



confident



# It is important to detect a critical illness early, that is when you have the best chance of a recovery.

Medical and technological advancement has now made it possible to detect critical illnesses during the early stages. If critical illness is detected, it is important that you are able to focus on recovery, without worrying about medical costs, income losses and other expenses that may need to be catered for such as alternative medication, domestic help and physiotherapy costs.



## Why is it imperative that you act now?

Alarming rise in deaths due to cancer. Cancer has been the number one cause of death in Singapore.<sup>1</sup>

Singaporeans and permanent residents are covered for 80% of their mortality protection needs and only 20% of their CI protection needs.<sup>2</sup>

A working adult has an average protection need of S\$256,826, which translates to approximately 3.1 times of his or her annual salary.<sup>3</sup>

<sup>1</sup> Ministry of Health Website Statistics on Principal Causes of Death from 2015 to 2017.

<sup>2,3</sup> Protection Gap Study conducted by Ernst & Young Advisory Pte Ltd, for LIA in 2011.

## Are you prepared? If not, it's never too late.

Many insurance plans may not cover early stage critical illness or may have a limited range of early stage/intermediate stage protection. Early Critical Care is an unique and comprehensive protection plan that covers all stages of a covered Medical Condition - early, intermediate and critical. Get the best of medical treatments in Singapore or overseas with Early Critical Care<sup>4</sup>.

<sup>4</sup> Please refer to Table 2 for the list of Medical Conditions under each stage.

# Be financially covered against the unexpected with **Early Critical Care**

## Financial protection at all the 3 stages of a covered critical illness condition<sup>5</sup>

Early Critical Care offers financial protection against the 3 stages of a critical illness condition - early, intermediate and critical. You can now focus on your well-being with peace of mind knowing that you have a comprehensive plan.

## 100% payout at all 3 stages<sup>5</sup>

100% of Sum Insured paid out at early, intermediate and critical stage. We understand the importance of helping you keep your mind at ease.

## A critical illness plan that covers up to 102 Conditions

Early Critical Care is a comprehensive protection plan that covers 98 Medical Conditions with 30 conditions at early stage, 31 conditions at intermediate stage and 37 conditions at a critical stage.

In addition, this plan also covers illnesses ("Special Critical Illnesses") that are not commonly insured in Singapore, such as Dengue Haemorrhagic Fever, Diabetic Retinopathy, Osteoporosis and Severe Rheumatoid Arthritis. In total you are covered for up to 102 Conditions in this plan.

## Premium waiver benefit – upon an early/intermediate claim

Upon a successful first claim at an early or intermediate stage, all your future premiums will be waived for the rest of the term of your policy, thereby reducing your financial burden and supporting you to a speedy recovery.

## Claim Limits

Upon diagnosis of a Medical Condition, the Sum Insured will be payable in a lump sum subject to the lower of the Sum Insured and the respective caps shown in Table 1;

Table 1

Stage	Related Claims	Unrelated Claims
Early	S\$100,000 less any Related Claims	S\$100,000
Intermediate	S\$200,000 less any Related Claims	S\$200,000
Critical	S\$2,000,000 less any Related Claims	S\$2,000,000

## Related Claims

When two or more claims are made before the policy Expiry Date either for, the same Medical Condition regardless of its stage or a different Medical Condition that is directly caused by the preceding Medical Condition.

Consider a scenario when the first claim is an early stage Stroke (Brain aneurysm surgery) and the second claim is an intermediate stage Stroke (Carotid artery surgery), such instances are known as related claims, as the illnesses fall under the same family of a Medical Condition. Another scenario is where the first claim is a Carcinoma In Situ of the lung (defined as a Major Cancer) and the

preceding claim was for end stage Lung Disease (defined as End Stage Lung Disease), then this would also be considered as Related Claim.

## Unrelated Claim

Consider a scenario where the first claim is for Major Burns and second claim is for Alzheimer's disease, both are unrelated illnesses hence known as unrelated claims. There is no limit on the number of Unrelated claims, subject to caps stipulated in the above Table 1.

<sup>5</sup> Please refer to Table 2 for the list of Medical Conditions covered under each stage. Claims are subject to respective caps specified for each stage, please refer to Table 1 for more details.

