

# HSBC Jia Bei Guan Ai Whole Life Major Illness Insurance

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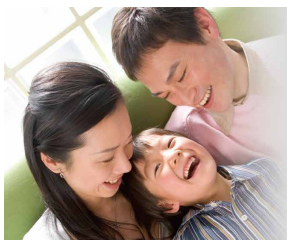
This promotional material is for reference only. For specifics, please refer to the policy contract clauses. In case of discrepancies, the insurance contract shall prevail.

'We' and 'The Company' in this brochure refer to HSBC Life Insurance Company Limited.



**HSBC**  
Life

MIC-1812



## Product Features

### Healthy body

is so important to a human being as it is usually regarded as

- ✓ the capital for career development
- ✓ the precondition of financial stability
- ✓ the foundation of family harmony
- ✓ the source of life happiness

HSBC Jia Bei Guan Ai Whole Life Major Illness Insurance could provide 'LIFE LONG' protection by covering 'HUNDRED' kinds of illness and the insurance benefit features with 'MULTIPLE', 'EXTRA' and 'THOUGHTFUL' care.

Choosing HSBC Jia Bei Guan Ai Whole Life Major Illness Insurance and making a promise of illness risk protection to yourself and your family.

#### 'LIFE LONG' protection

The coverage period of this Policy is whole of life, which could free you from worrying about to be insured after being old which has high incidence of illness.

#### 'HUNDRED' kinds of illness coverage

During the whole policy effective term, the product covers 100 kinds of illness, which consist of 12 kinds of Early Stage of Illness and 88 kinds of General Major Illness. In addition, the product also covers 6 kinds of Specific Juvenile Major Illness to strengthen the illness risk protection for the kids under the age of 18.

(Please refer to table 1 for list of Early Stage of Illness and table 2 for list of Major Illness respectively)

#### 'MULTIPLE' care of Major Illness

This product divides 88 kinds of General Major Illness and 6 kinds of Specific Juvenile Major Illness into three groups. The Major Illness Benefits could be paid up to 3 times given the major illness which insured occurs complies with the contract.

The remaining payable premium will be waived upon the payment of the First Major Illness Benefit.

(Please refer to table 2 for List of Major Illness Groups)

#### 'EXTRA' care of Additional Benefit to Specific First Major Illness

If the major illness which the insured occurs for the first time during policy effective term complies with the definition of specific illness stipulated in the contract, we will pay the Additional Benefit to Specific First Major Illness.

#### 'THOUGHTFUL' care of other protections

This product also provides the Death Benefit, Total Permanent Disability Benefit or Terminal Stage of Illness Benefit as agreed in Insurance Contract.



# Brief on Insurance Benefits

## Early Stage of Illness Benefit

If the insured occurs the Early Stage of Illness as agreed in the Insurance Contract after the Waiting Period, we will pay 'Early Stage of Illness Benefit' to the insured which equals to 20% of Basic Sum Assured of the Insurance Contract when the Early Stage of Illness is diagnosed. Early Stage of Illness Benefit will be paid only one time.

## Major Illness Benefit

Major Illness Benefit will be paid up to 3 times, namely 'the First Major Illness Benefit', 'the Second Major Illness Benefit' and 'the Third Major Illness Benefit'. If the insured occurs the Major Illness as agreed in the Insurance Contract after the Waiting Period, for each Major Illness occurring we will pay the insured the Basic Sum Assured of the Insurance Contract when such Major Illness is diagnosed.

Cash Value of the Insurance Contract will be decreased to ZERO once the First Major Illness Benefit is paid, and at the same time the remaining payable premium afterwards will be waived.

The Second Major Illness Benefit must satisfy the following conditions: after we pay the First Major Illness Benefit, the insured for the first time has symptoms or physical sign of any Major Illness within the groups other than the group of the first major illness after 365 days from the date the first major illness was diagnosed, and is diagnosed by a Specialist with such major illness as agreed in the Insurance Contract for the first time as well.

The Third Major Illness Benefit must satisfy the following conditions: after we pay the Second Major Illness Benefit, the insured for the first time has symptoms or physical sign of any Major Illness within the group other than the groups of the first major illness and the second major illness after 365 days from the date the second major illness was diagnosed, and is diagnosed by a Specialist with such major illness as agreed in the Insurance Contract for the first time as well.

