Why HSBC Life Protection Cover?



HSBC Life Protection provides an essential lump sum for your family

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



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 5HO. 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.

Life Protection provides a lump sum for your loved ones should the worst happen...

- Support their standard of living.
- Repay debts and liabilities.
- Reduce or pay off the mortgage.
- Provide a legacy for their future.

HSBC Life Protection Key Benefits

Terminal illness benefit – receive the full benefit of the policy if you're diagnosed with a terminal illness. See our Life Protection Policy Booklet for full Terms and Conditions.

Interim Life Cover for 90 days – protection for the amount requested whilst waiting for underwriting or your mortgage completion.

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

Trust Option – for faster payments without waiting for Probate [without a trust, the legal process to prove your beneficiaries have a valid entitlement to your policy can take many months].

Option to combine Life Protection with Critical Illness Cover

- for comprehensive cover in one convenient policy.

Easier and faster to get cover - with digital underwriting and screening process.

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

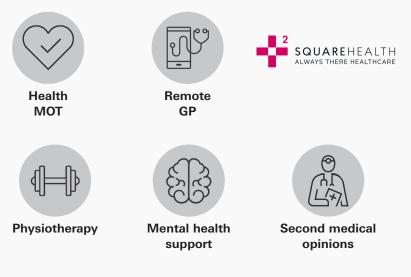


*The selection of health services, offered by Square Health, is a non-contractual benefit. The services are not part of the insurance cover your policy provides.

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Value added health benefits* for you and your family:

Benefits are accessible through the HSBC Life Online Health Services app



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

