



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.



Nationwide Customer
Service Hotline
400-820-8363

(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 18/F HSBC Building, Shanghai ifc,
8 Century Avenue, China (Shanghai) Pilot
Free Trade Zone, 200120, China

Beijing Unit 1102, 11/F, Tower A of Beijing IFC,
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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.

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** 18/F HSBC Building, Shanghai ifc, 8 Century Avenue, China (Shanghai) Pilot Free Trade Zone, 200120, China
 - Beijing** Unit 1102, 11/F, Tower A of Beijing Ifc, No.8 Jianguomenwai Avenue, Chaoyang District, Beijing, 100022, 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.
-  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.