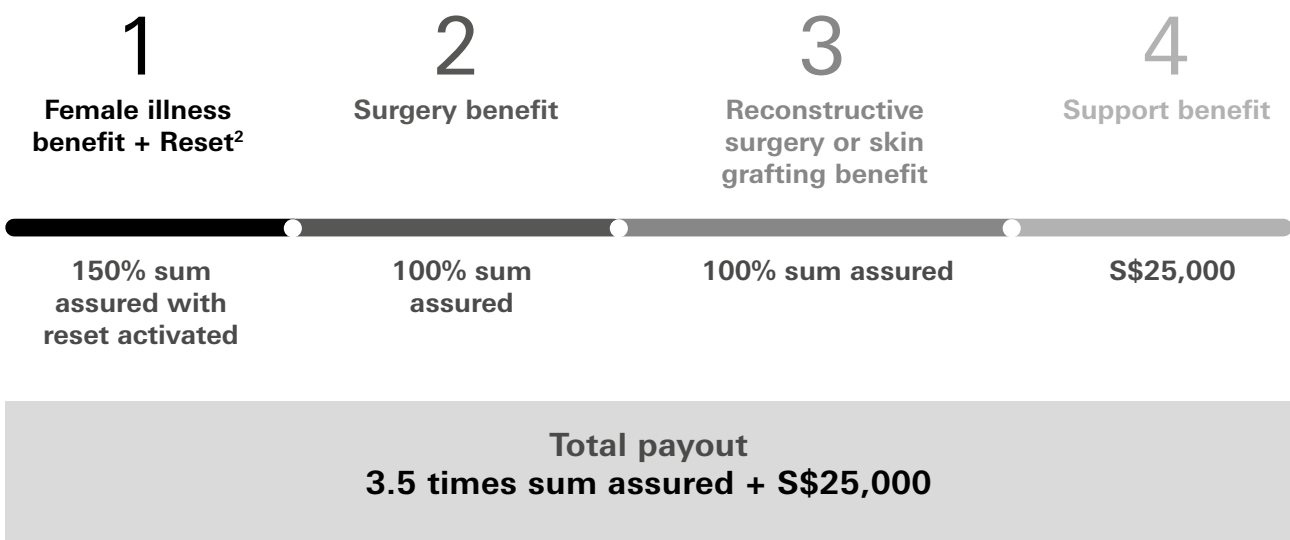
- **Reset your coverage** after claims<sup>2</sup> of less than 100% of the sum assured under female illness benefit, with a fulfillment of 12 months waiting period, so **you continue to be protected**



Get more out of your plan with multiple claims

- You can claim up to 100% of the sum assured (or 150% on female illness benefit) under each core benefit<sup>3</sup>
- Your policy remains in force even after a claim<sup>3</sup>
- Enjoy up to **3.5 times of the sum assured** with support benefit of S\$25,000

Enjoy extensive coverage on selected female critical illnesses with **4 core benefits** provided through each stage from diagnosis, surgery and recovery.



<sup>1</sup> Premium is based on the profile of an 18-year-old female, non-smoker, for a sum assured of S\$25,000 and 10 years term.

<sup>2</sup> If total cumulative claims is less than 100% of sum assured under the female illness benefit, we will activate a one time reset after a waiting period of 12 months from date of diagnosis of the latest claim. After the reset feature is activated, we will pay the lower of 100% of sum assured or 150% of sum assured minus all previous claims. After which, this benefit will terminate. Hence, the total sum assured payout with the reset feature will be capped at a maximum of 150% of sum assured.

<sup>3</sup> HSBC Life CritiCare for Her will remain in force until all 4 core benefits are fully paid out or upon any of the occurrences listed under the termination clause of the general provisions.



