



汇丰人寿保险有限公司致力于对环境的保护

汇丰人寿保险有限公司

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客户服务指南



汇丰
保险

Together we thrive

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前言

我们知道保险产品和服务通常被视为较为复杂和不容易理解，因此，我公司特别为您编印这份**客户服务指南**，使您能更容易地了解您的保险合同的内容，以及您和您家人的相关权益。

(注：本指南并不属于或构成您保险合同的任何部份。如本指南内容与您的保险合同内容有不相符的地方，一切均以保险合同内容为准。)

1 保险合同和重要单证

您的保险合同一般包括以下的重要单证：

- **保单**——是在您投保本公司保险产品并获本公司核准后，由本公司向您发出的保险单证，其内容详细列明了保险合同细则如保障金额、保障范围、应交保费，以及详细的保险合同条款，同时也将您的重要投保文件副本装订在内。
- **批单**——是在您对您的保险内容（如通讯地址）要求更改并由本公司处理后，由本公司向您发出的单证。批单也是您保险合同的一部分，在您保单或其他保险凭证上附贴的、证明保险合同变更事项的文件。

每份保险合同的保障范围因人而异，您的保险合同文件载有关于您的个人保障的重要及详细内容。我们建议您在收到您的保单或相关单证时，仔细审阅合同内容及核对资料无遗漏，并请注意保险合同生效日的说明、责任免除事项、解除合同的处理、各种疾病和残疾程度的解释等条款（**请注意，如您在本公司购买了多个保险产品，条款内容将因保险产品类别不同而有所差异**）。

保险合同的保存

我们建议您将保单、批单和其他与保险合同有关的文件一起存放于安全及方便拿取的地方。一旦发现遗失，请您尽快联系我公司，咨询办理保险合同补发事宜。

2 服务指南

1 联系我们

客户服务热线

如您有任何关于您的保险合同或其他保险产品的疑问或服务需求，您都可以拨打我们的服务热线，我们的客户服务人员将竭诚为您提供专业的服务。



全国统一客户服务热线
400-820-8363

（此号码座机、手机都可拨打，且免收长途话费）

（如果您在中国大陆以外的地区拨打，请在上述号码前加拨所在国家的国际接入码和86）

您可以通过客户服务热线获得以下资讯：

- 公司简介
- 保险产品简介
- 保险合同信息查询
- 投资连结产品投资单位价格查询
- 其他类型服务查询

客户服务人员人工服务时间：

周一至周五，8点30分到20点30分，节假日除外。

若您拨打客户服务热线的时间为非客户服务人员服务时间，您可选择留言信箱服务，我们的客户服务人员会在一个工作日内通过您指定的联系方法与您联系。

客户服务中心

我们的客户服务中心配备有专业的客户服务人员。对您的查询，我们的服务人员都会以“首问负责”的形式全程跟进，以实现我们“以客为尊”的服务理念。

您可以至服务中心获得保险合同咨询、保险合同内容变更申请、理赔申请及保险产品咨询等服务。



服务时间：

周一至周五，8点30分到17点30分，节假日除外



服务中心地址：

上海 中国（上海）自由贸易试验区世纪大道8号汇丰银行大楼21楼2101单元
邮政编码：200120

北京 中国北京市朝阳区东三环中路5号楼16层07-2、08单元
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浙江 浙江省杭州市江干区钱江路1366号华润大厦A座807单元
邮政编码：310020

