

HSBC Jia Bei Guan Ai Whole Life Major Illness Insurance Type B

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This promotional material is for reference only. For specifics, please refer to the policy contract clauses. In case of discrepancies, the insurance contract shall prevail.

'We' and 'The Company' in this brochure refer to HSBC Life Insurance Company Limited.



HSBC
Life

MID-2003



Product Features

With the improvement of living conditions, the average life expectancy has been increasing, gradually entering the age of longevity. But at the same time, with the continuous deterioration of environmental pollution and the influence of personal bad living habits, physical health is also threatened. Therefore, it is even more necessary that we always pay attention to our own health and plan ahead for the occurrence of diseases.

In the age of longevity, it is even more necessary to protect health. Choosing **HSBC Jia Bei Guan Ai Whole Life Major Illness Insurance Type B** and making a promise of illness risk protection to yourself and your family.

Lifelong health protection

This product provides you with life-long health protection covering early stage of illnesses and major illnesses, effectively preventing future disease risks and protecting a better life.

Triple defense line

There are up to 110 major illnesses covered by this product, covering common and high-risk major illnesses. Major illnesses are divided into three groups, and in accordance with the contract, a maximum of three major illness benefits can be provided. Build a triple health defense.

After the claim payment of the first major illness benefit, the remaining payable premium will be waived upon the date of the first major illness diagnosis.

(Please refer to table 1 for list of Major Illness)

Cover both early stage of illnesses and major illnesses

In addition to major illnesses, this product also provides 50 types of early stage of illnesses, realizing the concept of "Treatment from the early stage". After the claim payment of the early stage of illness benefit, the remaining payable premium after the date of diagnosis of the early stage of illness will be waived.

(Please refer to table 2 for list of Early Stage of Illness)

Extra protection for major illness

If the major illness which the insured occurs for the first time complies with the definition of specific illness stipulated in the contract, in addition to the first major illness benefit, we will pay the Additional Benefit to Specific First Major Illness. Specific illness covers specific juvenile major illnesses and male or female specific malignant tumor. The additional benefit to specific first major illness will be paid only one time.

(Please refer to table 3 for list of Specific Juvenile Major Illness)

'THOUGHTFUL' care of other protections

This product also provides the Death Benefit, Total Permanent Disability Benefit or Terminal Stage of Illness Benefit as agreed in Insurance Contract.



Brief on Insurance Benefits

Early Stage of Illness Benefit

If the insured occurs the Early Stage of Illness as agreed in the Insurance Contract after the Waiting Period, we will pay 'Early Stage of Illness Benefit' to the insured which equals to 20% of Basic Sum Assured of the Insurance Contract when the Early Stage of Illness is diagnosed.

Early Stage of Illness Benefit will be paid only one time.

After the claim payment of the early stage of illness benefit, the remaining payable premium after the date of diagnosis of the early stage of illness will be waived.

Major Illness Benefit

Major Illness Benefit will be paid up to 3 times, namely 'the First Major Illness Benefit', 'the Second Major Illness Benefit' and 'the Third Major Illness Benefit'. If the insured occurs the Major Illness as agreed in the Insurance Contract after the Waiting Period, for each Major Illness occurring we will pay the insured the Basic Sum Assured of the Insurance Contract when such Major Illness is diagnosed.

Cash Value of the Insurance Contract will be decreased to ZERO once the First Major Illness Benefit is paid, and the remaining payable premium after the date of diagnosis of the first major illness will be waived.

The Second Major Illness Benefit must satisfy the following conditions: after we pay the First Major Illness Benefit, the insured for the first time is diagnosed by a Specialist with any Major Illness as agreed in the Insurance Contract within the groups other than the group of the first major illness after 365 days from the date the first major illness was diagnosed.

The Third Major Illness Benefit must satisfy the following conditions: after we pay the Second Major Illness Benefit, the insured for the first time is diagnosed by a Specialist with any Major Illness as agreed in the Insurance Contract within the group other than the groups of the first major illness and the second major illness after 365 days from the date the second major illness was diagnosed.

