

Additional protection

Hospital Cash Benefit

Who is eligible for this Benefit?

- Provided that the Insurance Age[^] of the Life Insured is within the issue age range of the Basic Plan* and is between 19 and 60, you can opt for this Supplementary Benefit at an additional premium.

What does it cover?

- If the Life Insured is hospitalised for more than 24 hours, you will receive a daily cash payment.
- The daily cash payment is up to a maximum of 730 days per hospitalisation.
- You will receive double daily cash payment if the Life Insured needs intensive care treatment or any unplanned overseas hospitalisation and you will receive only half of the daily cash payment if hospitalization is inside the Mainland China.
- This cover lasts up to Life Insured's age of 65[^].
- You can choose from two levels of benefit:

	Plan A	Plan B
Daily cash payment	HK\$800/US\$100	HK\$1,600/US\$200
Intensive care treatment	200% of the daily cash payment	
Unplanned hospitalisation outside Hong Kong or Mainland China	200% of the daily cash payment	
Hospitalisation in Mainland China	50% of the daily cash payment	
Maximum number of days per hospitalisation	730 days	

What is the premium payment period?

- The premium payment period is up to the age of 65[^] of the Life Insured. You should pay the premium for the entire premium payment period. 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 the Benefit determined?

- The premium is determined according to the Insurance Age[^] of the Life Insured and the level of benefit selected.
- The premium will increase with the Insurance Age[^] of the Life Insured at every Policy Anniversary. A notice of such premium adjustment will be sent to the Policyholder no less than 30 days prior to it taking effect.

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What doesn't it cover?

- The Company shall not be liable for and shall not pay any claims in respect of:
 - (1) Cosmetic or plastic surgery, dental oral or oro-surgical care and Treatment of any kind (save and except where provided in an operating theatre of a Hospital under general anaesthetic), eye refraction, eye tests or fitting of glasses or hearing aids. Surgical mechanical or chemical contraceptive methods of birth control or Treatment pertaining to infertility or in-vitro fertilization, or sterilization of either sex.
 - (2) Congenital and Pre-existing Conditions and certain Disabilities occurring during the first six months or first year (as the case may be) after the Issue Date of the Policy, effective date of this Benefit or the effective date of last reinstatement (whichever is the latest).
 - (3) Expenses directly or indirectly arising from Human Immunodeficiency Virus (HIV) related Disability, including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutation, derivations or variations thereof, which proceeds from an HIV infection occurring prior to the effective dates of this Benefit. For purposes of this exclusion, and HIV related disability emerging within five years of the effective date of this Benefit will be conclusively presumed to proceed from an HIV infection occurring prior to the effective date of this Benefit, in the absence of clear and convincing evidence to the contrary.
 - (4) Pregnancy, childbirth (including diagnostic tests for pregnancy and surgical delivery), miscarriage, abortion and prenatal or postnatal care.
 - (5) Routine or general checkups or routine blood tests, health examinations, checkups or tests not incidental to Treatment or diagnosis of a covered Disability, inoculation, medication or vaccination for immunization or quarantine purposes.
 - (6) Treatment directly or indirectly arising from any insanity, geriatric, pschyco-geriatric or psychiatric condition including but not confined to psychoses, neuroses, depression of any kind, anxiety, anorexia nervosa, bulimia, schizophrenia and other behavioral disorders.
 - (7) Injury, Illness, Sickness or Disease directly or indirectly resulting from or consequent upon:
 - (a) Drug addiction, venereal diseases, alcoholism, or wilful misuse of drugs or alcohol, attempted suicide or intentional self-inflicted injury or participating in an illegal activity.
 - (b) High risk occupations or activities including but not limited to engaging in or taking part in:
 - (i) naval, military or air force service or operations;
 - (ii) Deep sea diving, mountaineering, aviation, parachuting, parasailing, daring feats or stunts, pot-holing, driving or riding in any kind of race, or work or activities involving dangerous or contaminable substances;
 - (c) War or any act of war, declared or undeclared, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or terrorist act.
 - (8) Charges for accommodation and nursing in any establishment which for any reason is or has effectively become the place of domicile or permanent abode.
 - (9) Hospitalisation primarily for diagnostic scanning, X-ray examinations or physical therapy, convalescence, rehabilitation, rest or extended care.

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When will this Supplementary Benefit terminate?

This Benefit will automatically terminate from the earlier of the following dates and the premium for this Benefit shall cease to be payable:

- (1) the time the Policy terminates, lapses, or whenever applicable, expires, is surrendered, is converted to reduced paid-up insurance or is converted to extended term insurance; and
- (2) on the Policy Anniversary at which the Insurance Age[^] of the Life Insured is 65.

Important notes

- A claim has to be submitted within 60 days following termination of Treatment.
- The Life Insured shall not be covered by more than one Hospital Cash Benefit issued by the Company.
- No benefit shall be paid under this Benefit if the Life Insured is on temporary or permanent location in a country or countries other than the Hong Kong SAR except where such temporary location does not exceed 90 days and the medical condition or Treatment has been incurred solely as the result of an Accident or emergency situation occurring in that other country or those other countries.
- The Company may discontinue this Benefit by serving written notice to you no less than 30 days prior to effecting such discontinuance.
- 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.
- Premium Adjustment Risk — Premium may be adjusted at any Policy Anniversary. Any change in premium rate at the time of adjustment is based on factors including but not limited to actual claims experiences, outlook of future claims experiences, expenses incurred, etc. A notice of such premium adjustment will be sent to the Policyholder no less than 30 days prior to it taking effect.
- 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 provisions of this Supplementary Benefit for the detailed terms and conditions.

July 2017

[^] Insurance Age means age at next birthday of the Life Insured.

* Please refer to the product brochure of the Basic Plan for the issue age range.

[^] The Policy Anniversary at which the Life Insured reaches the specified age based on age at next birthday.

‡ Please refer to the provisions of this Supplementary Benefit for such Disabilities.

HSBC Life (International) Limited (“the Company”) is incorporated in Bermuda with limited liability, and is one of the HSBC Group’s insurance underwriting subsidiaries.

The Company is authorised and regulated by the Insurance Authority (IA) to carry on long-term insurance business in the Hong Kong SAR.

Hospital Cash Benefit is an optional Supplementary Benefit underwritten by the Company.

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.

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.