2 保险合同服务

您可就个人状况的改变，申请变更保险合同的保障范围；还可以随时通知我们变更您的个人信息资料。

更改保险合同简单方便，您可以联络您的客户经理，或致电我们的**客户服务热线400-820-8363**进行咨询，然后通过以下任何途径办理变更：

■ 填妥应备文档，交由您委托的客户经理办理；或者

■ 亲临我们的客户服务中心办理。

以下列举一些常见变更申请的注意事项，以供参考：

1. 变更通讯地址

■ 我们将按您在投保单上填写的通讯地址定期给您邮寄保险合同信息方面的信函。为了让您能及时获悉，请您在通讯地址改变时及时通知我们。

■ 更改地址手续最简单，除了上面列明的途径外，您还可以直接寄信给我们，清晰写明您的新地址，您需要更改地址的合同编号，并亲笔签名。

2. 保单复效

■ 保险合同条款规定了办理保单复效的时间，请您注意只能在这个时间范围以内才能办理。

■ 我们在审核您的申请时，需要您提供个人健康资料，或有可能需要您配合进行体检。

■ 经审核批准同意，且当您交纳足额的复效所需保险费及相关利息后，您的保险合同即可恢复效力。

3. 犹豫期内退保

■ 在犹豫期内（即自您书面签收保险合同之日起15个自然日内），您有权撤销您的保险合同。对于您选择立即投资的投资连结产品，您可以取回本公司收到合同终止申请书

后的下一个资产评估日的个人账户价值及除资产管理费以外的其他已收取的费用，从个人账户建立日的下一个资产评估日至收到终止合同申请书后的下一个资产评估日之间的投资风险和资产管理费均由您承担；对于其他产品或您选择犹豫期后投资的投资连结产品，我们将退还您所交纳的所有保险费。

- 但如果您、被保险人或受益人曾向我们提出保险金申请，或保险合同是由其他犹豫期已届满的保险合同约定或变更而来的，则您将不能再依据犹豫期的相关约定撤销保险合同。
- 如需在犹豫期内解除保险合同，请您退还保险合同原件和保险费发票，并将您亲笔填写并签署的《保险合同终止申请书》连同您的法定身份证明，一并送返我公司。

4. 犹豫期后退保

- 在犹豫期过后，您仍可在保险合同有效期内随时向我们提出解除保险合同，您需要亲笔填写并签署《保险合同终止申请书》，并将保险合同原件及您的法定身份证明一并交回我公司。我们将按合同中的“合同解除”条款处理。
- 如果您的保险合同存在未偿还的欠款，退保时将扣除未偿还的各项欠款和利息。

5. 年金、生存保险金和满期金的领取方式

- 若您的保险产品的保险责任中包含有年金、生存保险金或满期金，保险金申请人可以在以上保险金产生后申请领取。保险金申请人需要亲笔填写和签署《领取保险款项申请书》或各款项的领取通知书的回执，并将保险金申请人的法定身份证明或其他必须的相关证明（若需要）一并交回我公司。

6. 红利的领取方式

- 若您的保险合同为分红保险合同，您可以在红利产生后申请领取。您需要亲笔填写并签署《领取保险款项申请书》，并将您的法定身份证明一并交回我公司。
- 如果您在投保时未选择红利领取方式，则红利将留存在本公司，按照我公司每年确定的红利累积利率储存生息。
- 在您的分红保险合同的有效期内，我们会根据上一会计年度分红保险业务的实际经营状况确定红利分配方案。**保单红利是不确定的。**

重要提示：

如果有人建议您终止您现有的保险合同而以我公司或其他公司的其他保险计划来取代，我们有责任告诉您：这样做可能会损害您的利益。例如：由于年龄的增加，健康状况的改变可能导致保险费的增加；损失部分或全部的现金价值；重新受到“责任免除”条款的限制等。为了您的保障和利益，您可通过我们的客户服务热线或来访我们的客户服务中心进行了解和评估。

3 理赔

当您需提出理赔申请时，请联系您的客户经理，或致电我们的**客户服务热线 400-820-8363**，我们会协助您按以下步骤提出理赔申请。

1 您需完整填写理赔申请表并参见“理赔所需材料清单”准备相关材料。

2 请将填妥的申请表及所需证明文件按以下途径一并交回我公司。
- 将资料直接交予您的客户经理，或
- 将资料直接交来我公司客户服务中心。

3 当收到填写完整的理赔申请表及所需证明文件后，我们会予以立案并安排理赔人员负责审核。

4 根据我们的理赔服务承诺，我们会尽快完成审核和处理您的理赔申请，并向您及时反馈结果。

我们承诺在理赔过程中：

- 对于不需要调查（注1）或递交补充材料的理赔申请，我公司在收到您提交的完整的理赔申请及材料之后的5个工作日内做出理赔核定并向您反馈理赔结果。
- 对于赔付案件，我公司在做出理赔核定后的10日内履行给付保险金的责任。
- 对于不属于保险责任的案件，我公司在作出核定之日起3日内向被保险人或者受益人发出拒绝赔偿或者拒绝给付保险金通知书。
- 基于已收到的理赔申请材料，经审核如需要递交补充材料，我们将在收到材料之日后的3个工作日内一次性地通知您。