## Additional Benefit to Specific First Major Illness

We will provide extra benefit in addition to the First Major Illness Benefit under any of the following two scenarios:

- (1) If the insured is diagnosed by a Specialist with the Major Illness which is in scope of Malignant Tumor as agreed in the Insurance Contract (i.e. type A1 as listed in Major Illness) for the first time after the Waiting Period, and in the meantime the malignant tumor is originally grown in the male testes, penis, prostate or female uterus, cervix, breast, ovaries, fallopian tubes and vagina; or,
- (2) If the insured is diagnosed by a Specialist with the Major Illness which is in scope of the Specific Juvenile Major Illness as agreed in the Insurance Contract for the first time before reaching the age of 18 and after the Waiting Period;

For above scenario (1), we will pay 'Benefit of the Specific Malignant Tumor'; for above scenario (2), we will pay 'Benefit of the Specific Juvenile Major Illness'. Each benefit equals to 20% of Basic Sum Assured of the Insurance Contract when the corresponding major illness is diagnosed. Additional Benefit to Specific First Major Illness will be paid only one time.

## Death Benefit, Total Permanent Disability Benefit, Terminal Stage of Illness Benefit

- If the insured dies, becomes Total Permanent Disability or is diagnosed by a Specialist with the Terminal Stage of Illness as agreed in the Insurance Contract upon or after the age of 18, we will pay 'Death Benefit', 'Total Permanent Disability Benefit' or 'Terminal Stage of Illness Benefit' respectively which equals to the Basic Sum Assured of the Insurance Contract upon the corresponding insurance event occurring.
- If the insured dies, becomes Total Permanent Disability or is diagnosed by a Specialist with the Terminal Stage of Illness as agreed in the Insurance Contract before reaching the age of 18, we will pay the greater one of the following as 'Death Benefit', 'Total Permanent Disability Benefit' or 'Terminal Stage of Illness Benefit' respectively:
  - 1) Cash Value of the Basic Sum Assured of the Insurance Contract upon the corresponding insurance event occurring on the insured;
  - 2) Total paid premium of the Insurance Contract upon the corresponding insurance event occurring on the insured.

### Notes:

- The 90 days from 24:00 of the Insurance Contract's effective date and the 90 days from 24:00 of latest policy reinstatement date are Waiting Period of the Early Stage of Illness Benefit, Major Illness Benefit and Additional Benefit to Specific First Major Illness.
- We will not pay Early Stage of Illness Benefit if any of the following situations occurs:
  - 1) If the insured is diagnosed with any of Major Illness under Insurance Contract at first and later diagnosed with Early Stage of Illness for the first time;
  - 2) When the insured is diagnosed with any Early Stage of Illness, the illness status also satisfies the definition of Major Illness as agreed in the Insurance Contract.
- Total Permanent Disability Benefit will be paid only one time even if the insured suffers from more than one Total Permanent Disability in the same event.
- We will be only liable to pay one of the following four benefits, whichever occurred first: the First Major Illness Benefit, Death Benefit, Total Permanent Disability Benefit and Terminal Stage of Illness Benefit as agreed in the Insurance Contract.
- Please refer to the insurance contract clauses for the issues not covered herein.



## List of Illness

The definition of Early Stage of Illness and Major Illness listed in this page will be set out in the insurance contract.

Table 1: List of Early Stage of Illness

1	Very early stage malignant tumor or malignant lesions	5	Severely impaired vision	9	Coronary intervention surgery
2	Small area III degree burn	6	Chronic liver failure decompensated	10	Thoracoscopic coronary artery bypass surgery
3	Chronic renal insufficiency	7	Mild cerebral stroke	11	Heart valve intervention surgery
4	Pituitary tumor, brain cyst, cerebral aneurysm, and cerebral hemangioma	8	Atypical acute myocardial infarction	12	Intra-aortic surgery

