



Novel Coronavirus Complimentary Special Benefits

Frequently Asked Questions (FAQs)

This document is only for reference. Refer to the Terms and Conditions (T&Cs) for details of the Special Benefits. HSBC Life reserves the right to change any or all of the terms and conditions of this Campaign and/or the Benefits in its absolute discretion without any prior notice.

Should you have any enquiry, please call HSBC Life Service Hotline at (65) 6225 6111 (Mondays to Fridays, 9am to 5pm) or email us at e-surance@hsbc.com.sg

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Issued by HSBC Insurance (Singapore) Pte. Limited.

BENEFITS

(1) What is covered under the Special Benefits for Novel Coronavirus (nCoV)?

The benefits are:

Benefit	Benefit Coverage
Hospital Cash Benefit	Benefit amount SGD200 per day (up to 45 days)
Diagnosis Benefit	Benefit amount SGD1,000
Death Benefit	Benefit amount SGD10,000

(2) What products/ policies are eligible for the Special Benefits?

All individual life insurance policies underwritten by HSBC Insurance (Singapore) Pte. Limited (“HSBC Life”) are eligible for the Special Benefits. The policy must be in-force when a claim is made for this Special Benefits.

(3) Who are the Eligible Customer and Family Members covered under the Special Benefits?

The Eligible Customer refers to the life insured who

- i) is covered under an in-force life insurance policy issued by HSBC Life and
- ii) is a Singapore resident.

The Special Benefits are extended to Family Members living in Singapore. Family Members refers to Eligible Customer’s legal spouse, and his/ her children under 18 years of age (Age Next Birthday).

(4) How many times can the Eligible Customer and Family Member claim under the Special Benefits?

Each Eligible Customer and his/ her Family Members covered by the Benefits will only be entitled to each of the Special Benefits once per life regardless of the number of policies he/ she is covered under.

(5) If a person is insured under both an existing policy and a new policy successfully issued during 7 Feb 2020 and 30 April 2020, is he/ she entitled to 2 coverage under Special Benefits?

No, only 1 coverage is applicable.

CLAIMS

(6) What are the claims procedures and claims evidence required?

- For claims of Hospital Cash Benefit and/ or Diagnosis Benefit:
Submit a completed claim form to HSBC Life along with relevant supporting documents such as Medical Report/ Inpatient Discharge Summary, proof of relationship and identification card issued by Singapore ICA.
- For Death Claims, please refer to the General Provisions of the existing policy on the documents required. HSBC Life may request for additional evidence.

(7) For the Hospital Cash Benefit, does it cover both suspected and confirmed nCoV cases? Would the benefit apply to persons under quarantine at the hospital?

No, the Hospital Cash Benefit covers only confirmed nCoV cases provided all the following key conditions are met.

- The patient is an Eligible Customer or his/ her Family Members (refer to question 3 for details)
- The admission to Hospital in Singapore as recommended by a Registered Medical Practitioner and in-patient for at least 6 consecutive hours where room and board is charged and
- The eligible Hospital as defined in the T&Cs.

Any claims from conditions not related to nCoV will not be payable.

(8) Does it cover private and public hospital in Singapore, and hospitals outside Singapore?

Yes, private and public hospitals in Singapore are eligible as long as they satisfy the criteria of a "Hospital" as defined in the T&Cs.

The Special Benefits do not cover hospitals outside Singapore.

(9) Who will be the recipient of the benefit payments under the Special Benefits?

The claims for Special Benefits will be paid to the life insured of the HSBC Life policies.

In the event of death of the eligible life insured, the death benefit under this Special Benefits and HSBC Life policies will be paid to the respective nominees.

(10) Will the customer still be entitled to the benefit if the policy had lapsed?

No, the claims will only be paid if the policy is in-force.

(11) If the Eligible Customer dies from nCoV after he was diagnosed, will both the Diagnosis Benefit and Death Benefit be paid?

Yes.

(12) When will the coverage for existing policies start?

The one-year Special Benefits for existing policies starts from 7 February 2020.

(13) Is the one-year Special Benefits coverage period for new policies starting from policy issue date even if the customer has the existing policy with HSBC Life?

Yes, the Benefits under a new policy will be effective throughout the 1st policy year of that policy. Refer to question 4 for entitlement of Special Benefits.