温馨提示：

若您购买的保险产品包括了医疗、意外保障，请注意以下事项：

- 被保险人在就诊时，请先根据保险合同的约定，确认即将就诊的医院是否符合保险合同要求，如果一时无法确定，可致电我公司的客户服务热线咨询。
- 请检查收据、病历上的姓名是否和保险合同、身份证件上被保险人的姓名一致，若相关讯息有误，请及时要求更正。

注1：我们将根据公司的相关规定决定每一个理赔申请是否需要做出理赔调查

理赔所需材料清单：


在提出理赔申请时，申请人或监护人应当填写人身保险理赔申请表，除向保险公司提供保险合同正本及申请人、监护人身份证明外，还需根据不同情况按下表提供有关单证原件：		
理赔项目	应备的文件与单证	文件或单证
身故保险金	1、6	1.身故证明文件（如：有权机关出具的死亡证明等）
意外身故保险金	1、2、6	2.事故相关证明（交通、公安等部门出具）
全残保险金	3、4（根据需要提供）、 6、7（未住院不需提供）	3.伤残鉴定书
意外伤残保险金	2、3、4（根据需要提供）、 6、7（未住院不需提供）	4.丧失劳动能力证明
重大疾病保险金	5（重大疾病恶性肿瘤理赔必需）、6、7（未住院不需提供）	5.病理报告
意外医疗保险金	2、6、7（未住院不需提供）、8	6.完整的门急诊病史资料
住院医疗补偿/住院津贴	6、7、8（只申请津贴，可用复印件）	7.出院小结
		8.医疗费用收据及费用清单
注：此表仅为理赔基本资料要求。如上述资料不足以证明有关情况，本公司将根据理赔具体情况要求申请人或监护人进一步提供相关的证明材料或者要求被保险人体检。		

4 投诉

汇丰人寿致力为您提供最佳的专业服务。如果我们提供的服务仍未能满足您的需要，或您对我们的服务有任何不满，您可以：

亲临我们的客户服务中心或致函我们，我们会安排专门的客户服务人员为您服务。

服务中心地址：

-  **上海** 中国（上海）自由贸易试验区世纪大道8号
汇丰银行大楼21楼2101单元 邮政编码：200120
- 北京** 中国北京市朝阳区东三环中路5号楼16层
07-2、08单元 邮政编码：100020
- 广东** 广东省广州市天河区天河路208号
粤海天河城大厦24层07单元 邮政编码：510620
- 天津** 天津市和平区南京路75号天津国际大厦1108室
邮政编码：300050
- 深圳** 深圳市福田区中心四路1号嘉里建设广场第二座20层04单元
邮政编码：518048
- 浙江** 浙江省杭州市江干区钱江路1366号华润大厦A座807单元
邮政编码：310020



致电我们的客户服务热线：**400-820-8363**



发送电邮至我们的客户服务邮箱 **csinsh@hsbc.com.cn**

我们承诺在收到您的投诉后：

- 1) 我们会遵守首问负责制。
- 2) 我们独立的调查团队会为您的投诉进行有关调查，以客观、公正的态度完成调查。
- 3) 我们会在5个工作日内向您回复投诉处理情况。
- 4) 我们会在投诉处理完成后的3个工作日内邀请您对投诉处理提供意见。