Additional Benefit to Specific First Major Illness

We will provide extra benefit in addition to the First Major Illness Benefit under any of the following two scenarios:

- (1) If the insured is diagnosed by a Specialist with the Major Illness which is in scope of Malignant Tumor as agreed in the Insurance Contract (i.e. type A1 as listed in Major Illness) for the first time upon or after the age of 18 and after the Waiting Period, and in the meantime the malignant tumor is originally grown in the male testes, penis, prostate or female uterus, cervix, breast, ovaries, fallopian tubes and vagina; or,
- (2) If the insured is diagnosed by a Specialist with the Major Illness which is in scope of the Specific Juvenile Major Illness as agreed in the Insurance Contract (Please refer to table 3 for list of Specific Juvenile Major Illness) for the first time before reaching the age of 18 and after the Waiting Period;

For above scenario (1), we will pay 'Benefit of the Specific Malignant Tumor'; for above scenario (2), we will pay 'Benefit of the Specific Juvenile Major Illness'. Each benefit equals to 20% of Basic Sum Assured of the Insurance Contract when the corresponding major illness is diagnosed. Additional Benefit to Specific First Major Illness will be paid only one time.



Brief on Insurance Benefits

Death Benefit, Total Permanent Disability Benefit, Terminal Stage of Illness Benefit

- ◆ If the insured dies, becomes Total Permanent Disability or is diagnosed by a Specialist with the Terminal Stage of Illness as agreed in the Insurance Contract upon or after the age of 18, we will pay 'Death Benefit', 'Total Permanent Disability Benefit' or 'Terminal Stage of Illness Benefit' respectively which equals to the Basic Sum Assured of the Insurance Contract upon the corresponding insurance event occurring.
- ◆ If the insured dies, becomes Total Permanent Disability or is diagnosed by a Specialist with the Terminal Stage of Illness as agreed in the Insurance Contract before reaching the age of 18, we will pay the greater one of the following as 'Death Benefit', 'Total Permanent Disability Benefit' or 'Terminal Stage of Illness Benefit' respectively:
 - (1) Cash Value of the Basic Sum Assured of the Insurance Contract upon the corresponding insurance event occurring on the insured;
 - (2) Total paid premium of the Insurance Contract upon the corresponding insurance event occurring on the insured.

Notes:

- ◆ **The 90 days from 24:00 of the Insurance Contract's effective date and the 90 days from 24:00 of latest policy reinstatement date are Waiting Period. If the insured is diagnosed by a Specialist with any of the Early Stage of Illness or the Major Illness as agreed in the Policy within Waiting Period, we will return the total paid premium to you with no interest, and at the same time the Policy will be terminated. If the insured suffers from any of the Early Stage of Illness or the Major Illness as agreed in the Policy due to an Accident, the corresponding benefits will not subject to the Waiting Period.**
- ◆ **We will not pay Early Stage of Illness Benefit and not waive the remaining payable premium if any of the following situations occurs:**
 - (1) **If the insured is diagnosed with any of Major Illness under Insurance Contract at first and later diagnosed with Early Stage of Illness for the first time;**
 - (2) **When the insured is diagnosed with any Early Stage of Illness, the illness status also satisfies the definition of Major Illness as agreed in the Insurance Contract.**
- ◆ **Total Permanent Disability Benefit will be paid only one time even if the insured suffers from more than one Total Permanent Disability in the same event.**
- ◆ **We will be only liable to pay one of the following four benefits, whichever occurred first: the First Major Illness Benefit, Death Benefit, Total Permanent Disability Benefit and Terminal Stage of Illness Benefit as agreed in the Insurance Contract.**
- ◆ **Please refer to the insurance contract clauses for the issues not covered herein.**



List of Illness

The definition of Early Stage of Illness and Major Illness listed in this page will be set out in the insurance contract.