Table 2: List of Major Illness Group

	Group A	Group B	Group C
General Major Illness	1 Malignant tumor	1 Benign brain tumor	1 Human immunodeficiency virus infection caused by blood transfusion
	2 Major organ transplantation or hematopoietic stem cell transplantation	2 Binocular deafness	2 Severe rheumatoid arthritis
	3 End-stage renal disease (or chronic renal failure uremic stage)	3 Blindness	3 Severe chronic constrictive pericarditis
	4 Lack of multiple limbs	4 Paralysis	4 Severe myocarditis
	5 Acute or subacute severe hepatitis	5 Severe brain injury	5 Acute myocardial infarction
	6 Serious III degree burn	6 Need for external drainage of acquired brain edema	6 Coronary artery bypass grafting (or coronary artery bypass grafting)
	7 Diffuse intravascular coagulation	7 Polio	7 Heart valve surgery
	8 Heavy aplastic anemia	8 Multiple brachial plexus root avulsion	8 Severe primary pulmonary hypertension
	9 Chronic liver failure decompensated	9 Corrective surgery for primary scoliosis	9 Aortic surgery
	10 Systemic lupus erythematosus	10 Systemic myasthenia gravis	10 Primary cardiomyopathy
	11 Systemic sclerosis	11 Sequelae of encephalitis or meningitis sequelae	11 Infective endocarditis
	12 Severe Crohn's disease	12 Locked in syndrome	12 Human immunodeficiency virus infection due to occupational relationships
	13 Pheochromocytoma	13 Severe Alzheimer's disease	13 Severe coronary atherosclerotic heart disease
	14 Severe ulcerative colitis	14 Dementia with Levy bodies	14 Eisenmenger syndrome
	15 Acute necrotizing pancreatitis	15 Cortical basal ganglia degeneration	15 Severe III degree atrioventricular block
	16 Chronic recurrent pancreatitis	16 Severe Parkinson's disease	
	17 Primary sclerosing cholangitis	17 Cerebral stroke sequelae	
	18 Necrotizing fasciitis	18 Severe motor neuron disease	
	19 Chronic adrenocortical failure	19 Loss of language ability	
	20 Fanconi syndrome	20 Muscular dystrophy	
	21 Chronic respiratory failure	21 Multiple sclerosis	
	22 Elephantiasis	22 Mad cow disease	
	23 Pneumocystis pneumonia	23 Creutzfeldt-Jakob disease	
	24 Severe gas gangrene	24 Progressive multifocal leukoencephalopathy	
	25 Ebola virus infection	25 Vascular dementia	
	26 Small bowel transplantation	26 Dementia with frontal lobe	
	27 Hemorrhagic dengue fever	27 Spinocerebellar degeneration	
	28 Severe hemophilia A and B	28 Subacute sclerosing panencephalitis	
	29 Severe myelodysplastic syndrome	29 Severe adrenoleukodystrophy	
	30 Wet age-related macular degeneration	30 Bacterial cerebrospinal meningitis	
	31 Severe pulmonary heart disease	31 Amyotrophic (spinal cord) lateral sclerosis	
	32 Pancreas transplantation	32 Deep coma	
	33 Severe autoimmune hepatitis	33 Non-Alzheimer's disease-induced severe dementia	
	34 Myelofibrosis	34 Progressive supranuclear paralysis	
	35 Severely acquired or secondary alveolar proteinosis	35 Loss of one limb and one eye	
	36 Pulmonary lymphangiomyomatosis	36 Ruptured cerebral aneurysm clip surgery	
	37 Hepatolenticular degeneration (Wilson disease)	37 Severe meningitis	
	38 Severe encephalitis	16 Juvenile rheumatoid arthritis (Steal disease)	
	39 Polio	17 Kawasaki disease (with coronary artery aneurysm) / (with heart damage)	
Specific Juvenile Major Illness			



# Application Process and Rule

## Application Process

### Step 1

Decide the Basic Sum Assured according to your actual need on illness risk protection

### Step 2

Choose the premium payment term according to your financial situation

### Step 3

Choose the suitable premium payment mode: Annually or Monthly payment

Note: if the Basic Sum Assured you apply exceed the non-medical limit, the insured needs to have a medical check.