5 其他汇丰人寿保险服务

网上服务

您可以通过访问公司网站 www.hsbcinsurance.com.cn 来了解：

- 汇丰人寿公司概况
- 公司产品简介
- 投资连结产品投资账户单位价格
- 保险合同服务的常见问题
- 客户服务介绍
- 相关申请文件下载

3 常见问题

下文解答您可能会遇到的疑问，作为一般参考之用。

1 问：我的保险合同续期保险费如何交？

答：您只需要在续期保险费到期日前，将续期保险费存入指定的银行账户，我们会通过自动转账方式从您的银行账户直接扣除保险费。逾期未交付的，我们还将提供**60天**的宽限期，并向您的通讯地址发出通知进行相关提醒。

2 问：我的保单丢了，可以再给我补发一份么？

答：可以。如果您是保险合同的投保人，您可以携带您的身份证明前往我们公司的客户服务中心办理保单补发手续。我们会收取**10元**工本费（工本费会定期调整，如有需要，请您致电我们的 **客户服务热线400-820-8363** 进行咨询），为您补发一份保单。

3 问：我想更改交付保费的自动转账账户，该怎么办？

答：您只需交回已填写并亲笔签署的《银行转账授权书》，并附上您的法定身份证明及新账户的复印件，便可办理更改手续。

4 问：我想更改受益人，谁可以成为受益人呢？

答：您或者被保险人可以向我们提出书面申请变更受益人，受益人通常是指被保险人的配偶、子女、父母。您变更受益人时须经被保险人同意。

5 问：如何能尽快获得理赔结果？

答：您在填写理赔申请书时，应尽可能填写真实、准确和完整的信息，提供有效的联系方式，并按要求提供完整的申请资料。您提供的资料越完整，审核时间越短，您就能更快地获得理赔结果。

6 问：如果我要申请保险合同变更或理赔，必须我本人来办理吗？

答：我们建议您本人办理；如果您必须委托他人代为递交申请资料，您需要额外填写并亲笔签署一份委托书，并请委托人带齐您的申请资料以及您和委托人的法定身份证明，我们将会为您办理。



HSBC Life Insurance Company Limited is committed to environmental protection

HSBC Life Insurance Company Limited

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Customer Service Guide



Together we thrive

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- ▶ **If any statement in this guide is inconsistent in meaning between its English and Chinese version, the Chinese version shall always prevail.**

Foreword

We recognize that insurance products and services can quite often appear complicated. Hence, we have prepared this *Customer Service Guide* to help you better understand your insurance policy and how the policy provides you and your beloved dependent with the insurance protection you require.

(Note: This guide book does not constitute any part of your insurance policy. If the information contained in this guide book is not consistent with your insurance policy, the respective contents in your insurance policy shall always prevail.)

1 The Policy Package

Your insurance policy package generally consists of following key documents:

- **The Policy** – This is the document we issue to you after your insurance application is approved. It contains the details of your policy, such as your level of protection, your benefits and protection coverage, premium amount, and the terms and conditions of your policy. A duplicate copy of your insurance application is also attached with the policy.
- **Endorsement(s)** – These are documents we issue to you as the results of you requesting changes to your policy (e.g. mailing address) and upon our completion of processing your requests. Endorsements form a part of your policy package, and should be kept attached to your policy or other certificate as proofs of alternations to your policy.

Your insurance policy contains important information about the particular terms of your insurance coverage, which is unique to you. As such, we recommend that you read through the policy and the associated documents carefully to ensure that there are no errors or omissions with the information, particularly with regard to important information such as the effective date of the policy, exclusions, policy cancellation, and definitions of diseases and dismemberments, etc. **(Please note that if you have purchased multiple insurance products from us, some of the terms and conditions in the insurance policy may vary depending on the particular product.)**

Safekeeping your insurance policy

We recommend that you keep your insurance policy, including endorsements and any other related documents in a safe and accessible place. In case you loss your insurance policy, please contact us as soon as possible to request for a duplicate copy of your policy.

2 Service Guide

1 Contact Us

Customer Service Hotline

If you have any question or need any other assistance regarding your insurance policy, please feel free to call our customer service hotline.



(This number is free of long-distance charges, both for dialing from a fixed line and mobile phone.)
(If you call us from out of Mainland China, please dial the international access code for the country overseas and then "86" before dial 400-820-8363.)

