

HSBC Life EmpoweredMum

Stay confident from pregnancy
to parenthood



Having a child is a joyous miracle. While it is wonderful and exciting to navigate the adventure of parenthood, it can also have its challenging moments.

HSBC Life EmpoweredMum is a robust prenatal plan that empowers expecting mothers from pregnancy to parenthood, providing comprehensive coverage for pregnancy complications and hospital care. It can be purchased through **HSBC Life HappyMummy** and **HSBC Life HappyFamily** – 2 bundled plans that enhance the protection for you and your newborn, or ensure your family is protected respectively.



Delivering a safe and happy journey for mums and babies

A prenatal plan is essential to every expectant mother as it provides coverage for pregnancy complications and ensures a well-insured pregnancy journey. Plan ahead of your pregnancy with our comprehensive prenatal plan and benefits to protect yourself and your newborn.



Key benefits for mums

- **Early delivery by caesarean section benefit¹**
Receive 15% of the sum assured for a caesarean delivery at less than 36 weeks of gestation. Must be deemed medically necessary by a treating doctor.
- **Pregnancy complications benefit²**
Receive 100% of the sum assured if you are diagnosed with any of the 15 covered pregnancy complications.
- **Hospital care benefit³**
Receive 2% of the sum assured per day of hospitalisation due to any of the 10 covered hospitalisation events for mother, for up to 30 days.
- **Death benefit**
Receive 100% of the sum assured in the event of unfortunate passing.



Key benefits for babies

- **Congenital illnesses benefit²**
Receive 100% of the sum assured if your newborn child is diagnosed with any of the 26 covered congenital illnesses.
- **Hospital care benefit³**
Receive 2% of the sum assured per day of hospitalisation due to any of the 17 covered hospitalisation events for child, for up to 30 days.
- **Developmental delay benefit⁴**
Receive 15% of the sum assured (up to S\$3,000) if your child is diagnosed with developmental delay in gross motor or speech development.
- **Death benefit**
Receive 100% of the sum assured in the event of unfortunate passing.



Additional bundled benefits

- **Enhance your child's protection with free HSBC Life Shield cover⁵**
 - **HSBC Life HappyMummy:**
You may apply for free 1st year HSBC Life Shield Plan B cover for your newborn child within 60 days from child's date of birth, by successfully applying for HSBC Life EmpoweredMum and HSBC Life Flexi Protector or HSBC Life EmpoweredMum and HSBC Life – Life Treasure III.
 - **HSBC Life HappyFamily:**
You may apply for free 1st year HSBC Life Shield Plan B cover for your newborn child within 60 days from child's date of birth, by successfully applying for HSBC Life Empowered Mum and HSBC Life Flexi Protector or HSBC Life EmpoweredMum and HSBC Life – Life Treasure III for your newborn child.
- **Transferable protection under HSBC Life HappyMummy**
Enjoy the flexibility to transfer the cover of HSBC Life Flexi Protector or HSBC Life – Life Treasure III plan from mother to newborn child without underwriting, within 60 days from child's birth.
- **Option to enhance coverage for newborn under HSBC Life HappyFamily**
You may purchase HSBC Life Flexi Protector or HSBC Life – Life Treasure III for your newborn child without underwriting, within 60 days from child's birth.

Focus your coverage, from newborn to family

Enjoy the flexibility to choose the protection that best suits your needs. Choose from focused protection for just you and your newborn with HSBC Life HappyMummy or enjoy more expansive coverage for the whole family with HSBC Life HappyFamily.

HSBC Life HappyMummy – Protection for mum and baby

HSBC Life EmpoweredMum
A 3-year single premium plan that covers the expectant mother and newborn child for death, pregnancy complications, hospital care, early delivery by caesarean section, congenital illnesses, and developmental delay.

Bundle protection for the mother or newborn child
On top of the prenatal benefits offered by HSBC Life EmpoweredMum, HSBC Life HappyMummy further enhances your or your child's protection with:

HSBC Life Flexi Protector
An investment-linked insurance plan that allows you to focus on protection during the early years and maximise your investments in the later years.

HSBC Life – Life Treasure III
A participating whole life insurance plan that gives you the flexibility to build high protection coverage while accumulating cash value over time.

or

HSBC Life HappyFamily – Protection for mum, baby and family

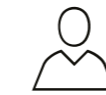
HSBC Life EmpoweredMum
A 3-year single premium plan that covers the expectant mother and newborn child for death, pregnancy complications, hospital care, early delivery by caesarean section, congenital illnesses, and developmental delay.

Bundle protection for the mother or family
On top of the prenatal benefits offered by HSBC Life EmpoweredMum, HSBC Life HappyFamily further enhances the coverage for mother, father or child's sibling with any of our eligible family plans that range from family protection, savings, and investment plans.

Optional add-on plan
You may further increase the protection for your newborn child with either HSBC Life Flexi Protector or HSBC Life – Life Treasure III.

