

HSBC Life SmartPA Protect+

Don't let anything get in the
way of life



Be adequately protected against life's uncertainties

HSBC Life SmartPA Protect+ is a flexible and comprehensive personal accident plan with financial protection and health support so that you can recover quickly after an accident.

Extensive coverage for greater peace of mind



You receive double the cover for medical expenses when you are hospitalised (for at least 48 hours) to assist you with the larger medical bills.



Your children enjoy 20% of your cover* and additional cover for hand, foot and mouth disease (HFMD) for free!



Additional 50% payout should accidental death occurs overseas.



Letter of Guarantee can be arranged for your hospitalisation overseas (for Gold and Platinum plans).



You receive post-hospitalisation support, including doctor's home visit and home nursing care, helping you get back to your usual lifestyle quickly.

Sign up your whole family and get 10% family discount!**

- 20% free child cover applies if at least one parent is covered in the same policy.
- You can purchase 30% top up cover to increase your children's benefits.
- Enjoy 10% family discount** as long as you and your spouse are covered in the same policy.

Summary of benefits

Core pack:

Benefits	Maximum limits payable		
	Silver	Gold	Platinum
Accidental Death (AD)/Permanent Disablement (PD)	S\$150,000	S\$350,000	S\$1,000,000
Additional 50% payout upon AD whilst overseas	S\$75,000	S\$175,000	S\$500,000
Additional 50% payout upon AD in a public transport	S\$75,000	S\$175,000	S\$500,000
Third degree burns	S\$15,000	S\$35,000	S\$100,000
Medical expenses (without hospitalisation)	S\$2,000 per accident	S\$5,000 per accident	S\$10,000 per accident
Medical expenses (with hospitalisation)	S\$4,000 per accident	S\$10,000 per accident	S\$20,000 per accident
Physiotherapy/chiropractic treatment/TCM	S\$1,000 per year	S\$2,000 per year	S\$5,000 per year
Temporary total disablement (up to 104 weeks)	–	S\$350 per week	S\$1,000 per week
Mobility aids Home and vehicle modification	S\$5,000 per year	S\$10,000 per year	S\$10,000 per year
Free cover for each child (additional S\$100 cover for hand, foot and mouth disease)	20% of 1 parent's cover*		
Annual premium (inclusive of GST)	Silver	Gold	Platinum
Adult: non-manual occupation	S\$215.30	S\$476.00	S\$1,871.40
Adult: manual occupation	S\$340.30	S\$812.30	S\$2,581.20
30% top up child cover	S\$60.00	S\$171.20	S\$487.30

* Terms and conditions apply.

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** Family discount is applicable to the spouse and children of the policy owner only. For details, please refer to the policy wordings.

Summary of benefits

Add-on pack:

Benefits	Maximum limits payable		
	Silver	Gold	Platinum
Fractures benefit	S\$2,000	S\$5,000	S\$8,000
Hospital cash allowance (up to 365 days)	S\$50 per day	S\$100 per day	S\$250 per day
Doctor's home visit Home nursing care Transportation cost for follow-up treatment	S\$1,000 per accident	S\$3,000 per accident	S\$6,000 per accident
Emergency medical evacuation/repatriation	S\$10,000	S\$25,000	S\$100,000
Family shield	S\$15,000	S\$30,000	S\$50,000
Funeral expenses	S\$2,000	S\$5,000	S\$8,000
Loan protector (home, vehicle and education loan)	S\$15,000	S\$30,000	S\$50,000
Annual premium (inclusive of GST)	Silver	Gold	Platinum
Adult: non-manual occupation	S\$81.80	S\$166.70	S\$655.80
Adult: manual occupation	S\$142.00	S\$284.00	S\$903.40
30% top up child cover	S\$19.70	S\$51.30	S\$131.90

Eligibility of cover

- Singapore citizens or foreigners with valid passes residing in Singapore
- Adults from 18 to 65 years old; renewable up to 75 years old
- Children who are unmarried, financially dependent on you/your spouse and between 15 days to 18 years old, or up to 25 years old if still studying full-time in a recognised institution of higher learning
- 30% top up child cover application must include at least one parent

Eligibility of plan

Your occupation will determine the plan you are eligible for:

Individual cover

Occupation type	Silver	Gold	Platinum
Non-manual occupation	✓	✓	✓
Manual occupation	✓	✗	✗

Family cover

Occupation type	Silver	Gold	Platinum
At least one adult is in non-manual occupation	✓	✓	✓
Both adults are in manual occupations	✓	✗	✗

Occupation type

Premium payable is based on occupation type:

1. Non-manual occupations
Administrative occupations not involving the use of tools or anything hazardous. (e.g. architect, doctor, homemaker, insurance agent, tour guide)
2. Manual occupations
Occupations involving mainly outdoor, manual work and the use of tools or machinery or exposure to high risk environment. (e.g. baker, driver, site engineer, mechanic, veterinarian)
3. This policy will not cover any injury arising from these occupations or whilst performing these occupational activities:
 - a. Full time military, airforce, navy, police and civil defence personnel (other than serving full-time Singapore National Service or reservist training)
 - b. Professional sportsman, motor car/bike racer, entertainer, stuntman, jockey, armed security guard
 - c. Off-shore rig worker, diver, fisherman, electrician, wood working, welding
 - d. Working onboard air or sea vessel and shipyard worker
 - e. Underground worker in tunnel or quarry, construction worker
 - f. Any occupation dealing with explosives or hazardous substances
 - g. Working at heights above 30 feet

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

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This is a personal accident plan and benefits will only be payable upon an accident occurring. If you are covered under more than one (1) SmartPA Protect+ policy, HSBC Life will only pay from the policy with the highest benefit. This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

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 GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or <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

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