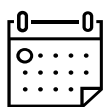
Early diagnosis is key

- Critical illnesses can happen at any time – the key to dealing with it is to be diagnosed and treated as early as possible
- Stay in control of your health with **free biennial health check-ups worth up to S\$400<sup>4</sup>**, available once every 2 policy years, starting from the 25th policy month



Policy coverage extends to your children

- Your child can receive **free coverage of S\$5,000<sup>5</sup>** in the event that he/she is diagnosed with critical illness



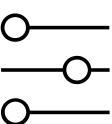
Premiums waived during difficult times

- To support you in the event of a critical illness, **premiums are waived for 36 months** upon cumulative claims of 50% of the sum assured made under the female illness benefit
- This can be claimed twice for additional support



Hassle-free application

- Answer 6 questions to apply<sup>6</sup>



Customise your policy term and sum assured to fit your needs and budget

- Choose to cover yourself for 10 years, 20 years or to age 65
- Choose your sum assured ranging from S\$25,000 to S\$150,000

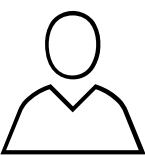
<sup>4</sup> Reimbursement for biennial health check-up varies from S\$100 to S\$400, depending on the selected sum assured. You must make all premiums due in order to be eligible for each biennial health check-up benefit.

<sup>5</sup> Free child cover is applicable to the life assured's biological or legally adopted child from the age of 30 days to 18 age nearest birthday. Claimable once. Refer to product summary for details.

<sup>6</sup> You may be subject to full underwriting if required.

