

HSBC Life Global Personal Accident Cover Campaign Frequently Asked Questions

Section A: Application Details

1. What is the application period for HSBC Life Global Personal Accident Cover Campaign?

The application period is from 16 October to 31 December 2023, or upon 1st 10,000 applications, whichever is earlier.

2. What is offered under HSBC Life Global Personal Accident Cover Campaign?

Upon successful application of HSBC Life Global Personal Accident Cover via the online application form on HSBC Life Website, you will be automatically covered under the HSBC Life Group Personal Accident plan ("Personal Accident Coverage") till 31 March 2024, consisting of the following benefits:

- a. Lump sum benefit of S\$50,000 is payable upon Accidental Death or Accidental Permanent Total Disability; and
- b. Family Support Fund with lump sum benefit of S\$10,000 is payable upon Accidental Death or Accidental Permanent Total Disability; and
- c. Credit Card Assurance with lump sum benefit of S\$5,000 is payable upon Accidental Death or Accidental Permanent Total Disability

3. Am I eligible for HSBC Life Global Personal Accident Cover Campaign?

You are eligible for HSBC Life Global Personal Accident Cover Campaign if you fulfil the following conditions at the time of effective date of Personal Accident Coverage:

- a. between Age 21 and Age 55 (Age next birthday); and
- b. Resident of Singapore (Singapore Citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes (Employment Pass or S Pass).

To be eligible for Personal Accident Coverage, all necessary information should be provided upon request (HSBC Life may ask for satisfactory evidence of insurability and eligibility, if needed).

You are entitled to apply for only one (1) Personal Accident Coverage Insurance.

4. Can I apply if I am currently not a HSBC Life customer?

Yes, you can apply! HSBC Life Global Personal Accident Cover Campaign is open to both HSBC Life and non-HSBC Life customers.

5. Can I apply for my family members/friends?

Please get your family members/friends to apply directly using the application form on our website.

6. Do I need to purchase any HSBC Life plans or pay for HSBC Life Personal Accident Coverage Insurance?

No, Personal Accident Coverage is complimentary. No additional purchase and fees are required from you.

Section B: HSBC Life Personal Accident Coverage Insurance

1. When does the complimentary HSBC Life Personal Accident Coverage Insurance start and end?

The Personal Accident Coverage will start on the date of successful application and will end on 31 March 2024 (both dates are inclusive).

2. What am I covered for?

Please refer to the HSBC Life Personal Accident Coverage Insurance benefits table below:

Benefits	Limits per Period of Insurance
1. Accidental Death or Accidental Permanent Total Disability	Lump sum payment of S\$50,000
2. Family Support Fund (Upon Accidental Death or Accidental Permanent Total Disability)	Lump sum payment of S\$10,000
3. Credit Card Assurance (Upon Accidental Death or Accidental Permanent Total Disability)	Lump sum payment of S\$5,000

Please refer to the [Policy Terms and Conditions](#) for the full terms and conditions.

3. What is not covered under this Personal Accident Coverage Insurance?

Please refer to the [Policy Terms and Conditions](#) for the exclusions.

4. Do I need to go through underwriting?

You do not need to go through underwriting to enjoy this complimentary Personal Accident Coverage.

5. Will I receive any hard copy policy documents?

No, you will receive an email confirmation ("post application email") from HSBC Life within one working day with a link to the Certificate of Insurance and the Policy Terms and Conditions.

6. If I lost my post application email containing my Certificate of Insurance, may I request for a replacement post application email?

Yes, you may. Please contact our Customer Care Hotline Number: +65 6880 4888 and provide them the email address that you have used to apply for HSBC Life Global Personal Accident Cover Campaign. HSBC Life will then arrange a replacement post application email to be sent to you within 5 working days.

7. Does Personal Accident Coverage cover overseas?

Yes, the Benefits shall be payable upon Accidental Death or Accidental Permanent Total Disability (whether overseas or Singapore).

8. How do I make a claim if required?

All claims are to be submitted to HSBC Life with written notice and proof of the claim within 30 days from the date of Accidental Death or from the date the Accidental Permanent Total Disability is certified and confirmed by a physician. Accident is defined as a sudden, unforeseen and unexpected event during the Period of Insurance that independently of any other cause is the sole and direct cause of bodily Injury and excludes any Illnesses or diseases. The claim form can be found on your post application email.

Please submit all claims documents:

- a. Personally, at our Customer Service Centre at: 38 Beach Road, #03-11, South Beach Tower, Singapore 189767; OR
- b. Via email to: cc.h@mail.life.hsbc.com.sg; OR
- c. By post to: Health & EB – Claims
HSBC Life (Singapore) Pte. Ltd
Robinson Road Post Office P.O. Box 1538
Singapore 903038

The claims will be processed within 21 working days upon receipt of complete documents.

For any claims related queries, please contact our Customer Care Hotline at (+65) 6880 4888 or email HSBC Life at cc.h@mail.life.hsbc.com.sg.

9. What documents do I need when submitting a claim?

Claiming for:	Documents needed
Accidental Death	Please refer to the claims checklist that can be found on your post application email.
Accidental Permanent Total Disability	Please refer to the claims checklist that can be found on your post application email.

HSBC Life reserves the right to request for additional documents / information, if needed.

10. For any enquiries, is there a customer hotline that I may reach out to:

You may reach out to our Customer Care Hotline Number: +65 6880 4888

Operating Hours: 9am to 5pm from Mondays to Fridays (excluding public holidays)

Section C: HSBC Life Referral Program

1. How can I be eligible to redeem the free flu vaccination by MHC?

You will simply need to refer 2 or more friends that are new-to-HSBC Life customers to successfully apply for HSBC Life Global Personal Accident Cover Campaign. A new-to-HSBC Life customer is defined as a person that is not a Policyholder of any active or inforced HSBC Life policy.

2. How do I refer my friend?

After applying for HSBC Life Global Personal Accident Cover Campaign, you will receive a post application email which contains your referral code. You may then share your referral code with your friends.

3. Where do my friends input my referral code?

Your friends may input your referral code on HSBC Life Global Personal Accident Cover Campaign application page on the referral code field when they submit their application.

4. What type of flu vaccination will I receive?

You will receive the quadrivalent(4-strain) flu vaccination.

5. How do I redeem the flu vaccination by MHC?

Upon being eligible for the flu vaccination, you will receive a redemption email from HSBC Life which will list down the steps on how to redeem your flu vaccination.

6. Can I exchange the flu vaccination by MHC for something else?

Flu vaccination by MHC is non-transferable and non-exchangeable for cash or other rewards. Any lost email confirmation will not be replaced.

7. When will I be able to redeem the flu vaccination by MHC?

You will be able to redeem the flu vaccination from the date you receive your redemption email to 31 March 2024.

8. Where can I redeem the flu vaccination by MHC?

You may redeem your flu vaccination at MHC Medical Centre @ The Amara. Address: 100 Tras Street, #14-01 100 AM, Singapore 079027.