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HSBC Insurance (Singapore) Pte Limited
10 Eunos Road 8 #11-01
Singapore Post Centre
Singapore 408600

Important notes

AccidentSurance Plus is underwritten by HSBC Insurance (Singapore) Pte. Limited, 10 Eunos Road 8, #11-01 Singapore Post Centre, Singapore 408600.

This marketing material contains only general information. The specific terms, exclusions and conditions applicable to this insurance are described in the Policy which will only be issued upon acceptance of the Proposal Form. A copy of the Policy is available for inspection at HSBC Insurance (Singapore) Pte. Limited. A person interested in this product should consider whether the product is suitable before making a commitment to purchase the product.

HSBC Insurance (Singapore) Pte. Limited's authorised agents or distributors, including The Hongkong and Shanghai Banking Corporation Limited (together "the Agents") are neither underwriter nor broker for the customer. To the fullest extent permissible pursuant to applicable law, the Agents make no warranties or representation as to the accuracy, correctness, reliability or otherwise of the content of this marketing material. Under no circumstances, including, but not limited to negligence, shall the Agents or any party involved in creating, producing or delivering the marketing material be liable to you for any direct, incidental, consequential, indirect, or punitive damages that result from the use of, or the liability to use, the information in this marketing material, even if the Agents have been advised of the possibility of such damages.

Issued by HSBC Insurance (Singapore) Pte. Limited.

AccidentSurance Plus

*Life's uncertain.
Be prepared.*

Better safe than unsure

Life's full of uncertainties. You never know when an accident might happen. Be prepared for the unexpected in life with AccidentSurance Plus. It is a personal accident plan that protects you and your family from the unexpected in life. In the event of death or total permanent disability arising from accidents, it relieves your loved ones of the financial burden imposed by loss of income and hefty medical bills. There are three levels of coverage available and can be extended to cover your spouse as well as your children.

With AccidentSurance Plus, you can be assured that you and your loved ones are taken care of should any mishap occur.

Benefits at a glance

Accidental death coverage

AccidentSurance Plus pays 100% of the sum assured* upon accidental death, up to S\$450,000.

Accidental injury coverage

Receive up to 100% of sum insured* if you sustain accidental bodily injuries resulting in total permanent disability including loss of sight, limbs, speech and hearing.

30% no claim bonus

If there are no claims for each period of three consecutive years, 30% of the premiums (plus GST) you paid will be refunded to you.

Incremental sum assured benefit

Plus, you get 10% increase in the principal sum insured for every year you are insured, up to the maximum of 50% at the end of Year 5. This feature gives you added peace of mind as the increased sum insured takes into account potential changes in the cost of living and lifestyle needs. Giving you increasingly great value on your premiums paid.

Family coverage

The Family coverage is designed with young families in mind. Besides including your spouse in the same plan as you, your child or children can be covered for a sum insured of S\$20,000 per child. The Family coverage also provides Children's Education Fund benefit that pays S\$20,000 per child in the unfortunate event of an accidental death of one or both parents.

Optional benefits

You can also enhance your coverage with additional options such as Broken Bones coverage which pays up to maximum of S\$10,000 and Traditional Chinese Medicine coverage which pays out S\$100 per treatment up to a maximum of S\$10,000.

Apply now

Be prepared for life's uncertainties with AccidentSurance Plus. Simply complete the attached application form and mail it to us.

Call (65) 6225 6111

Click insurance.hsbc.com.sg

HSBC Insurance 

Benefits table

	Plan 1	Plan 2	Plan 3
Principal sum insured for Individual (Adult) plan	S\$100,000	S\$200,000	S\$300,000
Accidental death			
• Adult*	100%	100%	100%
• Per child in Family coverage	S\$20,000	S\$20,000	S\$20,000
Permanent total disability			
• Adult*	100%	100%	100%
• Child	S\$20,000	S\$20,000	S\$20,000
Other disabilities (Adult* / Child)			
• Loss of sight in two eyes	100%	100%	100%
• Loss of two limbs	100%	100%	100%
• Loss of sight in one eye and one limb	100%	100%	100%
• Loss of speech and hearing	100%	100%	100%
• Loss of sight in one eye or loss of one limb	50%	50%	50%
• Total loss of speech	50%	50%	50%
• Total loss of hearing	50%	50%	50%
Indexation benefit for Individual (Adult) Plan			
Incremental 10% each year on the principal sum insured up to a maximum of 50% of the principle sum insured at the end of Year 5.	S\$150,000 from Year 6 onwards	S\$300,000 from Year 6 onwards	S\$450,000 from Year 6 onwards
	N.A. for Child/ren		
Children's Education Fund			
Upon death of one or both parents who are insured under the Family coverage	S\$20,000 per Child	S\$20,000 per Child	S\$20,000 per Child

*Benefit amount will depend on the sum insured (with indexation) of the adult at the time of claim.

AccidentSurance Plus application form

Pursuant to Section 25(5) of the Insurance Act Cap 142, you are to disclose in this Application, fully and faithfully, all the facts you ought to know, otherwise the Policy issued hereunder may be void and you may receive nothing from the Policy.

To: HSBC Insurance (Singapore) Pte. Limited

Yes. I wish to enrol in AccidentSurance Plus plan.

Enrolment is subject to approval by HSBC Insurance (Singapore) Pte Limited.