You can obtain the following information through our Customer Service Hotline:

- Information about our company
- Information about our products
- Inquiries about your insurance policy
- Unit prices of the investment accounts of our investment-linked products
- Inquiries on other services

Staff service hours:

8.30 am to 8.30 pm, Monday to Friday, except for holidays.

If you call before or after our working hours or during holidays, please leave a voice mail. We will get back to you within one working day.

Customer Service Center

Our customer service center is staffed with professional customer service personnel. We will ensure that your inquiries are handled and answered through a single point of contact, so that your inquiries are effectively followed through without the hassle of needing to speak to multiple persons.

At our service center, you will be able to enquire about your insurance policy, alter your policy, make a claim, enquire about our products, and etc.



Service hours:

8.30 am to 5.30 pm, Monday to Friday, except for holidays.



Address:

Shanghai Unit 2101 of 21/F, HSBC Building,
8 Century Avenue, China (Shanghai) Pilot
Free Trade Zone, Shanghai, 200120, China

Beijing Unit 07-2&08, 16/F, Fortune Financial
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Guangdong Unit 07, 24/F, Teem Tower,
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Tianjin Unit 1108, Tianjin International Building,
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Tianjin, 300050, China

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Zhejiang Unit 807, Tower A, China Resources Plaza,
No. 1366 Qianjiang Road, Jianggan District,
Hangzhou, Zhejiang Province , 310020,China

2 Policy Servicing

You can apply to change your protection coverage due to the changes in your personal circumstances. You can also make changes to your personal information at any time as necessary.

To make these changes, you can first contact your relationship manager or our customer service hotline to check the detail steps, then submit your request for changes through any of the following channels:

- Ask your relationship manager to submit the request by providing him/her the completed applications and necessary documents, or
- Come to our customer service center where our staff will help you complete the change application.

Below are tips about some common change requests for your reference:

1. Updating your mailing address

- Correspondences about your policy are sent to the address you have given in your insurance application. To ensure that you continue to receive the correspondences timely, please inform us as soon as you change your mailing address.
- Changing your mailing address is easy. In addition to the above mentioned channels, you can also submit your request by mail to our customer service center specifying the new address and the policy number(s) of your insurance policy(ies) to which the new address should be applied. Please note that the mail must carry your signature.

2. Reinstating your policy

- As stated in the terms and conditions of the policy, reinstatement request can only be done within a specified time period.
- Applying for reinstatement will require you to provide information about your health conditions, or may require you to undertake physical examinations.
- Your policy will be reinstated after we have reviewed and approved your request, and upon your payment of the overdue and outstanding premium and related interest.

3. Cancelling your policy within the cooling-off period

- You can cancel your policy within the cooling-off period (i.e. 15 calendar days from the date of you signing the acknowledgement of your policy). If you have chosen to make initial investment immediately for your unit-linked product, upon cancellation, you will receive a refund of your personal account value at the next Asset Evaluation Date following our receipt of your cancellation request, plus any collected charges other than asset charges. For such scenario, you shall bear all investment risks and asset charges in the period starting from the next Asset Evaluation Date upon opening of your personal account to the next Asset Evaluation Date following our receipt of your cancellation request. While for either a non-unit-linked product or a unit-linked product with instruction to make initial investment after the cooling-off period, upon cancellation, you will receive a full refund of the premium you have paid.
- However if you, the insured or the beneficiary have raised a claim, or if the current policy is derived from another insurance policy for which the cooling-off period has already expired, then you cannot cancel your policy based on the provision for cooling-off period.
- To cancel your policy within the cooling-off period, you should return the policy to us together with the original policy, invoice of the premium, your identity certificate and the "Policy Termination Application Form" filled and signed.

4. Cancelling your policy after the cooling-off period

- After the cooling-off period, you still may cancel your policy at any time during its effective period. To cancel your policy, you should return the original policy to us together with your identity certificate and the "Policy Termination Application Form" filled and signed. We will handle your application in accordance with the surrender clause in your policy.
- If your policy involves any unpaid loan, we will deduct the outstanding amount and the respective interest.

