



confident



It is important to detect a critical illness early, that is when you have the best chance of a recovery.

Medical and technological advancement has now made it possible to detect critical illnesses during the early stages. If critical illness is detected, it is important that you are able to focus on recovery, without worrying about medical costs, income losses and other expenses that may need to be catered for such as alternative medication, domestic help and physiotherapy costs.



Why is it imperative that you act now?

Alarming rise in deaths due to cancer. Cancer has been the number one cause of death in Singapore.¹

Singaporeans and permanent residents are covered for 80% of their mortality protection needs and only 20% of their CI protection needs.²

A working adult has an average protection need of S\$256,826, which translates to approximately 3.1 times of his or her annual salary.³

¹ Ministry of Health Website Statistics on Principal Causes of Death from 2015 to 2017.

^{2,3} Protection Gap Study conducted by Ernst & Young Advisory Pte Ltd, for LIA in 2017.

Are you prepared? If not, it's never too late.

Many insurance plans may not cover early stage critical illness or may have a limited range of early stage/intermediate stage protection. Early Critical Care is an unique and comprehensive protection plan that covers all stages of a covered Medical Condition - early, intermediate and critical. Get the best of medical treatments in Singapore or overseas with Early Critical Care⁴.

⁴ Please refer to Table 2 for the list of Medical Conditions under each stage.

Be financially covered against the unexpected with **Early Critical Care**

Financial protection at all the 3 stages of a covered critical illness condition⁵

Early Critical Care offers financial protection against the 3 stages of a critical illness condition - early, intermediate and critical. You can now focus on your well-being with peace of mind knowing that you have a comprehensive plan.

100% payout at all 3 stages⁵

100% of Sum Insured paid out at early, intermediate and critical stage. We understand the importance of helping you keep your mind at ease.

A critical illness plan that covers up to 102 Conditions

Early Critical Care is a comprehensive protection plan that covers 98 Medical Conditions with 30 conditions at early stage, 31 conditions at intermediate stage and 37 conditions at a critical stage.

In addition, this plan also covers illnesses ("Special Critical Illnesses") that are not commonly insured in Singapore, such as Dengue Haemorrhagic Fever, Diabetic Retinopathy, Osteoporosis and Severe Rheumatoid Arthritis. In total you are covered for up to 102 Conditions in this plan.

Premium waiver benefit – upon an early/intermediate claim

Upon a successful first claim at an early or intermediate stage, all your future premiums will be waived for the rest of the term of your policy, thereby reducing your financial burden and supporting you to a speedy recovery.

Claim Limits

Upon diagnosis of a Medical Condition, the Sum Insured will be payable in a lump sum subject to the lower of the Sum Insured and the respective caps shown in Table 1;

Table 1

Stage	Related Claims	Unrelated Claims
Early	S\$100,000 less any Related Claims	S\$100,000
Intermediate	S\$200,000 less any Related Claims	S\$200,000
Critical	S\$2,000,000 less any Related Claims	S\$2,000,000

Related Claims

When two or more claims are made before the policy Expiry Date either for, the same Medical Condition regardless of its stage or a different Medical Condition that is directly caused by the preceding Medical Condition.

Consider a scenario when the first claim is an early stage Stroke (Brain aneurysm surgery) and the second claim is an intermediate stage Stroke (Carotid artery surgery), such instances are known as related claims, as the illnesses fall under the same family of a Medical Condition. Another scenario is where the first claim is a Carcinoma In Situ of the lung (defined as a Major Cancer) and the

preceding claim was for end stage Lung Disease (defined as End Stage Lung Disease), then this would also be considered as Related Claim.

Unrelated Claim

Consider a scenario where the first claim is for Major Burns and second claim is for Alzheimer's disease, both are unrelated illnesses hence known as unrelated claims. There is no limit on the number of Unrelated claims, subject to caps stipulated in the above Table 1.

⁵ Please refer to Table 2 for the list of Medical Conditions covered under each stage. Claims are subject to respective caps specified for each stage, please refer to Table 1 for more details.

Comprehensive range of conditions covered across various stages of a critical illness with Early Critical Care