## Application Rule

### 1. Premium payment term and the issue age of the insured

Premium Payment Term	Issue Age of the Insured
5 years	30 days to age 65
10 years	30 days to age 60
20 years	30 days to age 50
Pay to age 55	age 18 to age 50
Pay to age 60	age 18 to age 55

### 2. Premium payment mode: Annually or Monthly payment



## Example

### Example Case

Mr. Feng who is 35 years old, takes the position of manager in a corporation and has a son and a daughter in his family. Mr. Feng feels he has the great responsibility for affording the family, so in one hand he pays much attention to keep body healthy and in the other hand, he also considers to take precautions to mitigate the financial risk in the event he occurs the critical illness. Then he purchases a policy of 'HSBC Jia Bei Guan Ai Whole life major illness insurance' with basic sum assured of RMB 1million, coverage period of whole of life and payment term of 20 years. The annual premium of the policy is RMB 44, 110.

If Mr. Feng will pay the installment premium as agreed by insurance contract, he can have the protection as followings:

1	Early Stage of Illness Benefit	RMB 200,000
2	First Major Illness Benefit	RMB 1 million Cash Value of the policy will be decreased to ZERO once this Benefit is paid, and at the same time the remaining payable premium will be waived afterwards.
3	Second Major Illness Benefit	RMB 1 million
4	Third Major Illness Benefit	RMB 1 million
5	Additional Benefit to Specific First Major Illness (Benefit of the Specific Malignant Tumor)	RMB 200,000
6	Death Benefit	RMB 1 million
7	Total Permanent Disability Benefit	RMB 1 million
8	Terminal Stage of Illness Benefit	RMB 1 million

#### Notes:

- We will be only liable to pay one item of (2), (6), (7) and (8) above, whichever occurred first.
- For item (1), (2), (3) or (5) above, after each benefit is paid, the corresponding coverage is terminated and the insurance contract will continue to be effective; for item (4), (6), (7) or (8) above, the insurance contract will be terminated after payment of any of the benefit.
- The payment of each item above shall comply with the insurance contract regarding insurance benefit and application of benefits.

In summary:

The maximum amount of the insurance benefit which Mr. Feng may possibly obtain is RMB 3.4 million, i.e. the sum up of above four items of (1), (2), (3) and (4).

The minimum amount of the insurance benefit which Mr. Feng could obtain at least is RMB 1 million, i.e. the single payment for any of above items of (2), (6), (7) or (8).



## Example

Please refer to the following table for detailed insurance benefit illustrations:

Policy Year	Age	Premium of the Year	Early Stage of Illness Benefit	Multiple Claims of Major Illness Benefits	Additional Benefit to Specific First Major Illness		Death Benefit/ Total Permanent Disability Benefit/Terminal Stage of Illness Benefit	Surrender Payment
				The First/The Second/The Third Major Illness Benefit	Benefit of the Specific Malignant Tumor	Benefit of the Specific Juvenile Major Illness		Cash Value
1	36	44,110	200,000	1,000,000	200,000	-	1,000,000	6,240
2	37	44,110	200,000	1,000,000	200,000	-	1,000,000	20,200
3	38	44,110	200,000	1,000,000	200,000	-	1,000,000	40,670
4	39	44,110	200,000	1,000,000	200,000	-	1,000,000	62,150
5	40	44,110	200,000	1,000,000	200,000	-	1,000,000	88,570
6	41	44,110	200,000	1,000,000	200,000	-	1,000,000	116,270
7	42	44,110	200,000	1,000,000	200,000	-	1,000,000	145,280
8	43	44,110	200,000	1,000,000	200,000	-	1,000,000	175,600
9	44	44,110	200,000	1,000,000	200,000	-	1,000,000	207,260
10	45	44,110	200,000	1,000,000	200,000	-	1,000,000	240,280
15	50	44,110	200,000	1,000,000	200,000	-	1,000,000	427,230
20	55	44,110	200,000	1,000,000	200,000	-	1,000,000	659,870
25	60	-	200,000	1,000,000	200,000	-	1,000,000	728,810
30	65	-	200,000	1,000,000	200,000	-	1,000,000	797,930
35	70	-	200,000	1,000,000	200,000	-	1,000,000	863,660
40	75	-	200,000	1,000,000	200,000	-	1,000,000	914,160
45	80	-	200,000	1,000,000	200,000	-	1,000,000	953,360
50	85	-	200,000	1,000,000	200,000	-	1,000,000	981,110
55	90	-	200,000	1,000,000	200,000	-	1,000,000	991,730
60	95	-	200,000	1,000,000	200,000	-	1,000,000	991,140
65	100	-	200,000	1,000,000	200,000	-	1,000,000	986,610
70	105	-	200,000	1,000,000	200,000	-	1,000,000	1,000,000

