Here for you and your family



Here for you and your family when it really matters – we bring the human touch to handling claims

We've signed-up to the Protection Distributors Group (PDG) Claims Charter and Funeral Payment Pledge to deliver better outcomes for claimants and their families







Reassurance and security:
HSBC Life is a specialist business
with its own independent
leadership backed by one of the
world's largest banking groups



HSBC Life (UK) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered in England (United Kingdom) number 00088695. Registered Office: 8 Canada Square, London E14 5HQ. Our Financial Services Register number is 133435. HSBC Life (UK) Limited is a member of the Association of British Insurers. Issued by HSBC Life (UK) Limited. Registered office: 8 Canada Square, London E14 5HQ.



3 steps to making a claim

At a time when you and your loved ones need HSBC Life most, a Claims Handler will look after the claim as sensitively as possible from start to finish.

Step 1:

Register the claim by phone, email or post

Step 2:

You will be contacted within 3 working days to sign a Consent form

Step 3:

We'll request a medical report to assess the claim. Your Personal Claims Handler will keep you updated



I Mr M was only 45 when he was diagnosed with prostate cancer.

He took out cover with us in January 2022. In August 2022 he had a PSA test, as his father had been diagnosed with prostate cancer. He didn't have any symptoms, but wanted to get it checked, due to his father's cancer diagnosis. The test showed a raised PSA, so he was referred for an MRI scan and biopsy – which confirmed invasive cancer. We received the claim in November 2022 and it was paid in January 2023 - £50k. Mr M was delighted, that he had taken out the cover and that the claim was so simple. He said "Amazing Service - absolutely brilliant. Kept me informed the whole way. Thank you!"

Case study source - HSBC Life Claims team - Mr M Policy paid January 2023



We're committed to paying claims quickly and efficiently

We're proud of our claims record and the levels of service we provide to advisers and their clients. Some of our highlights include: In 2022, HSBC Life paid out claims accumulated across all its Life and Critical Illness products and distribution channels, of **98.7%** of Life Claims and **98.9%** of Critical Illness claims.



£2bn paid in claims to over **42,000** customers



25,000 Life insurance claims, totalling **£785m**



Over **15,000** critical illness claims, totalling over **£787m**

We have been helping people protect their families for over 35 years****. During this time* we have:



Paid **100%** of all breast cancer claims received**



Paid **100%** of all prostate and testicular cancer claims received***

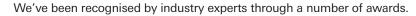


On paid claims, achieved **9.9** customer satisfaction score *****

Backed by HSBC Bank

Founded in the UK in 1988, HSBC Life (UK) Limited is a subsidiary of HSBC Bank plc.

Today we have grown HSBC Life as a specialist business with its own independent leadership.















^{*}Figures correct as at 31st December 2022 **During H1 2022 ***From January to September 2022 **** Since HSBC Life (UK) Limited started doing business in 1988. ***** Figure correct as of July 2023.