Table 2

	Critical Stage Medical Conditions (100% of Sum Insured)	Intermediate stage Medical Conditions (100% of Sum Insured, subject to S\$200,000)	Early Stage Medical Conditions (100% of Sum Insured, subject to S\$100,000)
1	Alzheimer's Disease/Severe Dementia	Moderately Severe Alzheimer's Disease	Diagnosis of Dementia including Alzheimer's Disease
2	Angioplasty and Other Invasive Treatment for Coronary Artery	Not Applicable	Not Applicable
3	Apallic Syndrome	Not Applicable	Not Applicable
4	Aplastic Anaemia	Myelodysplastic Syndrome or Myelofibrosis	Reversible Aplastic Anaemia
5	Bacterial Meningitis	Not Applicable	Not Applicable
6	Benign Brain Tumour	Surgical Removal of Pituitary Tumour (by Open Craniotomy)	Surgical Removal of Pituitary Tumour (by Transphenoidal/Transnasal Hypophysectomy)
7	Blindness (Loss of Sight)	Optic Nerve Atrophy Affecting Both Eyes	Loss of Sight In One Eye
8	Coma (for 96 Hours)	Coma (for 72 Hours)/Severe Epilepsy	Coma (for 48 Hours)
9	Coronary Artery By-Pass Surgery	Minimally Invasive Direct Coronary Artery Bypass Grafting (Midcab)	Transmyocardial Laser Therapy
10	Deafness (Loss of Hearing)	Cochlear Implant Surgery	Partial Loss Of Hearing
11	End Stage Liver Failure	Liver Cirrhosis	Liver Surgery
12	End Stage Lung Disease	Surgical Removal of One Lung	Severe Asthma
13	Fulminant Hepatitis	Chronic Primary Sclerosing Cholangitis	Biliary Tract Reconstruction Surgery
14	Heart Attack of Specified Severity	Cardiac Defibrillator Insertion/ Early Cardiomyopathy	Cardiac Pacemaker Insertion/Pericardectomy
15	Heart Valve Surgery	Percutaneous Valve Replacement/Device Repair	Percutaneous Valvuloplasty/Valvotomy
16	HIV Due To Blood Transfusion And Occupationally Acquired HIV	Not Applicable	HIV Due To Assault, Organ Transplant Or Occupationally Acquired HIV
17	Kidney Failure	Chronic Kidney Disease	Surgical Removal of One Kidney
18	Loss of Independent Existence	Partial Loss of Independent Existence	Not Applicable
19	Loss of Speech	Loss of Speech due to Vocal Cord Paralysis	Permanent (or Temporary) Tracheostomy
20	Major Burns	Moderately Severe Burns	Mild Severe Burns
21	Major Cancers	Carcinoma in situ of Specified Organs Treated with Radical Surgery	Carcinoma in situ of Specified Organs
22	Major Head Trauma	Open Craniotomy	Facial Reconstructive Surgery/Surgery for Subdural Haematoma
23	Major Organ/Bone Marrow Transplantation	Major Organ/Bone Marrow Transplant (on waitlist)	Small Bowel Transplant/Corneal Transplant
24	Motor Neurone Disease	Early Motor Neurone Disease	Peripheral Neuropathy
25	Multiple Sclerosis	Mild Multiple Sclerosis	Early Multiple Sclerosis
26	Muscular Dystrophy	Moderate Muscular Dystrophy	Spinal Cord Disease or Injury Resulting in Bowel and Bladder Dysfunction
27	Other Serious Coronary Artery Disease	Moderate Coronary Artery Disease	Mild Coronary Artery Disease
28	Paralysis (Loss of Use Of Limbs)	Loss of Use of One Limb requiring Prosthesis	Loss of Use of One Limb
29	Parkinson's Disease	Moderately Severe Parkinson's Disease	Early Parkinson's Disease
30	Polioyelitis	Not Applicable	Not Applicable
31	Primary Pulmonary Hypertension	Secondary Pulmonary Hypertension	Early Pulmonary Hypertension
32	Progressive Scleroderma	Progressive Scleroderma with Crest Syndrome	Early Progressive Scleroderma
33	Stroke	Carotid Artery Surgery	Brain Aneurysm Surgery/Cerebral Shunt Insertion
34	Surgery to Aorta	Minimally Invasive Surgery to Aorta	Large Asymptomatic Aortic Aneurysm
35	Systemic Lupus Erythematosus	Moderately Severe Systemic Lupus Erythematosus (S.L.E.)	Not Applicable
36	Terminal Illness	Not Applicable	Not Applicable
37	Viral Encephalitis	Mild Encephalitis	Encephalitis with Full Recovery
	Total: 37 Medical Conditions	Total: 31 Medical Conditions	Total: 30 Medical Conditions

4 Additional Special Critical Illnesses

1. Dengue Haemorrhagic Fever
2. Diabetic Retinopathy
3. Osteoporosis
4. Severe Rheumatoid Arthritis

The amount payable for each Special Critical Illness is 20% of the Sum Insured, up to a maximum of S\$25,000. Maximum total additional coverage for all 4 Special Critical Illnesses is S\$100,000. You can only claim once per Special Critical Illness. Claiming any of these Special Critical Illnesses does not reduce the Sum Insured and will not activate the Premium Waiver Benefit.

Each Special Critical Illness is claimable only once per life time, regardless of the number of policies issued to you by HSBC Insurance (Singapore) Pte. Limited.

102 conditions
covered by Early Critical Care

How does an Early Critical Care plan work?

