



Because a promise is a promise



HSBC Life (International) Limited ("HSBC Life") understands that you want to provide your employees with stable protection in these unstable times. That's why we have introduced our Complimentary Special Benefits **for COVID-19** ("Complimentary Special Benefits"). These timely new Complimentary Special Benefits **will be provided to the Insured Persons³** of all **new group insurance policies⁴** at no additional cost, helping you motivate your employees in the face of increased uncertainty with extra peace of mind.

Summary of Benefits

If your company takes out a new group insurance policy⁴ from HSBC Life, between **1 February 2021 and 31 December 2021**, the Insured Persons under the policy will also receive the following Complimentary Special Benefits, with cover guaranteed for the 1st policy year.

Benefit	Benefit Description	Benefit Coverage
Diagnosis Benefit 	If the Insured Person is diagnosed with COVID-19 by a Registered Medical Practitioner, we will provide a lump sum payment as Diagnosis Benefit.	Benefit amount HKD20,000
Hospital Cash Benefit 	If the Insured Person is admitted to Hospital due to COVID-19 upon the recommendation of a Registered Medical Practitioner, a daily hospital cash will be paid.	Benefit amount HKD1,000 per day (up to 45 days)

Terms & Conditions

1. The insurance benefits offered under these Complimentary Special Benefits are underwritten by HSBC Life incorporated in Bermuda with limited liability. Such Complimentary Special Benefits are the additional insurance benefits offered in addition to the existing benefits under the new group insurance policies. The Complimentary Special Benefits are available during the abovementioned coverage period for new group insurance policies and shall cease to apply upon termination of the relevant insurance policy if it occurs earlier.
2. "COVID-19" refers to the infectious disease caused by the most recently discovered coronavirus, as defined by World Health Organization.
3. "Insured Person(s)" refers to the (i) eligible employees and their dependents under HSBC Life Benefits+ Medical Insurance Plan or (ii) eligible employees under HSBC Life Benefits+ Life Insurance Plan, including members enrolled on or after policy effective date. Please refer to the relevant policy provisions for the definition of "eligible employee".
4. "New group insurance policy(ies)" refers to HSBC Life Benefits+ Medical Insurance policies and HSBC Life Benefits+ Life Insurance policies with policy effective date between 1 February 2021 and 31 December 2021 (both dates inclusive). Applicable benefits as shown in the table above will be effective throughout the 1st policy year of the relevant policy.
5. Each Insured Person covered by these Complimentary Special Benefits will only be entitled to each of the above benefits once irrespective of the number of policies that such Insured Person may be covered by with HSBC Life.
6. "Registered Medical Practitioner" refers to any medical practitioner who is duly qualified and legally registered as such in the Hong Kong SAR and should a claim and treatment occur outside of the Hong Kong SAR, the term shall mean a practitioner of western medicine who is duly registered as such under the laws of the jurisdiction in which the claim arises and where treatment takes place, but excludes the policyholder, Insured Person and their respective business partners and relatives.
7. For the entitlement of Hospital Cash Benefit, the Insured Person must be admitted into a Hospital as an in-patient for at least 6 consecutive hours.
8. "Hospital" shall mean an establishment recognised, constituted and registered as such under the laws of the territory in which that establishment is situated as a hospital for the care and treatment of sick and injured persons as paying bed patients, and which:
 - (i) has facilities for diagnosis and major surgery,
 - (ii) provides 24 hours a day nursing services by qualified and registered nurses,
 - (iii) is under the supervision of a qualified and registered physician, and
 - (iv) is not primarily a clinic, a place for alcoholics or drug addicts, a sanatorium, a nature care clinic, a health hydro, a nursing, rest or convalescent home or home for the aged or similar establishment.
 For diagnosis or hospitalisation which takes place in the Mainland China, it must be done in a Hospital on our "Designated Mainland China Hospital" list or any other hospitals dedicated for treating COVID-19 as announced by the local government at the provincial level of the People's Republic of China. For the avoidance of doubt, the Lei Yue Mun Community Isolation Facility and AsiaWorld-Expo Community Treatment Facility are considered as qualified Hospital for claims under these Complimentary Special Benefits.
9. **Exclusions** – the benefits under these complimentary special benefits exclude any claims from a person who has been confirmed or was reasonably suspected to have contracted the COVID-19 by a Registered Medical Practitioner before the date he/she last becomes an Insured Person under the Complimentary Special Benefits.
10. HSBC Life reserves the right to change any terms and conditions of the Complimentary Special Benefits in its absolute discretion without any prior notice. In the event of dispute, the decision of HSBC Life shall be final and conclusive.

The above contains general information only. It does not constitute any offer for any insurance product. For product details, terms, conditions and exclusions, please refer to the relevant policy contracts, product brochures and proposals.

Issued by HSBC Life (International) Limited (incorporated in Bermuda with limited liability). The above life insurance plans are underwritten by HSBC Life, which is authorised and regulated by the Insurance Authority of the Hong Kong SAR to carry on long-term insurance business in the Hong Kong SAR. HSBC Life will be responsible for providing your insurance coverage and handling claims under your life insurance policy. The Hongkong and Shanghai Banking Corporation Limited ("HSBC" or "the Bank") is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong) as an insurance agency of HSBC Life for the distribution of life insurance products in the Hong Kong SAR. The HSBC Life Benefits+ Medical Insurance Plan and HSBC Life Benefits+ Life Insurance Plan are products of HSBC Life but not the Bank and it is intended only for sale in the Hong Kong SAR. Policyholders are subject to the credit risk of HSBC Life.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between HSBC and you out of the selling process or processing of the related transaction, the Bank is required to enter into a Financial Dispute Resolution Scheme process with you; however any dispute over the contractual terms of the product should be resolved between HSBC Life and you directly.

For any claim or enquiry with regards to this Complimentary Special Benefits, please email us at inhklifecare@hsbc.com.hk.