Table 1: List of Major Illness Group

Group A	Group B	Group C
A1 Malignant tumor	B1 Heart attack	C1 Sequelae of stroke
A2 Major organ transplant or hematopoietic stem cell transplant	B2 Coronary artery bypass graft (or coronary artery bypass grafting)	C2 Benign brain tumor
A3 End-stage renal disease (or uremic stage of chronic renal failure)	B3 Heart valve surgery	C3 Sequelae of encephalitis or sequelae of meningitis
A4 Acute or subacute severe hepatitis	B4 Severe primary pulmonary hypertension	C4 Deep coma
A5 Chronic liver failure decompensation stage	B5 Aortic surgery	C5 Paralysis
A6 Severe aplastic anemia	B6 Severe coronary heart disease	C6 Severe Alzheimer's disease
A7 Chronic respiratory failure	B7 Severe primary cardiomyopathy	C7 Severe brain injury
A8 Systematic lupus erythematosus – class III and above lupus nephritis	B8 Severe cor pulmonale	C8 Severe Parkinson's disease
A9 HIV through blood transfusion	B9 Severe Kawasaki disease	C9 Severe motor neuron disease
A10 Severe clonal disease	B10 Severe myocarditis	C10 Loss of speech
A11 Severe ulcerative colitis	B11 Severe III degree atrioventricular heart-block	C11 Severe multiple sclerosis
A12 Progressive scleroderma	B12 Severe infective endocarditis	C12 Severe poliomyelitis
A13 Pancreas transplantation	B13 Ventricular aneurysm resection	C13 General myasthenia gravis
A14 Severe acute necrotizing pancreatitis	B14 Severe chronic constrictive pericarditis	C14 Vegetative state
A15 Severe chronic relapsing pancreatitis	B15 Thoracoabdominal aortic dissecting aneurysm	C15 Severe dementia due to non-Alzheimer's disease
A16 Renal medullary cystic disease	B16 Eisenmenger syndrome	C16 Craniotomy
A17 Severe primary sclerosing cholangitis	B17 Multiple limbs loss	C17 Muscular dystrophy
A18 Idiopathic chronic adrenal insufficiency	B18 Deafness	C18 Cranioclamp surgery for rupture and bleeding of cerebral aneurysm
A19 Hepatolenticular degeneration (Wilson disease)	B19 Blindness	C19 Progressive supranuclear palsy
A20 Aggressive hydatidiform mole	B20 Severe 3 rd degree burns	C20 Severe epilepsy requiring surgery
A21 Pheochromocytoma	B21 Severe type 1 diabetes or insulin-dependent diabetes	C21 Dysgnosis due to illness or traumatism
A22 Complications of severe bowel disease	B22 Severe rheumatoid arthritis	C22 Subacute sclerosing panencephalitis
A23 Severe autoimmune hepatitis	B23 Multiple brachial plexus root avulsions	C23 Spinal cerebellar degeneration
A24 Severe myelodysplastic syndrome	B24 Severe asthma	C24 Progressive multifocal leukoencephalopathy
A25 Autologous hematopoietic stem cell transplantation	B25 Elephantiasis due to filariasis	C25 Severe Creutzfeldt-Jakob disease
A26 Pulmonary Lymphangiomyomatosis	B26 Hemolytic streptococcal gangrene	C26 Adrenoleukodystrophy
A27 Pulmonary alveolar proteinosis	B27 Still's Disease	C27 Metachromatic leukodystrophy
A28 Small intestinal transplantation	B28 Severe osteogenesis imperfecta type 3	C28 Primary scoliosis-epithesis
A29 Disseminated intravascular coagulation	B29 Severe facial burns	C29 Severe ankylosing spondylitis
A30 Primary myelofibrosis	B30 Loss of one limb and one eye	C30 Syringomyelia
A31 Severe hemophilia A or B	B31 Ebola hemorrhagic fever	C31 Alexander's disease
A32 Pneumocystis pneumonia	B32 Severe acute necrotizing fasciitis	
A33 Fanconi syndrome	B33 Severe hand, foot and mouth disease	
A34 Multiple organ dysfunction syndrome due to sepsis	B34 Wet age-related macular degeneration	
A35 Sheehan's syndrome	B35 Rheumatic heart valve disease	
A36 Severe Reye's syndrome	B36 Brugada syndrome	
	B37 Severe Takayasu Arteritis	
	B38 Severe neuro-Behcet's disease	
	B39 Cerebral malaria	
	B40 Severe Dengue hemorrhagic fever	
	B41 Rabies	
	B42 Tetanus	
	B43 Cardiac myxoma	