Scenario 1

Unrelated Claims for a S\$500,000 Sum Insured Policy

Claim Sequence	Claim 1	Claim 2	Claim 3	Claim 4	Claim 5	Claim 6	Claim 7
Illness	Major Cancer	Severe Rheumatoid Arthritis	Surgery to Aorta	Osteoporosis	Diabetic Retinopathy	Dengue Haemorrhagic Fever	Major Burns.
Claim Type/Stage	Early	Special CI	Intermediate	Special CI	Special CI	Special CI	Critical
Claims Calculation	100% of Sum Insured or S\$100,000	20% Original Sum Insured or S\$25,000	100% of remaining Sum Insured or S\$200,000	20% Original Sum Insured or S\$25,000	20% Original Sum Insured or S\$25,000	20% Original Sum Insured or S\$25,000	100% of the remaining Sum Insured
Sum Insured Payout	S\$100,000	-	S\$200,000	-	-	-	S\$200,000
Special Critical Illness	-	S\$25,000	-	S\$25,000	S\$25,000	S\$25,000	-
Remarks	Future premiums waived and Policy continues	Policy continues.	Policy continues.	Policy continues.	Policy continues.	Policy continues.	Policy terminates.
						Sum Insured payout	S\$500,000
						Special Critical Illness payout	S\$100,000
						Total Payout	S\$600,000

Scenario 2

Related Claims for a S\$500,000 Sum Insured Policy

Claim Sequence	Claim 1	Claim 2	Claim 3
Illness	Major Cancer	Major Cancer	Major Cancer
Claim Type/Stage	Early	Intermediate	Critical
Claims Calculation	100% of Sum Insured or S\$100,000	Lower of 100% of the remaining Sum Insured or (S\$200,000 – any related claims)	100% of the remaining Sum Insured
Sum Insured Payout	S\$100,000	S\$100,000	S\$300,000
Remarks	Future premiums waived and Policy continues	Policy continues.	Policy terminates
		Total Payout	S\$500,000

Be confident with
Early Critical Care

Frequently asked questions

What exactly is Early Critical Care insurance?

Early Critical Care is a standalone non-participating protection plan which provides coverage beyond the common definitions of critical stage Medical Conditions. See Table 2 for the list of Medical Conditions covered under each stage. What's more, all future premiums will be waived upon a successful early or intermediate stage claim.

What are the policy terms available for Early Critical Care?

Given that the life expectancy in Singapore is currently 82 years⁶, the Early Critical Care product has been made available for two policy terms to ensure you are financially protected even in your golden years. The two terms available are Term to Age of 65 and Term to Age of 85.

Is there any death or maturity benefit under Early Critical Care?

Yes, there is a nominal Death Benefit of S\$3,000 attached to Early Critical Care to cover the cost of bereavement.

Also, a fixed Maturity Benefit of S\$3,000 will be payable if the policy remains in force till the end of the chosen term.

Is there any survival period?

Yes, survival period of 7 days is applicable for all Medical Conditions and Special Critical Illnesses. No Medical Conditions and Special Critical Illnesses benefits will be payable if the Life Insured does not survive for at least 7 days after the date of diagnosis. In such a situation the Death Benefit of S\$3,000 will be paid.

Is there any waiting period?

No benefits will be payable if the life insured is diagnosed with any of the following medical conditions under all stages and the date of diagnosis falls under within ninety (90) days from the Date of Issue, the date of Endorsement or the Reinstatement Date of the Policy, whichever is later:

- Major Cancers
- Heart Attack of Specified Severity
- Coronary Artery By-pass Surgery
- Angioplasty and Other Invasive Treatments for Coronary Artery and
- Other Serious Coronary Artery Disease

Special Critical Illness

For Diabetic Retinopathy, no benefits will be payable if the Life Insured has showed signs or symptoms of, or is diagnosed with such Special Critical Illness resulting in such medical procedures being performed on the Life Insured, within ninety (90) days from, Date of Issue of the Policy or the Reinstatement Date of the Policy, whichever is the later date.

Under what conditions will the Early Critical Care policy be terminated?

The Early Critical Care policy will terminate on the earliest of the following:

- i) On the policy expiry date
- ii) When the policy lapses due to non-payment of premium
- iii) When the policy is cancelled or void
- iv) When 100% of the Sum Insured under the policy has been paid upon one or more claims event for the Medical Condition Benefit
- v) When the Life Insured dies, regardless of the cause of death
- vi) When the maturity benefit has been paid
- vii) When the company accepts your application to terminate the policy.

⁶ Source: www.singstat.gov.sg/statistics/latest-data

Don't wait

enhance your financial protection now with Early Critical Care

Act now to put your mind at ease

Speak to our authorised distributor HSBC today to address your insurance needs.

Call 1800-HSBC NOW (4722 669)

Visit any HSBC Branch

For all policy servicing related enquiries please call (65) 6225 6111.

Important Notes

Early Critical Care is underwritten by HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N), 21 Collyer Quay #02-01 Singapore 049320 and distributed by HSBC Bank (Singapore) Limited ("HSBC"). It is not an obligation of, a deposit in, or guaranteed by, HSBC.

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. It does not constitute an offer to buy or sell an insurance product or service. A copy of the Product Summary in relation to Early Critical Care is available and can be obtained from our authorized product distributor. A person interested in this product should read the relevant product summary for details before deciding whether to buy this product. As buying a life insurance policy is a long term commitment, an early termination of the policy usually involves high cost and the surrender value, if any, that is payable to you may be zero or less than the total premiums paid.

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 web-sites (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 29 May 2019. This material is issued by HSBC Insurance (Singapore) Pte. Limited.