5. Withdrawing annuity, living benefits and maturity benefits

- You may apply for annuity, living benefits or maturity benefits when those start in your policy. You should return the filled "Insurance Benefit Withdrawal Application Form" or the receipt of the benefit notice with your signature to us together with your identity certificate or other documents (if necessary) when you come to apply for your benefits.

6. Withdrawing dividend

- You may apply for dividend when it is allocated. Please provide us with the "Insurance Benefit Withdrawal Application Form" with your signature and your identity certificate for withdrawing dividend.
- We hold any dividends if you didn't select the dividend allocation options when applied for the policy. The dividends will be deposited and will accrue interest according to the accumulated interest rate we confirm each year.
- While the policy is in force, we determine the annual allocation of the dividends based on the actual operating performance of our insurance business in the previous fiscal year. POLICY DIVIDEND IS NOT GUARANTEED.

Tips:

If you are suggested by anyone to cancel your current policy, and replace it with another insurance plan either offered by us or by another insurance company, please be reminded that this could impair your interest. For examples, you could possibly be required to pay extra premium due to the increase of your age or change of your health status; suffer a loss in cash value of your policy; or be again subject to some exclusion clauses. To protect your benefit, please feel free to call our service hotline or visit our customer service centers in case of doubts.

3 Claims

When you need to file a claim on your insurance policy, please either contact your relationship manager directly or contact us on our **Customer Service Hotline 400-820-8363**. We will guide you through the following steps to file your claim request:

- 1 Complete the claim application form and provide the required documents as specified in the "Documents and Certificates Required for Claims" table below.
- 2 Submit all documents either via your relationship manager, or directly to our Customer Service Centers.
- 3 Upon receipt of your documents, we will register your claim and initiate the claim process.
- 4 We will assess and process your claim request, and inform you of the result timely as per our claims service commitments.

Our Claims Service Commitments:

- For claim requests that do not require investigation (see note 1) or additional supporting materials, we will advise you the claim decision within five working days after all claim documents are received.
- For claim requests with approved claim payments, we will pay the approved claim proceeds within ten days after the claim decision is made.
- For claim requests which have been assessed to be not within the respective insurance coverage, we will send out the decline notice to the insured or the beneficiary within three days after the claim decision is made.
- For claim requests which have been assessed to require additional supporting materials based on the documents we have received, we will notify you to provide the required materials in a single comprehensive notification within three working days after claim documents are received.

Note 1: We shall determine if investigation is required for each claim request according to relevant guidelines of our company.

Warm Reminder:

If your insurance policy includes coverage on medical and/or accidental protections, please take note of the following:

- When seeking medical treatment, you should make sure that the hospital you intend to visit is eligible to provide the treatment according to your insurance policy. If you are uncertain about this, please call our Customer Service Hotline for enquiry.
- Please check to ensure that the name on the hospital receipt and medical reports is identical to that of the insured as in the policy and on the related identity document. Please make prompt corrections if there are any errors.

Documents and Certificates Required for Claims

When making an insurance claim, the applicant /guardian should complete the Life Insurance Claim Form. In addition to providing the original Insurance Policy and IDs of the applicant and the guardian, the applicant should also provide other required original documents as described below:


Claim Item	Documents and Certificates Required	Documents or Certificates
Death benefit	1、 6	1. Death certificate (Such as: death certificate issued by the authority departments, etc.)
Accidental death	1、 2、 6	2. Proof of incident (issued by traffic, public security and/or other departments)
Total disability	3、 4 (when necessary) 、 6、 7 (inapplicable if not hospitalized)	3. Disability assessment certificate
Accidental disability	2、 3、 4 (when necessary) 、 6、 7 (in- applicable if not hospitalized)	4. Certificate of loss of labor ability
Major illnesses	5 (mandatory if claim for malignant tumor under major illnesses) 、 6、 7 (inapplicable if not hospitalized)	5. Pathological report
Accidental medical reimbursement	2、 6、 7 (inapplicable if not hospitalized)、 8	6. Complete out-patient and emergency treatment record
Hospitalization claim/subsidy	6、 7、 8 (Photocopy is acceptable if applying for subsidy only)	7. Hospital discharge summary
		8. Medical expense receipt and expense list

Note: This table indicates only the general requirements of documents required for making insurance claims. In situations where the documents provided do not constitute sufficient information for the relevant claim situations, we shall request you to provide more relevant materials, and/or require the insured to undertake necessary physical examinations.

