

Additional protection

Accidental Death and Dismemberment Benefit for HSBC Comprehensive Critical Illness Protection Plan

Are you eligible for this benefit?

- You may opt for this benefit if the Life Insured is between the Age* of 5 and 60.

What does it cover?

- If the Life Insured dies or suffers major dismemberment as a result of an accident, we will pay a percentage of the Protection Amount. Please refer to the protection table below.
- Total payment made under this benefit shall not exceed 100% of the Protection Amount.
- This also covers less severe dismemberment, such as loss of a finger.
- This cover lasts until the Life Insured reaches the Age[▲] of 65.

Accidental Death or Dismemberment	% of Protection Amount	Accidental Death or Dismemberment	% of Protection Amount
1 Accidental Death	100%	14 Loss of fingers (other than the thumb) <ul style="list-style-type: none"> three right joints two right joints one right joint three left joints two left joints one left joint 	10% 8% 5% 8% 5% 2%
2 Permanent and incurable paralysis of all limbs	100%		
3 Loss of sight of both eyes	100%		
4 Total and permanent disability	100%		
5 Loss of two limbs	100%	15 Loss of toes <ul style="list-style-type: none"> all – one foot great – both joints great – one joint 	15% 5% 3%
6 Loss of speech and hearing	100%		
7 Loss of sight of one eye	50%		
8 Loss of one limb	50%	16 Shortening of a leg by at least 5cm	8%
9 Loss of hearing in <ul style="list-style-type: none"> both ears one ear 	75% 15%		
10 Loss of speech	50%	17 Full thickness skin destruction due to burns: Damage as a percentage of total body surface area <ul style="list-style-type: none"> equal to or greater than 10% but less than 15% equal to or greater than 15% but less than 20% equal to or greater than 20% 	50% 75% 100%
11 Loss of four fingers and thumb in <ul style="list-style-type: none"> right hand left hand 	70% 50%		
12 Loss of four fingers (other than the thumb) in <ul style="list-style-type: none"> right hand left hand 	40% 30%		
13 Loss of one thumb in <ul style="list-style-type: none"> both right joints one right joint both left joints one left joint 	30% 15%		

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What is the premium payment period? • The premium payment period is the same as Basic Plan or until termination of this benefit (whichever is earlier). You should pay the premium for the entire premium payment term. Any delay or missing of the payment of premiums due may lead to policy lapse and the amount, if any, you get back may be significantly less than what you have paid.

How is the premium of this benefit determined? • The premium is determined according to the Life Insured's Age[▲], the premium payment period and the Protection Amount of this benefit.

What doesn't it cover? No benefit will be paid if the death or dismemberment results directly or indirectly from any of the following:

- (a) suicide or trying to commit suicide, while sane or insane;
- (b) wilful self-inflicted injury;
- (c) engaging in hazardous sports (including mountaineering necessitating the use of ropes or guides, pot-holing, parachuting, skin-diving or other underwater pastimes, winter sports, racing of any kind other than on foot, steeple chasing or polo), other than those stated in the application;
- (d) taking or absorbing, accidentally or otherwise, any drug, medicine, sedative or poison, except as prescribed by a Registered Medical Practitioner;
- (e) inhaling any gas or fumes, accidentally or otherwise, except accidentally in the course of duty;
- (f) physical or mental infirmity, or any disease;
- (g) committing or trying to commit a criminal offence;
- (h) war or any act incidental to war. The word "war" includes any war, declared or undeclared, including civil war and guerrilla war, or any other conflict involving any country's armed forces or any force of an international body;
- (i) service in the armed forces, or any auxiliary civilian force, of any country at war; or service in any force of an international body; or
- (j) entering, operating, or servicing, riding in or on, ascending or descending from any kind of device designed for flight in or beyond the earth's atmosphere except while the Life Insured is a passenger or air crew in an aircraft operated by a commercial passenger airline on a regular scheduled passenger trip over its established passenger route.

What is the termination condition? This Accidental Death and Dismemberment Benefit will automatically terminate from the earliest of the following dates and the premium for this Accidental Death And Dismemberment Benefit shall cease to be payable:

- (a) the time this Policy terminates, expires, lapses or is surrendered;
- (b) on the payment of a total amount of 100% of the Protection Amount of this Accidental Death and Dismemberment Benefit; and
- (c) on the Policy Anniversary at which the Life Insured's Age[▲] is 65.

Important notes

- A claim must be submitted within 90 days following death or dismemberment.
- Inflation risk — cost of living is likely to be higher in the future than it is today due to inflation, therefore you may receive less from the policy in real term in the future even if the Company meets all of its contractual obligations.

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* Subject to the range of issue age of the Basic Plan to which this benefit is attached. Age means your age at your next birthday.

▲ The Policy anniversary at which the Life Insured reaches the specified age based on age at next birthday.

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Premium Payment Period	Issue Age*
Single Premium or 3-year or 5-year or 10-year	Age* of 5 to Age* of 60
20-year	Age* of 5 to Age* of 50
15-year	Age* of 5 to Age* of 55

Important notes:

1. HSBC Life (International) Limited ("the Company") is incorporated in Bermuda with limited liability, and is one of the HSBC Group's insurance underwriting subsidiaries.
2. The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR.
3. Accidental Death and Dismemberment Benefit is an optional Supplementary Benefit of HSBC Comprehensive Critical Illness Protection Plan. Both are underwritten by the Company.
4. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is an insurance agent of the Company. This product is a product of the Company but not HSBC and it is intended only for sale in the Hong Kong SAR.
5. For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction, HSBC will enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the product should be resolved between the Company and you directly.
6. The information shown is intended as a general summary. You should read this factsheet in conjunction with the respective product brochure of Basic Plan and illustration. Please refer to the policy provisions for the detail terms and conditions.