### Important Notes:

- A) If the insured suffers from or is diagnosed with any of the Early Stage of Illness or the Major Illness as agreed in the Insurance Contract within Waiting Period, we will return the total paid premium to you with no interest, and at the same time the Insurance Contract will be terminated. If the insured suffers from any of the Early Stage of Illness or the Major Illness due to an accidental event as agreed in the Insurance Contract, the corresponding benefits will not be subject to the Waiting Period.
- B) Premium of the Year listed in the table assumes that the First Major Illness Benefit is not paid. If the insured is diagnosed with first major illness and the First Major Illness Benefit is paid during the premium payment period, the remaining payable premium after the date of diagnosis of first major illness will be waived.
- C) Once Early Stage of Illness Benefit is paid, this coverage will be terminated and the Insurance Contract will continue to be effective.
- D) **Major Illness Benefit will be paid up to 3 times.** Once the First Major Illness Benefit or the Second Major Illness is paid, the corresponding coverage will be terminated and the Insurance Contract will continue to be effective. Once the Third Major Illness is paid, the Insurance Contract will be terminated.
- E) Second Major Illness Benefit must satisfy the following conditions: after we pay the First Major Illness Benefit, the insured for the first time has symptoms or physical sign of any Major Illness within the groups other than the group of the first major illness **after 365 days from the date the first major illness was diagnosed**, and is diagnosed by a Specialist with such major illness as agreed in the Insurance Contract for the first time as well; Third Major Illness Benefit must satisfy the following conditions: after we pay the Second Major Illness Benefit, the insured for the first time has symptoms or physical sign of any Major Illness within the groups other than the groups of the first major illness and the second major illness **after 365 days from the date the second major illness was diagnosed**, and is diagnosed by a Specialist with such major illness as agreed in the Insurance Contract for the first time as well.
- F) Benefit of the Specific Malignant Tumor will be paid only one time. Once this benefit is paid, this coverage will be terminated and the Insurance Contract will continue to be effective.
- G) **The company will be only liable to pay one of the following four benefits, whichever occurred first: the First Major Illness Benefit, Death Benefit, Total Permanent Disability Benefit and Terminal Stage of Illness Benefit as agreed in the Insurance Contract.** The Insurance Contract will be terminated once any one of Death Benefit, Total Permanent Disability Benefit or Terminal Stage of Illness Benefit has been paid.
- H) Cash Value listed in the table are the values of policy-year-end, assuming the First Major Illness Benefit is not paid in that policy year. **Cash Value of the Insurance Contract will be decreased to ZERO once the First Major Illness Benefit is paid.**

# Company Introduction

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Headquartered in Shanghai, HSBC Life Insurance Company Limited is a 50-50 joint venture between HSBC Insurance (Asia) Limited and The National Trust Ltd. with a registered capital of RMB 1025 million. HSBC Life offers a comprehensive range of insurance solutions to our customers covering protection, retirement, children's education, wealth growth and management and legacy planning.

HSBC life Insurance Company Limited offers comprehensive and professional protection solutions and service to both individual and corporate customers.

HSBC Life Insurance is a customer-focused company, dedicated to developing and providing innovative and unique products based on our understanding of the market and the needs of our customers.

We recognize that insurance is as much about your feelings as your finances and possessions.

## Notes

1. **From the date of signing receipt of the policy, you will have 15 calendar days cooling off period.** If for any reason you are not happy with the plan, you can cancel your Policy within the cooling off period. Upon the cancellation, you will receive a full refund of all paid premiums, **Surrender of the Policy after Cooling-off Period will cause financial loss.**
2. This product introduction is for reference only. For detailed clauses and **exemption from liabilities**, please refer to the policy contract which shall prevail in case of discrepancy.
3. In the event of difference arising between the Chinese version and the English version of this product introduction, the Chinese version shall prevail.

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