

# HSBC Life CritiCare for Him

The essentials, tailored for men





As a man, you take on many roles; as a son, a father or a brother. 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 CritiCare for Him**, you receive essential critical illness coverage that caters to your specific needs as a man. From just S\$0.66<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\$0.66<sup>1</sup> a day**, making HSBC Life CritiCare for Him one of the most affordable plans in the market



### Reset your coverage

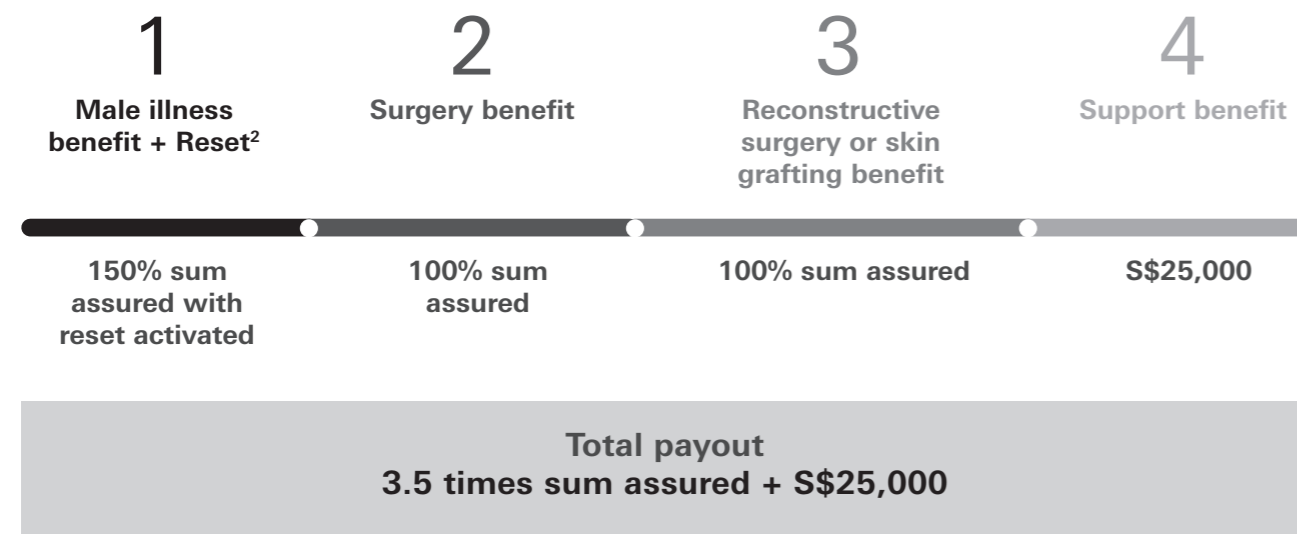
- **Reset your coverage** after claim(s)<sup>2</sup> of less than 100% of the sum assured under male illness benefit, with a fulfillment of 12 months waiting period, so **you continue to be protected**



### Get more out of your plan with multiple claims

- You can claim up to 100% of the sum assured (or 150% on male 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 male 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 male, non-smoker, for a sum assured of S\$25,000 and 10 years term.

<sup>2</sup> If total cumulative claim(s) is less than 100% of sum assured under the male illness benefit, we will activate a one (1) 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 claim(s). 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 Him 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.



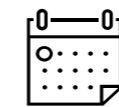
### Early diagnosis is key

- 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



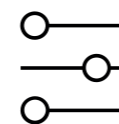
### Premiums waived during difficult times

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



### Hassle-free application

- Answer 4 questions to apply<sup>6</sup>



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

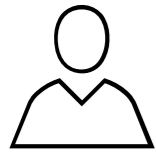
- Choose to cover yourself for 10 years, 20 years or to age 65
- Choose your sum assured ranging from S\$25,000 to S\$150,000

