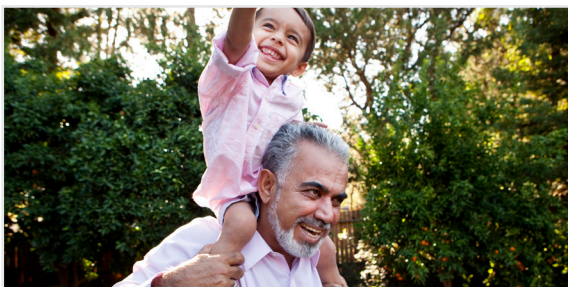


Why HSBC Life Critical Illness Cover?



HSBC Life Critical Illness Cover pays a lump sum if you're diagnosed with a condition defined in the policy

Added value benefits:
We're committed to delivering high quality added value benefits within our standard cover



Reassurance and security:
HSBC Life is a specialist business with an enviable claims record backed by one of the world's largest banking groups

Critical Illness Cover benefits can help you...

- Support your standard of living whilst on the road to recovery.
- Allow you to repay debts and liabilities.
- Reduce or pay off your mortgage.
- Adapt your lifestyle and home to meet the demands of your condition, if needed.
- Take unpaid time off work to support ill children.



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.

Added value from HSBC Life

A comprehensive list of 39 core full payment conditions including heart-attack, stroke, kidney failure, cancer, multiple sclerosis, major organ transplant and coronary artery bypass surgery.

Extend your cover with Critical Illness Plus - with 50 core full payment conditions.

Children's Critical Illness Cover - automatically included for children from 30 days to 21 years (standard product) or birth to 23 years (CI Plus), regardless of being in full time education.

Optional Total Permanent Disability Benefit – receive a payment if you're permanently disabled, based on the definition in your policy.

Guaranteed Cover Option - increase the Sum Assured on your policy with no further medical underwriting, subject to certain provisions.

Joint Policy - Separation benefit - In the event of a separation, a joint life policy can be split into two single policies with no need for further medical information.

Cover for longer – choose to cover yourself up to age 80.

Value added health benefits* for you and your family:



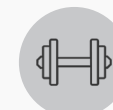
Benefits are accessible through the HSBC Life Online Health Services app



Health
MOT



Remote
GP



Physiotherapy



Mental health
support



Second medical
opinions

For full list of policy terms and conditions – please refer to Policy Summary.

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.

We've been recognised by industry experts through a number of awards. We're committed to paying claims quickly and efficiently. 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**.



**Figures correct as at 31st December 2022

*The selection of health services, offered by Square Health, is a non-contractual benefit. The services are not part of the insurance cover your policy provides.



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