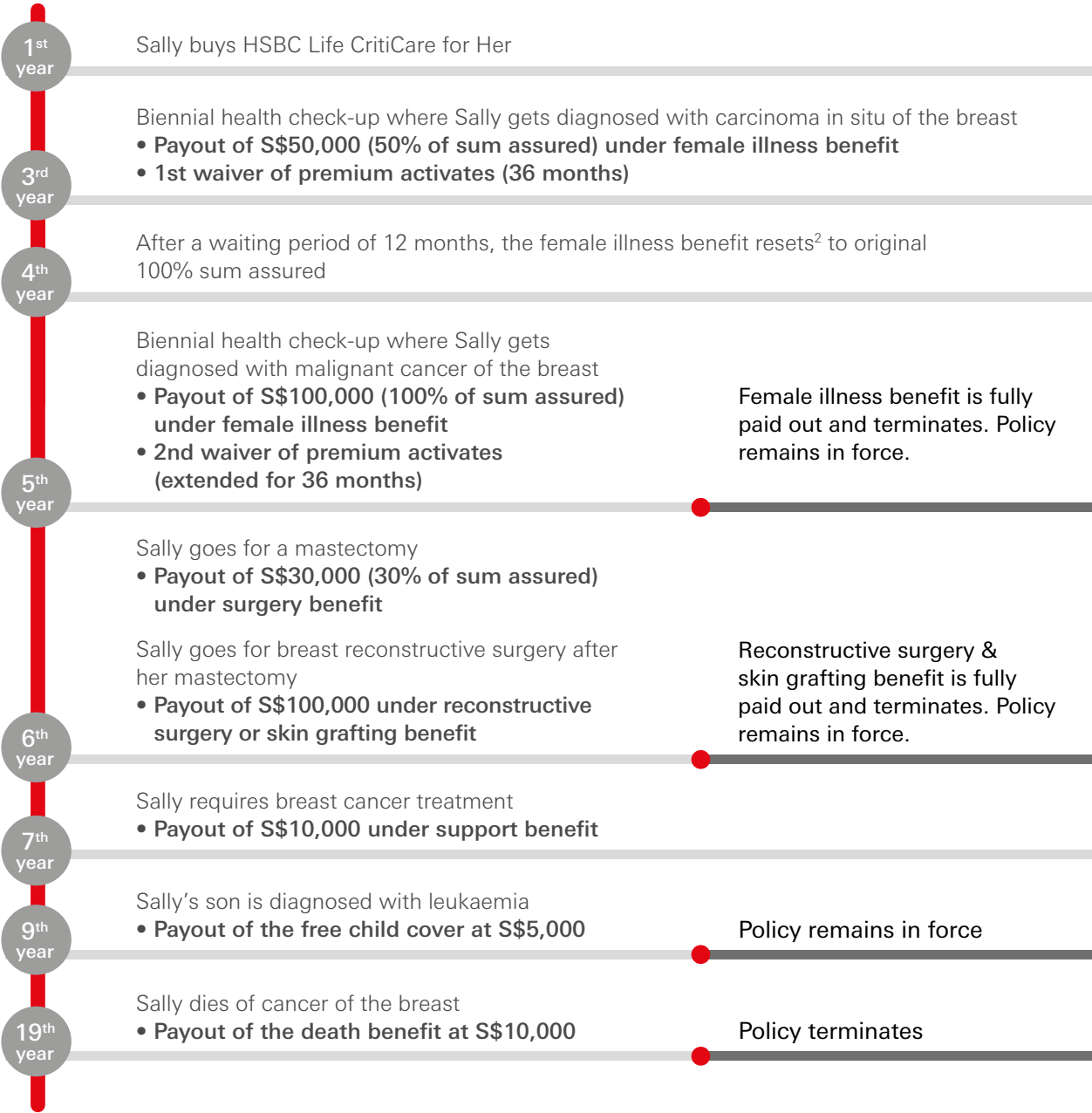


Illustrative example



Sally, aged 30, married with 2 children.

She buys HSBC Life CritiCare for Her with a S\$100,000 sum assured and an annual premium of S\$1,470, with a policy term of 20 years.



How HSBC Life CritiCare for Her helped Sally and her family:

- Total payout received: S\$300,000
- Free child cover: S\$5,000
- 9 Biennial health check-ups: S\$400 x 9 = S\$3,600
- Premium waived for 6 years: S\$1,470 x 6 = S\$8,820

Total value of benefits is S\$317,420

Benefits at a glance

Core benefits	Amount payable
1. Female illness benefit	
<ul style="list-style-type: none"><li>• Systemic lupus erythematosus with lupus nephritis</li><li>• Rheumatoid arthritis</li><li>• Chronic auto-immune hepatitis</li><li>• Malignant cancer of the breast, cervix uteri, uterus, fallopian tube, ovary, vagina/vulva</li></ul>	100% of sum assured
<ul style="list-style-type: none"><li>• Osteoporosis requiring surgery or repair</li><li>• Carcinoma in situ of the breast</li><li>• Carcinoma in situ of the cervix uteri</li></ul>	50% of sum assured
<ul style="list-style-type: none"><li>• Urinary incontinence requiring surgical repair</li><li>• Uterine prolapse</li><li>• Pelvic relaxation requiring surgical repair</li><li>• Thyroid disorders causing thyroid storm</li><li>• Polycystic ovarian syndrome</li></ul>	10% of sum assured
2. Surgery benefit	
<ul style="list-style-type: none"><li>• Radical vulvectomy required due to a malignant condition</li><li>• Wertheim's operation required due to a malignant condition</li><li>• Total pelvic exenteration required due to a malignant condition</li></ul>	50% of sum assured
<ul style="list-style-type: none"><li>• Hysterectomy required due to a malignant condition</li><li>• Mastectomy required due to a malignant condition</li><li>• Complicated repair of a vaginal fistula</li></ul>	30% of sum assured
<ul style="list-style-type: none"><li>• Bilateral breast lumpectomy due to a malignant condition or carcinoma in situ</li></ul>	20% of sum assured
<ul style="list-style-type: none"><li>• Unilateral breast lumpectomy due to a malignant condition or carcinoma in situ</li></ul>	15% of sum assured
3. Reconstructive surgery or skin grafting benefit	
<ul style="list-style-type: none"><li>• Facial reconstructive surgery due to an accident</li><li>• Breast reconstructive surgery following a mastectomy</li><li>• Skin grafting due to major burns</li><li>• Skin grafting due to skin cancer</li></ul>	100% of sum assured
4. Support benefit	
<ul style="list-style-type: none"><li>• Oocyte cryopreservation due to covered female cancer</li></ul>	S\$25,000
<ul style="list-style-type: none"><li>• Breast cancer – molecular gene expression profiling test for treatment guidance</li></ul>	S\$10,000
<ul style="list-style-type: none"><li>• Hormone replacement therapy</li></ul>	S\$5,000
<ul style="list-style-type: none"><li>• Outpatient psychiatric benefit</li></ul>	S\$100 per visit (up to 10 visits)
Death benefit	S\$10,000

For the full list of benefits, please refer to the general provisions for more information.

## 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 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](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

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