<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

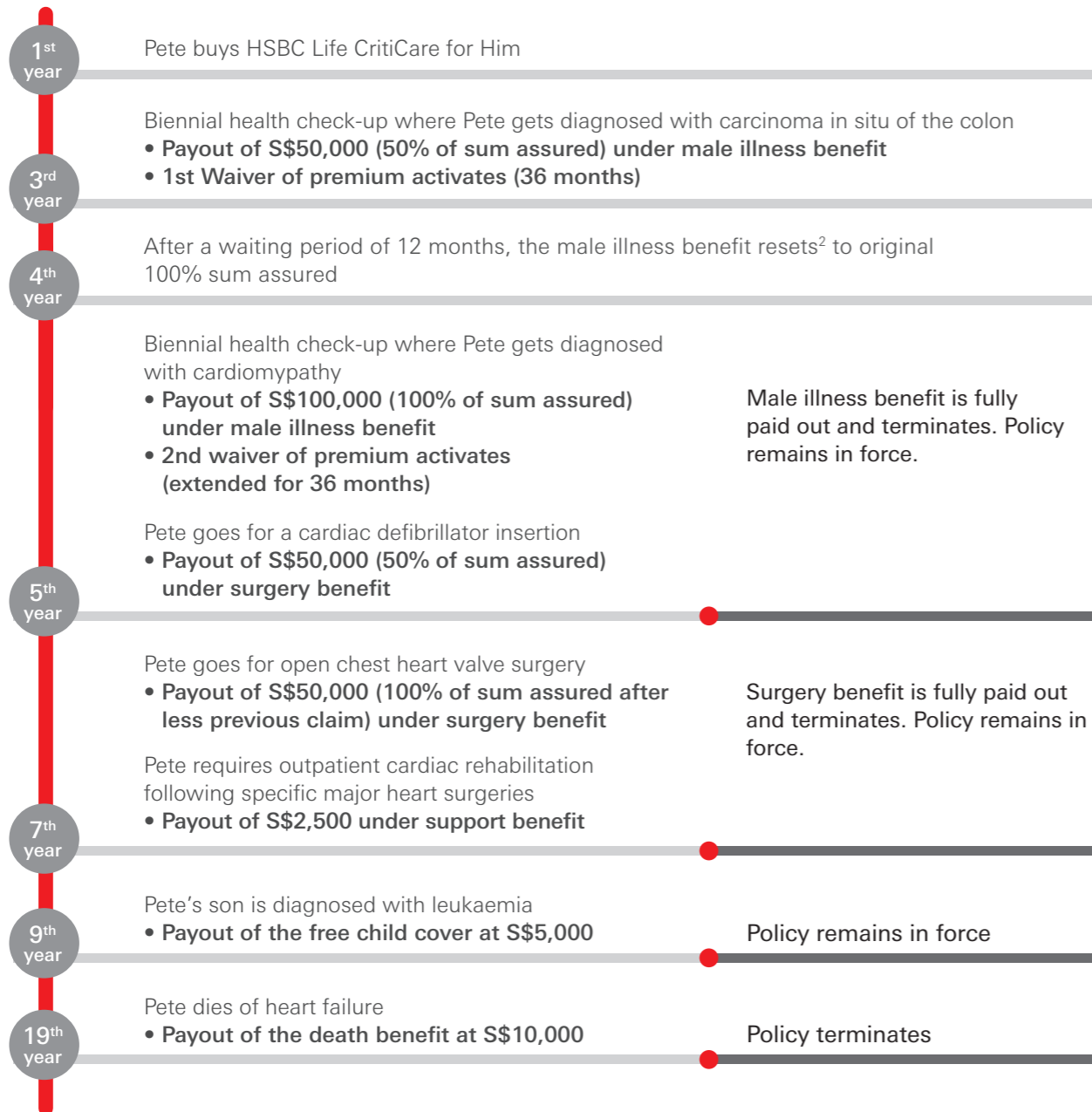
<sup>6</sup> You may be subject to full underwriting if required.

## Illustrative example



Pete, aged 30, married with 2 children.

He buys HSBC Life CritiCare for Him with a S\$100,000 sum assured and an annual premium of S\$966, with a policy term of 20 years.