For both HSBC Life HappyMummy and HSBC Life HappyFamily bundles, enjoy free 1st year HSBC Life Shield Plan B coverage for your newborn child without underwriting, if you apply within 60 days from child's birth^{5, 6}.

How HSBC Life HappyMummy works



From 13th week of pregnancy

HSBC Life EmpoweredMum covers mother for:

- Death
- Pregnancy complications²
- Hospitalisation (up to 30 days)³
- Early delivery by caesarean section¹



Birth of newborn child

HSBC Life EmpoweredMum covers newborn child for:

- Death
- Congenital illnesses²
- Hospitalisation (up to 30 days)³
- Developmental delay⁴

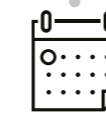


Within 60 days from child's birth

Option for mother to continue HSBC Life Flexi Protector or HSBC Life – Life Treasure III policy on her own life or transfer the policy coverage to newborn child without underwriting.

HSBC Life Shield Plan B for child
New parents enjoy free 1st year HSBC Life Shield Plan B for child without the need for medical underwriting^{5, 6}.

HSBC Life Flexi Protector or HSBC Life – Life Treasure III transferred from mother to child
Child enjoys guaranteed whole life protection.



End of 3rd policy year of HSBC Life EmpoweredMum

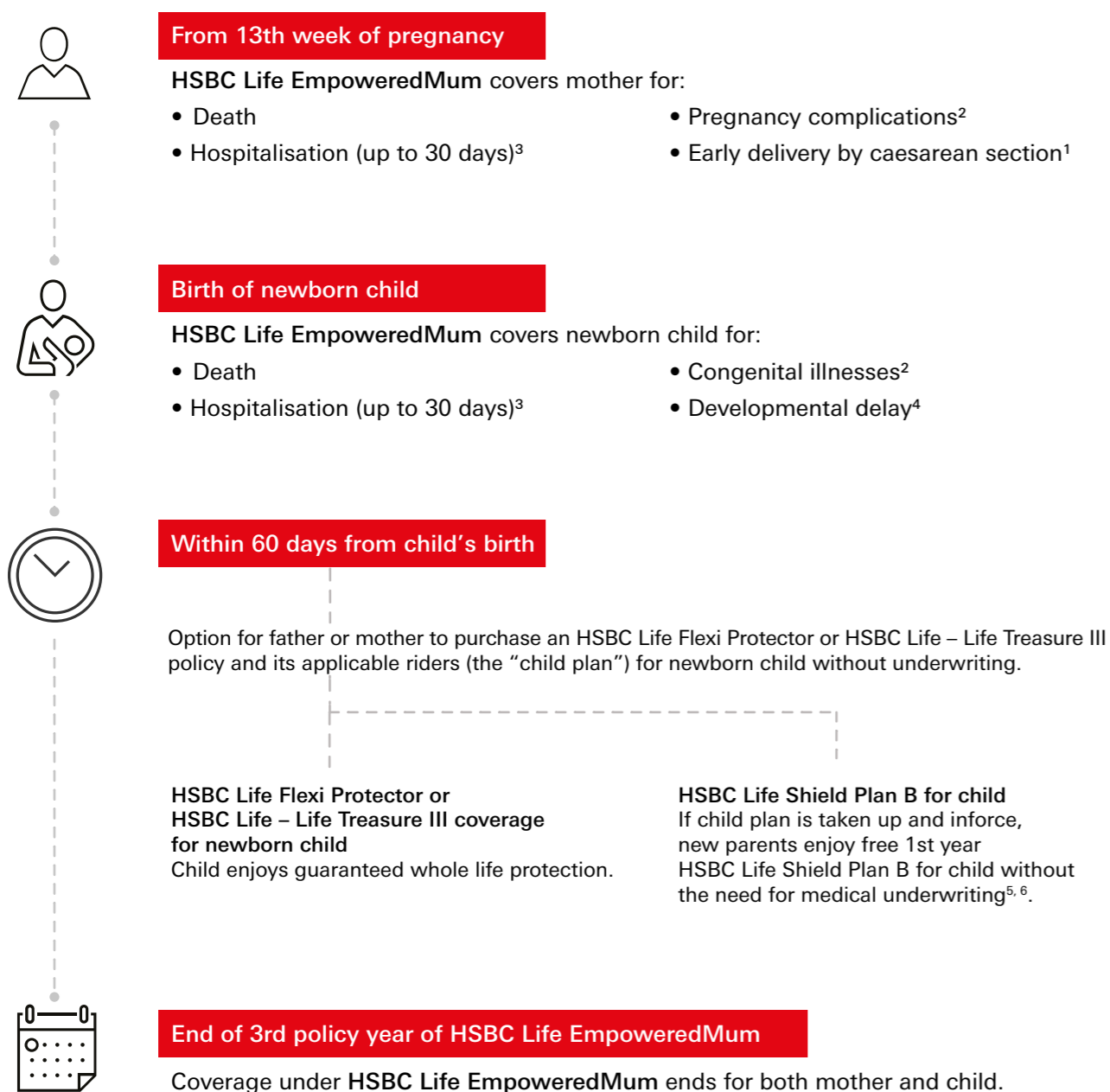
Coverage under HSBC Life EmpoweredMum ends for both mother and child.



