HSBC Life Cancer ReCover

Not all doors close when cancer returns

HSBC Life

Cancer is no longer a death sentence today as survival rates are rising*:

10-year survival rate for all cancer – female patients		10-year survival rate for all cancer – male patients	
50 years ago 26%	Today 54%	50 years ago 13%	Today 46%

While more people have managed to recover, many still struggle to be covered again; they are often declined coverage or face significantly higher premiums when they apply for a new protection plan.

HSBC Life Cancer ReCover is the first plan in Singapore that provides cancer survivors with coverage against a new diagnosed cancer or relapse of previous cancers. We are here to support you every step of the way.

Comprehensive protection for the reassurance you deserve

Coverage for recurrent or new primary cancer

Give yourself the assurance of cover in case of recurrence or a new diagnosis of any early to advanced stage cancer.

Event	Payout
Early or intermediate stage cancer	15% of the sum assured
Advanced stage cancer	100% of the sum assured, less any early or intermediate stage cancer claim paid previously

Free coverage for your child

As parents, you may be concerned about hereditary cancer affecting your children. Free child cover benefit[1] provides your child with free coverage of 15% of the sum assured, should he/she be diagnosed with any advanced stage cancer.

Premium waiver to help you focus on recovery

Premiums should be the least of your worries when you are undergoing medical treatments during your recovery. When you make an early or intermediate stage cancer claim, we will waive your premiums for the next 24 months[2].

Flexible options to suit your financial needs

Choose the most convenient and comfortable option for yourself, with a wide range of policy and premium payment terms of 5, 10, 15, 20 and 25 years.

Death and terminal illness benefit

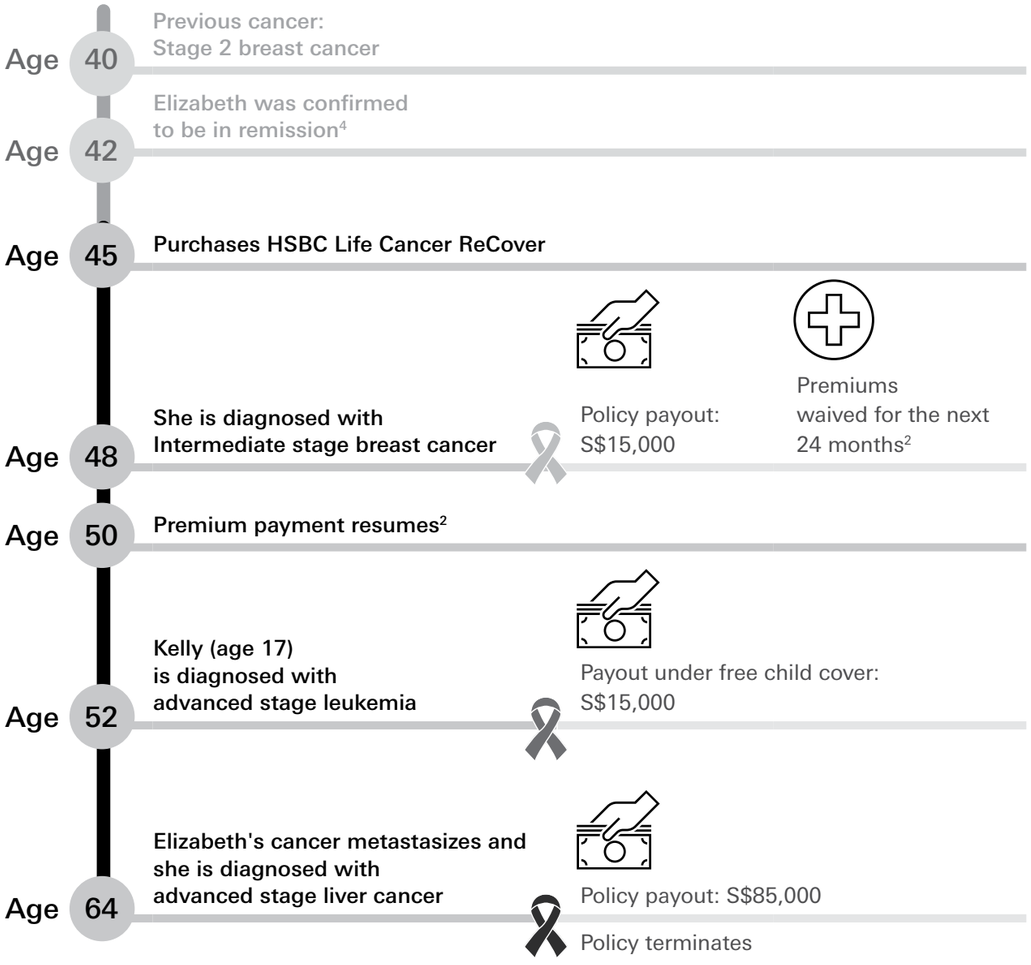
Receive 15% of the sum assured[3] if the life assured passes on or is diagnosed with terminal illness.

Illustrative example

Elizabeth, female non-smoker, aged 45 (age nearest birthday), married with a 10-year-old daughter, Kelly.

She was diagnosed with stage 2 breast cancer at age 40. After she underwent surgery and chemotherapy, she was confirmed by her doctor to be in remission[4] at age 42.

At age 45, she purchases **HSBC Life Cancer ReCover** with a S$100,000 sum assured and a policy term of 20 years. She pays a monthly premium of S$303[5].



Product overview

Policy term	5, 10, 15, 20 and 25 years
Max coverage age	70 years old (age nearest birthday)
Sum assured	S$25,000 to S$250,000
Eligibility[6]	1. The applicant's previous cancer can be of Carcinoma-in-situ (CIS) or stages 1 to 3, except for brain cancer. 2. The applicant has to be in remission[4] for at least 3 years. 3. The applicant has only 1 previous cancer. This list of eligibilities is not exhaustive. Please speak to our Financial Advisers Representative to find out more.

Footnotes

* Source: https://www.straitstimes.com/singapore/book-tracing-50-years-of-cancer-trends-launched-in-tribute-to-late-prof-k-shanmugaratnam

1. Free child cover benefit pays out 15% of the original sum assured, capped at S$25,000. This benefit is claimable once and is applicable to the life assured's biological child or legally adopted child. Stepchildren are not included. The child must be 30 days old (attained age) to 18 years old (age nearest birthday) upon diagnosis of any advanced stage cancer. The child need not be in existence during the application of this policy. Please refer to the product summary for details.
2. This benefit can only be activated once. Upon resumption of the premium payment after 24 months, your premiums will be adjusted to the corresponding remaining sum assured.
3. Death and terminal illness benefit pays out 15% of the original sum assured. Upon payment of this benefit, the policy will terminate.
4. Remission is defined as, when a person had been diagnosed with cancer but after completion of cancer related treatment (such as, but not limited to, consultations, chemotherapy, radiotherapy, targeted therapy, immunotherapy or hormonal therapy), there are no signs or symptoms of Cancer, and no evidence of the cancer can be found upon a physical examination by a doctor or through follow up investigations including but not limited to radiological or imaging tests such as mammogram, ultrasound, x-ray, CT scan, MRI or PET scan, or any blood, stool or urine tests.
5. Figures are rounded to the nearest number.
6. Please note that this is a simple outline of the conditions the applicant has to meet to be eligible for this plan. HSBC Life will make full assessment of the applicant's medical history. For the full list of eligibilities, please speak to our Financial Advisers Representative to find out more.

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

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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 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.

HSBC Life SG

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