### How HSBC Life CritiCare for Him helped Pete and his family:

- Total payout received: S\$262,500
- Free child cover: S\$5,000
- 9 Biennial health check-ups: S\$400 x 9 = S\$3,600
- Premium waived for 6 years: S\$966 x 6 = S\$5,796

Total value of benefits is S\$276,896

## Benefits at a glance

| Core benefits   | Amount payable                     |
|---|------------------------------------|
| <b>1. Male illness benefit</b>  |                                    |
| <ul style="list-style-type: none"> <li>• Malignant cancer of the following male sites:                             <ul style="list-style-type: none"> <li>- Prostate</li> <li>- Testicle</li> <li>- Scrotum</li> </ul> </li> <li>• Muscular dystrophy</li> <li>• Cardiomyopathy</li> </ul>  | 100% of sum assured                |
| <ul style="list-style-type: none"> <li>• Carcinoma in situ of the following male sites:                             <ul style="list-style-type: none"> <li>- Colon</li> <li>- Testicle</li> <li>- Penis</li> </ul> </li> </ul>  | 50% of sum assured                 |
| <b>2. Surgery benefit</b>   |                                    |
| <ul style="list-style-type: none"> <li>• Open chest heart valve surgery</li> <li>• Open chest surgery to aorta</li> <li>• Heart transplant</li> <li>• Coronary artery bypass surgery</li> </ul>   | 100% of sum assured                |
| <ul style="list-style-type: none"> <li>• Coronary artery atherectomy or transmyocardial laser revascularisation or enhanced external counterpulsation device insertion</li> <li>• Cardiac pacemaker insertion or cardiac defibrillator insertion</li> </ul>   | 50% of sum assured                 |
| <ul style="list-style-type: none"> <li>• Surgical septal myomectomy to relieve left ventricular outflow tract (LVOT) obstruction in hypertrophic obstructive cardiomyopathy</li> <li>• Renal angioplasty</li> <li>• Percutaneous valve surgery</li> <li>• Pericardectomy</li> <li>• Angioplasty and other invasive treatment for coronary artery</li> <li>• Carotid artery surgery</li> <li>• Testicular torsion requiring surgery; acquired peyronie's disease requiring surgery; orchiechotomy for causes other than cancer</li> <li>• Severe gout</li> </ul> | 25% of sum assured                 |
| <b>3. Reconstructive surgery or skin grafting benefit</b>   |                                    |
| <ul style="list-style-type: none"> <li>• Facial reconstructive surgery due to an accident</li> <li>• Skin grafting due to major burns</li> <li>• Skin grafting due to skin cancer</li> <li>• Open surgery for removal of kidney stones</li> </ul>   | 100% of sum assured                |
| <b>4. Support benefit</b>   |                                    |
| <ul style="list-style-type: none"> <li>• Severe benign prostatic hyperplasia and early prostate cancer requiring suprapubic catheterisation</li> </ul>  | S\$25,000                          |
| <ul style="list-style-type: none"> <li>• Outpatient cardiac rehabilitation following specific major heart surgeries</li> </ul>  | S\$2,500                           |
| <ul style="list-style-type: none"> <li>• Outpatient psychiatric benefit</li> </ul>  | S\$100 per visit (up to 10 visits) |
| <b>Death benefit</b>  | <b>S\$10,000</b>                   |

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 in February 2023. 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

HSBC Life CritiCare For Him is underwritten by HSBC Life (Singapore) Pte. Ltd. (Reg. No.199903512M). This brochure contains only general information and does not have regard to the specific investment objectives, financial situation and the particular needs of any specific person. This is not a contract of insurance and is not intended as an offer or recommendation to buy the product. A copy of the product summary may be obtained from our authorised product distributors. You should read the product summary before deciding whether to purchase the product. You may wish to seek advice from a Financial Planner before making a commitment to purchase the product. In the event that you choose not to seek advice from a Financial Planner, you should consider whether the product in question is suitable for you. Please refer to the general provisions for the exact terms and conditions, specific details and exclusion of this product. As buying a life insurance policy is a long-term commitment, an early termination of the policy usually incurs high cost and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid. Buying health insurance products that are not suitable for you may impact your ability to finance your future healthcare needs. It is also detrimental to replace an existing life insurance policy with a new one as the new policy may cost more or have fewer benefits at the same cost.

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 2024.

## HSBC Life SG

Access HSBC Life SG  
services online 24/7



Scan and get HSBC Life  
SG app or download from:



Contact us at +65 6880 4888  
Or visit [hsbclife.com.sg](http://hsbclife.com.sg) for more information.