Main applicant

Name (Dr/Mr/Mdm/Ms) _____

Address in Singapore _____

_____ Postal code

NRIC/PP no. _____ Gender M F

Date of birth / / Nationality _____

Marital status _____ E-mail _____

Mobile no. _____ Home _____ Office _____

Type of plan and premium

Tick your choice of coverage.

Plan 1	Sum insured	Premium
Self OR Spouse	<input type="checkbox"/> S\$100,000	S\$ 18.00 pm S\$ 216.00 pa
Self and Spouse	<input type="checkbox"/> S\$100,000 each	S\$ 35.10 pm S\$ 421.00 pa
Family	<input type="checkbox"/> S\$100,000 [†] each	S\$ 39.00 pm S\$ 468.00 pa
Plan 2	Sum insured	Premium
Self OR Spouse	<input type="checkbox"/> S\$200,000	S\$ 30.00 pm S\$ 360.00 pa
Self and Spouse	<input type="checkbox"/> S\$200,000 each	S\$ 58.50 pm S\$ 702.00 pa
Family	<input type="checkbox"/> S\$200,000 [†] each	S\$ 65.00 pm S\$ 780.00 pa
Plan 3	Sum insured	Premium
Self OR Spouse	<input type="checkbox"/> S\$300,000	S\$ 40.00 pm S\$ 480.00 pa
Self and Spouse	<input type="checkbox"/> S\$300,000 each	S\$ 78.00 pm S\$ 936.00 pa
Family	<input type="checkbox"/> S\$300,000 [†] each	S\$ 87.00 pm S\$ 1,044.00pa

Notes:

- Eligible age : Adults from 18 to 60 years (coverage will be up to 70 years); Children from 6 months to 18 years, or 23 years if a full-time student.
- Premiums are subject to the prevailing GST rate.

[†] Child's sum insured under the Family coverage is S\$20,000 per child, regardless of plan chosen.

Type of plan and premium (cont'd)

Optional benefits

	Broken Bones coverage	Traditional Chinese Medicine coverage
Self OR Spouse	<input type="checkbox"/> S\$ 2.00 pm <input type="checkbox"/> S\$ 24.00 pa	<input type="checkbox"/> S\$ 3.00 pm <input type="checkbox"/> S\$ 36.00 pa
Self and Spouse	<input type="checkbox"/> S\$ 4.00 pm <input type="checkbox"/> S\$ 48.00 pa	<input type="checkbox"/> S\$ 6.00 pm <input type="checkbox"/> S\$ 72.00 pa

Details of other insured persons (if Self and Spouse or Family coverage is chosen)

Spouse:

Name _____ NRIC no. _____

Date of birth _____ Nationality _____

Child/ren:

Indicate number of children in the Family coverage _____

Declaration (Tick each box to confirm your eligibility for coverage)

I confirm on behalf of myself/my Spouse that:

- I/we are Singapore citizen/s or Singapore Permanent Resident/s.
- I/my Spouse (and our children, if Family coverage is chosen) are within the eligible age.
- I/my Spouse am/are not engaged in the following occupations OR
- I/my Spouse am/are engaged in the following occupations and we would like to apply for restricted coverage.[‡]
- Industrial workers using heavy machinery; woodworking related or any occupation involving aviation activities;
 - Armed services personnel; police force personnel, fire fighters;
 - Construction/unskilled workers; ship crew or workers on board vessels, stevedores, shipbreakers;
 - Occupations involving diving, platforms, oil and gas rig and/or offshore work;
 - Occupations involving work at heights/underground and/or handling of hazardous chemical/electricity; professional sports teams;
 - Professional divers and jockeys;
 - Welders and the like.

[‡] Restricted coverage only applies during off-duty hours. In this case, the Plan will not cover for any injury caused directly or indirectly by the insured's occupational activities.

Payment instructions

- Monthly payment mode** is only applicable to HSBC Visa/MasterCard credit card holders.
- I/We hereby instruct HSBC Insurance (Singapore) Pte Ltd to debit my/our HSBC credit card account:
- Visa OR MasterCard credit card

Account no. _____ Expiry date _____ / _____

OR

- Annual payment** via
- I/We hereby instruct HSBC Insurance (Singapore) Pte Ltd to debit my/our credit card account issued by _____ (name of Bank)
- Visa OR MasterCard credit card
- Account no. _____ Expiry date _____ / _____
- OR
- Attached cheque no. _____
- Name of Bank _____
- made payable to "HSBC Insurance (Singapore) Pte. Limited" with your name and NRIC No written on the back of the cheque.

Other declaration and authorisation

In addition to the above:

- I understand that my/our nominated account operator is entitled to (i) Reject HSBC Insurance (Singapore) Pte. Limited's debit instructions if my/our account does not have sufficient funds and charge me/us a fee for this. (ii) At its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- This authorisation will remain in force until my/our written revocation through HSBC Insurance (Singapore) Pte. Limited.
- I understand that the benefits of the policy will only be payable due to an accident occurring during the period of coverage.

Important Notes:

It is usually disadvantageous to replace an existing Accident Policy with a new one. The disadvantages include, but are not limited to (i) Receiving a lower level of benefits at a higher or same cost, or (ii) Suffering a penalty for terminating the original policy.

Signature of nominated account holder & main insured _____

Date _____

For official use:

To credit HSBC Insurance (Singapore) Pte. Limited account no.7232-141-043109-004
Proposer's ref no. _____
Referred by _____
Branch's seal _____

Account to be debited
Name of branch staff
Hub customer no. _____