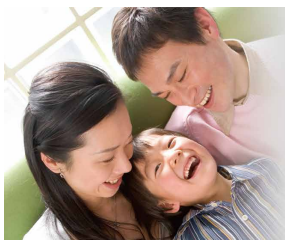
List of Illness

Table 2: List of Early Stage of Illness

1 Non-life-threatening malignancy	2 Serious diabetes complications	3 Liver surgery
4 Renal function impairment	5 Moderate coma	6 Reconstruction of the biliary tract
7 Chronic liver failure early decompensation stage caused by hepatitis	8 Unilateral pneumonectomy	9 Nephrectomy
10 Coronary interventional surgery (non-thoracotomy)	11 Heart valve interventional surgery (non-thoracotomy)	12 Intra-aortic surgery (non-thoracotomy)
13 Atypical acute myocardial infarction	14 Moderate primary pulmonary hypertension	15 Minimally Invasive Coronary Artery Bypass
16 Early stage of primary cardiomyopathy	17 Interventional therapy for specific peripheral arterial stenosis	18 Cardiac defibrillator implantation
19 Cardiac pacemaker implantation	20 Transmyocardial laser revascularization	21 Pericardial resection
22 Sequelae of Minor Stroke	23 Pituitary tumor, brain cyst, artery or venous angioma of brain	24 Non-life-threatening benign brain tumors
25 Moderate motor neuron disease	26 Interventional treatment of carotid artery stenosis interventional treatment	27 Tuberculous myelitis
28 Less extend III degree burns	29 Severe vision impairment	30 Monomelic deficiency
31 Unilateral deafness	32 Cochlear Implantation	33 Severe impairment of hearing
34 Corneal transplantation	35 Monocular blindness	36 Moderate rheumatoid arthritis
37 Moderate myasthenia gravis	38 Early stage of systemic scleroderma	39 Early stage of respiratory failure
40 Mild facial burns	41 Facial reconstruction surgery	42 Bilateral ovarian /testicular resection
43 Vena cava filter implantation	44 Moderate muscular dystrophy	45 Sequelae of moderate encephalitis or meningitis
46 Mild aplastic anemia	47 Severe tuberculous meningitis	48 Mild systemic lupus erythematosus-class II lupus nephritis
49 Elephantiasis caused by early filariasis	50 Moderate Crohn's Disease	

Table 3: List of Specific Juvenile Major Illness

1 Leukemia	2 Severe poliomyelitis
3 Sequelae of encephalitis or sequelae of meningitis	4 Dysgnosia due to illness or traumatism
5 Severe type 1 diabetes or insulin-dependent diabetes	6 Still's disease
7 Severe Kawasaki disease	



Application Process and Rule

Application Process

Step 1

Decide the Basic Sum Assured according to your actual need on illness risk protection

Step 2

Choose the premium payment term according to your financial situation

Step 3

Choose the suitable premium payment mode: Annually payment

Note: if the Basic Sum Assured you apply exceeds the non-medical limit, the insured needs to have a medical check.

Application Rule

1. Premium payment term and the issue age of the insured

Premium Payment Term	Issue Age of the Insured
Single pay	30 days to age 65
5 years	30 days to age 65
10 years	30 days to age 60
15 years	30 days to age 55
20 years	30 days to age 45

2. Premium payment mode: Annually payment



Example

Example Case

Ms. Feng who is 30 years old, is a professional gold-collar worker with stable income. Along with her career success, Ms. Feng has recently given birth to a child. As a mother, Ms. Feng feels that she has a great responsibility as a breadwinner. She not only cares about the health of her family, but also pays more attention to her own health. In order to avoid the decline of family life quality caused by diseases in the future, and to protect her future health. Ms. Feng has applied for "HSBC Jia Bei Guan Ai Whole life major illness insurance type B" with basic sum assured of RMB 1 million, coverage period of whole of life and payment period of 20 years. The annual premium of policy is RMB 33,020. If Ms. Feng will pay the installment premium as agreed by insurance contract, she can have the protection as followings:

1	Early Stage of Illness Benefit	RMB 200,000 After the claim payment of the early stage of illness benefit, the remaining payable premium after the date of diagnosis of the early stage of illness will be waived.
2	First Major Illness Benefit	RMB 1 million Cash Value of the policy will be decreased to ZERO once this Benefit is paid, and the remaining payable premium after the date of diagnosis of the major illness will be waived.
3	Second Major Illness Benefit	RMB 1 million
4	Third Major Illness Benefit	RMB 1 million
5	Additional Benefit to Specific First Major Illness (Benefit of the Specific Malignant Tumor)	RMB 200,000
6	Death Benefit	RMB 1 million
7	Total Permanent Disability Benefit	RMB 1 million
8	Terminal Stage of Illness Benefit	RMB 1 million

Notes:

- We will be only liable to pay one item of (2), (6), (7) and (8) above, whichever occurred first.
- For item (1), (2), (3) or (5) above, after each benefit is paid, the corresponding coverage is terminated and the insurance contract will continue to be effective; for item (4), (6), (7) or (8) above, the insurance contract will be terminated after payment of any of the benefit.
- The payment of each item above shall comply with the insurance contract regarding insurance benefit and application of benefits.

In summary:

- The maximum amount of the insurance benefit which Ms. Feng may possibly obtain is RMB 3.4 million, i.e. the sum up of above five items of (1), (2), (3),(4) and (5).
- The minimum amount of the insurance benefit which Ms. Feng could obtain at least is RMB 1 million, i.e. the single payment for any of above items of (2), (6), (7) or (8).



Example

Please refer to the following table for detailed insurance benefit illustrations:

Policy Year	Age	Premium of the Year	Early Stage of Illness Benefit	Multiple Claims of Major Illness Benefits	Additional Benefit to Specific First Major Illness		Death Benefit/ Total Permanent Disability Benefit/ Terminal Stage of Illness Benefit	Surrender Payment
				The First/The Second/The Third Major Illness Benefit	Benefit of the Specific Malignant Tumor	Benefit of the Specific Juvenile Major Illness		Cash Value
1	31	33,020	200,000	1,000,000	200,000	-	1,000,000	5,930
2	32	33,020	200,000	1,000,000	200,000	-	1,000,000	17,730
3	33	33,020	200,000	1,000,000	200,000	-	1,000,000	33,440
4	34	33,020	200,000	1,000,000	200,000	-	1,000,000	50,070
5	35	33,020	200,000	1,000,000	200,000	-	1,000,000	69,920
6	36	33,020	200,000	1,000,000	200,000	-	1,000,000	90,850
7	37	33,020	200,000	1,000,000	200,000	-	1,000,000	112,900
8	38	33,020	200,000	1,000,000	200,000	-	1,000,000	136,090
9	39	33,020	200,000	1,000,000	200,000	-	1,000,000	160,440
10	40	33,020	200,000	1,000,000	200,000	-	1,000,000	185,970
15	45	33,020	200,000	1,000,000	200,000	-	1,000,000	331,680
20	50	33,020	200,000	1,000,000	200,000	-	1,000,000	510,440
25	55	-	200,000	1,000,000	200,000	-	1,000,000	582,820
30	60	-	200,000	1,000,000	200,000	-	1,000,000	661,500
35	65	-	200,000	1,000,000	200,000	-	1,000,000	743,690
40	70	-	200,000	1,000,000	200,000	-	1,000,000	821,010
45	75	-	200,000	1,000,000	200,000	-	1,000,000	888,140
50	80	-	200,000	1,000,000	200,000	-	1,000,000	944,580
55	85	-	200,000	1,000,000	200,000	-	1,000,000	987,100
60	90	-	200,000	1,000,000	200,000	-	1,000,000	1,016,390
65	95	-	200,000	1,000,000	200,000	-	1,000,000	1,033,310
70	100	-	200,000	1,000,000	200,000	-	1,000,000	1,039,070
75	105	-	200,000	1,000,000	200,000	-	1,000,000	1,000,000

Important Notes:

- A) **If the insured is diagnosed with any of the Early Stage of Illness or the Major Illness as agreed in the Insurance Contract within Waiting Period, we will return the total paid premium to you with no interest, and at the same time the Insurance Contract will be terminated.** If the insured suffers from any of the Early Stage of Illness or the Major Illness due to an accidental event as agreed in the Insurance Contract, the corresponding benefits will not subject to the Waiting Period.
- B) Premium of the Year listed in the table assumes that the Early Stage of Illness Benefit or the First Major Illness Benefit is not paid. If the insured is diagnosed with early stage of illness or first major illness and the Early Stage of Illness Benefit or the First Major Illness Benefit is paid during the premium payment period, the remaining payable premium after the date of diagnosis of early stage of illness or first major illness will be waived.
- C) Once Early Stage of Illness Benefit is paid, this coverage will be terminated and the Insurance Contract will continue to be effective.
- D) **Major Illness Benefit will be paid up to 3 times. The amount of major illnesses benefit listed in the table above is the amount paid for each major illness within the scope of the three major illness benefits.** Once the First Major Illness Benefit or the Second Major Illness is paid, the corresponding coverage will be terminated and the Insurance Contract will continue to be effective. Once the Third Major Illness is paid, the Insurance Contract will be terminated.
- E) The Second Major Illness Benefit must satisfy the following conditions: after we pay the First Major Illness Benefit, the insured for the first time is diagnosed by a Specialist with any Major Illness as agreed in the Insurance Contract within the groups other than the group of the first major illness **after 365 days from the date the first major illness was diagnosed.** The Third Major Illness Benefit must satisfy the following conditions: after we pay the Second Major Illness Benefit, the insured for the first time is diagnosed by a Specialist with any Major Illness as agreed in the Insurance Contract within the group other than the groups of the first major illness and the second major illness **after 365 days from the date the second major illness was diagnosed.**
- F) Benefit of the Specific Malignant Tumor and Specific Juvenile Major Illness will be paid only one time. Once this benefit is paid, this coverage will be terminated and the Insurance Contract will continue to be effective.
- G) **The company will be only liable to pay one of the following four benefits, whichever occurred first: the First Major Illness Benefit, Death Benefit, Total Permanent Disability Benefit and Terminal Stage of Illness Benefit as agreed in the Insurance Contract.** The Insurance Contract will be terminated once any one of Death Benefit, Total Permanent Disability Benefit or Terminal Stage of Illness Benefit has been paid.
- H) Cash Value listed in the table are the values of policy-year-end, assuming the First Major Illness Benefit is not paid in that policy year. **Cash Value of the Insurance Contract will be decreased to ZERO once the First Major Illness Benefit is paid.**

Company Introduction

Headquartered in Shanghai, HSBC Life Insurance Company Limited is a 50-50 joint venture between HSBC Insurance (Asia) Limited and The National Trust Ltd., with a registered capital of RMB 1025 million. HSBC Life offers a comprehensive range of insurance solutions to our customers covering protection, retirement, children's education, wealth growth and management and legacy planning.

HSBC life Insurance Company Limited offers comprehensive and professional protection solutions and service to both individual and corporate customers.

HSBC Life Insurance is a customer-focused company, dedicated to developing and providing innovative and unique products based on our understanding of the market and the needs of our customers.

We recognize that insurance is as much about your feelings as your finances and possessions.

Notes

- 1. From the date of signing receipt of the policy, you will have 15 calendar days of cooling off period.** If for any reason you are not happy with the plan, you can cancel your Policy within the cooling off period. Upon the cancellation, you will receive a full refund of all paid premiums. **Surrender of the Policy after Cooling-off Period will causes financial loss.**
- 2. This product introduction is for reference only. For detailed clauses and exemption from liabilities, please refer to the policy contract which shall prevail in case of discrepancy.**
- 3. In the event of difference arising between the Chinese version and the English version of this product introduction, the Chinese version shall prevail.**



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HSBC Life Insurance Company Limited

Contact address: 18/F, Unit 2101, 2113, 2113A, 2115 and 2116 of 21/F, HSBC Building, 8 Century Avenue, China (Shanghai) Pilot Free Trade Zone, Shanghai, 200120, China

Tel: (86 21)3850 9200 Fax: (86 21)3895 0282

Website: www.hsbcinsurance.com.cn Dedicated insurance hotline: 400-820-8363

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