4 Complaint

While at HSBC Life Insurance we always strive to provide the best possible level of service, you may sometimes feel dissatisfied with our services. If you would like to complain about the service you have received, you can do so via the following channels:

Visit our Customer Service Center in person or send a mail to us:

	Shanghai	Unit 2101 of 21/F, HSBC Building, 8 Century Avenue, China (Shanghai) Pilot Free Trade Zone, Shanghai, 200120, China
	Beijing	Unit 07-2&08, 16/F, Fortune Financial Center, No. 5 Dongsanhuan Zhong Road, Chaoyang District, Beijing 100020, China
	Guangdong	Unit 07, 24/F, Teem Tower, No.208 Tianhe Road, Tianhe District, Guangzhou, 510620, China
	Tianjin	Unit 1108, Tianjin International Building, No. 75 Nanjing Road, Heping District, Tianjin, 300050, China
	Shenzhen	Unit 04, 20/F, Tower Two, Kerry Plaza, 1 Zhongxinsi Road, Futian District, Shenzhen, 518048, China.
	Zhejiang	Unit 807, Tower A, China Resources Plaza, No. 1366 Qianjiang Road, Jianggan District, Hangzhou, Zhejiang Province, 310020, China



Call our Customer Service Hotline on 400-820-8363



Contact us via email at: csinsh@hsbc.com.cn

Our Service Commitments:

- 1) Your complaint will be handled via a single point of contact. The staff member who contacts you initially will follow through your complaint and communicate with you.
- 2) Your complaint will be investigated and assessed by an independent investigation team objectively and fairly.
- 3) We will report to you the progress of your complaint within five working days.
- 4) We will collect feedback from you within three working days after the complaint case is concluded.

5 Other Insurance Services

Online service

You can visit our website at www.hsbcinsurance.com.cn for the following information:

- Information about our company
- Information about our products
- Unit prices of the investment accounts of our investment-linked products
- Frequently-asked questions (FAQs) with respect to policy servicing
- Information about our customer services
- Download of various application forms.

3 Frequently Asked Questions

Below are the answers for the questions you may encounter for your reference.

1 Q: How should I pay the renewal premium for my policy?

A: All you need to do is to deposit the renewal premium into the bank account you have nominated for paying premium before the premium due date, so that the premium can be collected via autopay. If you are unable to pay the premium on time, we will offer you a 60-day grace period and remind you by sending a notification to your mailing address.

2 Q: Will I be re-issued a policy if I lost it?

A: Yes. If you are the policyholder, you can visit our Customer Service Center (bring along your identity certificate) to have the insurance policy re-issued. Please note that the printing charge is RMB10 (This printing charge may change. You can call our **Customer Service Hotline 400-820-8363** for updated information).

3 Q: I pay my premium by autopay. What should I do if I want to change the account for the autopay?

A: Please complete Autopay Authorization Application Form, and send it to us together with a copy of the new account card and your identity certificate. We will change your autopay account accordingly.

4 Q: I want to change the policy beneficiary, who are eligible to be the beneficiary of my insurance policy?

A: You or the insured can apply for changing the beneficiary, whom usually referring to the insured's spouse, children or parents. The change requested by you must obtain the insured's consent.

5 Q: How can I expedite the claim process?

A: You should file the application form with all truly, accurate and complete information, provide us with all supporting documents as required. The more complete the information you provide, the less time will be needed for the claim assessment and the sooner you will obtain the claim result.

6 Q: Should I come in person to apply for a claim or update my information?

A: We suggest you come in person. When you are not available to come, you may entrust others representative. Please provide us with the document "power of attorney" filed and signed by you, other application documents and both your and your agent's identity certificate is must.