Continued protection

Mother or child continues to be protected under HSBC Life Flexi Protector or HSBC Life – Life Treasure III policy after the end of 3rd policy year of HSBC Life EmpoweredMum.

How HSBC Life HappyFamily works



¹ This benefit only covers singleton pregnancies.

² Once a claim is paid, this benefit will terminate.

³ The maximum number of days of hospitalisation payable under this benefit is 30 days.

⁴ If the newborn child is diagnosed with developmental delay in gross motor or speech development during the period from the child's attained age of 28 months to the policy expiry date, 15% of the sum assured (capped at S\$3,000) will be payable.

⁵ Refers to free 1st year HSBC Life Shield Plan B premium only. You are required to pay the MediShield Life premium. Premium is payable for any rider attached. Under this offer, there is no underwriting for HSBC Life Shield Plan B. If any rider is applied together with HSBC Life Shield Plan B, there is no underwriting for both the basic policy and rider. The child will not be covered for any pre-existing conditions or congenital illnesses the child was born with (or the signs or symptoms of these illnesses) known before the effective date of the HSBC Life Shield Plan B policy and any rider, if applicable.

⁶ The policyholder is eligible to enjoy this offer if the following has been taken up and is inforce:
- HSBC Life Flexi Protector or HSBC Life – Life Treasure III under HSBC Life HappyMummy
- HSBC Life Flexi Protector or HSBC Life – Life Treasure III for the newborn child under HSBC Life HappyFamily within 60 days from child's birth

⁷ Please refer to the HSBC Life EmpoweredMum product summary for the full definitions of the covered conditions.

List of covered conditions⁷ for mother under HSBC Life EmpoweredMum

Pregnancy complications benefit

1. Abruptio placentae
2. Amniotic fluid embolism
3. Choriocarcinoma and malignant hydatidiform mole
4. Disseminated intravascular coagulation
5. Fatty liver of pregnancy
6. Gestational diabetes mellitus resulting in foetal macrosomia and neonatal hypoglycaemia
7. HELLP syndrome
8. Incompetent cervix leading to preterm birth
9. Miscarriage due to accident
10. Placenta increta or percreta
11. Postpartum haemorrhage requiring hysterectomy
12. Pre-eclampsia with severe features or eclampsia
13. Still birth
14. Uterine rupture
15. Vasa previa

Hospital care benefit

1. Any of the covered conditions under pregnancy complications benefits
2. Complications of lactational mastitis
3. Inpatient psychiatric treatment
4. Post-natal anaemia
5. Puerperal pyrexia
6. Pulmonary embolism
7. Repair of 4th degree perineal tear
8. Septic pelvic thrombophlebitis
9. Surgical site infection following caesarean section
10. Uterine infection or transfusion due to retained placenta following childbirth

List of covered conditions⁷ for child under HSBC Life EmpoweredMum

Congenital illnesses benefit

1. Absence of 2 limbs
2. Anal atresia
3. Atrial septal defect
4. Biliary atresia
5. Cerebral palsy
6. Cleft palate or cleft lip
7. Club foot
8. Coarctation of the aorta
9. Congenital Abnormalities of the Kidney and Urinary Tract (CAKUT)
10. Congenital blindness
11. Congenital cataract
12. Congenital deafness
13. Congenital diaphragmatic hernia
14. Congenital dislocation of hip
15. Congenital hypertrophic pyloric stenosis
16. Development dysplasia of the hip
17. Down's syndrome
18. Infantile hydrocephalus
19. Patent ductus arteriosus
20. Retinopathy of prematurity
21. Spina bifida
22. Tetralogy fallot
23. Tracheo-esophageal fistula or esophageal atresia
24. Transposition of great vessel
25. Truncus arteriosus
26. Ventricular septal defect

Hospital care benefit

1. Admission into ICU or HDU
2. Avian influenza A (H7N9) and (H5N1)
3. Chikungunya fever
4. Creutzfeldt-jakob disease
5. Dengue haemorrhagic fever
6. Ebola
7. Hospitalisation as an inpatient due to hand, foot and mouth disease
8. Incubation of the newborn child for more than 3 consecutive days immediately following birth
9. Japanese encephalitis
10. Malaria
11. Nipah virus encephalitis
12. Phototherapy or blood transfusion for severe neonatal jaundice
13. Premature birth requiring neo-natal ICU or HDU
14. Rabies
15. Severe measles
16. Typhoid fever
17. Zika virus

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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