# Comprehensive range of conditions covered across various stages of a critical illness with **Early Critical Care**

Table 2

	<b>Critical Stage Medical Conditions</b> (100% of Sum Insured)	<b>Intermediate stage Medical Conditions</b> (100% of Sum Insured; subject to S\$200,000)	<b>Early Stage Medical Conditions</b> (100% of Sum Insured; subject to S\$100,000)
1	Alzheimer's Disease/Severe Dementia	Moderate to Severe Alzheimer's Disease	Diagnosis of Dementia including Alzheimer's Disease
2	Angioplasty and Other Invasive Treatment for Coronary Artery*	Not Applicable	Not Applicable
3	Benign Brain Tumour	Surgical Removal of Pituitary Tumour (by Open Craniotomy)	Surgical Removal of Pituitary Tumour (by Transphenoidal/ Transnasal Hypophysectomy)
4	Blindness (Irreversible Loss of Sight)	Irreversible Loss of Sight in One Eye	Corneal Transplant
5	Coma	<ul style="list-style-type: none"> <li>Severe Epilepsy</li> <li>Coma for 72 Hours</li> </ul>	Coma for 48 Hours
6	Coronary Artery By-Pass Surgery	Port Access or Key hole Cardiac Surgery	Transmyocardial Laser Therapy
7	Deafness (Irreversible Loss of Hearing)	Cochlear Implant Surgery	<ul style="list-style-type: none"> <li>Partial Loss of Hearing</li> <li>Cavernous sinus thrombosis surgery</li> </ul>
8	End Stage Kidney Failure	Chronic Kidney Disease	<ul style="list-style-type: none"> <li>Surgical Removal of One Kidney</li> <li>Chronic Kidney Impairment</li> </ul>
9	End Stage Liver Failure	Liver Cirrhosis	Liver Surgery
10	End Stage Lung Disease	Surgical Removal of One Lung	<ul style="list-style-type: none"> <li>Severe Asthma</li> <li>Insertion of a Vena Cava Filter</li> </ul>
11	Fulminant Hepatitis	Chronic Primary Sclerosing Cholangitis	<ul style="list-style-type: none"> <li>Viral Hepatitis with cirrhosis</li> <li>Biliary Tract Reconstruction Surgery</li> </ul>
12	Heart Attack of Specified Severity	Cardiac Defibrillator Insertion	<ul style="list-style-type: none"> <li>Cardiac Pacemaker Insertion</li> <li>Pericardectomy</li> </ul>
13	HIV Due To Blood Transfusion and Occupationally Acquired HIV	Not Applicable	HIV Due To Assault
14	Idiopathic Parkinson's Disease	Moderately Severe Parkinson's Disease	Early Parkinson's Disease
15	Irreversible Aplastic Anaemia	Reversible Aplastic Anaemia	Pure Red Cell Aplasia (PRCA)
16	Irreversible Loss of Speech	Loss of Speech due to Vocal Cord Paralysis	Permanent (or Temporary) Tracheostomy
17	Loss of Independent Existence (Severe Stage)	Loss of Independent Existence (Intermediate Stage)	Not Applicable
18	Major Burns	Moderately Severe Burns	Mild Severe Burns

## 4 Additional Special Critical Illnesses

1. Dengue Haemorrhagic Fever
2. Diabetic Retinopathy
3. Osteoporosis
4. Severe Rheumatoid Arthritis

The amount payable for each Special Critical Illness is 20% of the Sum Insured, up to a maximum of S\$25,000. Maximum total additional coverage for all 4 Special Critical Illnesses is S\$100,000. You can only claim once per Special Critical Illness. Claiming any of these Special Critical Illnesses does not reduce the Sum Insured and will not activate the Premium Waiver Benefit.

Each Special Critical Illness is claimable only once per life time, regardless of the number of policies issued to you by HSBC Insurance (Singapore) Pte. Limited.

\*The payout of Angioplasty and Other Invasive Treatment is a lump sum equivalent to 10% of Sum Insured, subject to a maximum of S\$25,000. The Sum Insured will be reduced by the amount claimed and payment of this benefit will not activate the Premium Waiver Benefit.

Table 2

	<b>Critical Stage Medical Conditions</b> (100% of Sum Insured)	<b>Intermediate stage Medical Conditions</b> (100% of Sum Insured; subject to S\$200,000)	<b>Early Stage Medical Conditions</b> (100% of Sum Insured; subject to S\$100,000)
19	Major Cancer	Carcinoma in situ of Specified Organs treated with Radical Surgery	<ul style="list-style-type: none"> <li>• Carcinoma in situ</li> <li>• Early Prostate Cancer</li> <li>• Early Thyroid Cancer</li> <li>• Early Bladder Cancer</li> <li>• Early Chronic Lymphocytic Leukemia</li> <li>• Neuroendocrine tumours</li> <li>• Gastro-intestinal Stromal Cancer</li> <li>• Bone Marrow Malignancies</li> </ul>
20	Major Head Trauma	Head Trauma Requiring Open Craniotomy	<ul style="list-style-type: none"> <li>• Head Trauma Requiring Reconstructive Surgery and Accidental Spinal Cord Injury</li> <li>• Surgery for subdural haematoma</li> </ul>
21	Major Organ/ Bone Marrow Transplantation	Major Organ/ Bone Marrow Transplant (on waitlist)	<ul style="list-style-type: none"> <li>• Small Bowel Transplant</li> <li>• Corneal Transplant</li> </ul>
22	Motor Neurone Disease	Intermediate Motor Neurone Disease	Early Motor Neurone Disease
23	Multiple Sclerosis	Mild Multiple Sclerosis	Early Multiple Sclerosis
24	Muscular Dystrophy	Moderate Muscular Dystrophy	Spinal Cord Disease or Injury resulting in Bowel and Bladder Dysfunction
25	Open Chest Heart Valve Surgery	Valve Replacement or Valve Repair with Device	Percutaneous or minimally invasive Valvuloplasty or Valvotomy
26	Open Chest Surgery to Aorta	Percutaneous or Minimally Invasive Surgery to Aorta	Large Asymptomatic Aortic Aneurysm
27	Other Serious Coronary Artery Disease	Moderate Coronary Artery Disease	Mild Coronary Artery Disease
28	Paralysis (Irreversible Loss of Use of Limbs)	Loss of Use of One Limb requiring Prosthesis	Loss of Use of One Limb
29	Persistent Vegetative State (Apallic Syndrome)	Not Applicable	Not Applicable
30	Poliomyelitis	Not Applicable	Not Applicable
31	Primary Pulmonary Hypertension	Secondary Pulmonary Hypertension	Early Pulmonary Hypertension
32	Progressive Scleroderma	Progressive Scleroderma with CREST syndrome	Early Progressive Scleroderma
33	Severe Bacterial Meningitis	Not Applicable	Not Applicable
34	Severe Encephalitis	Mild Encephalitis	Encephalitis with Full Recovery
35	Stroke with Permanent Neurological Deficit	Carotid Artery Surgery	<ul style="list-style-type: none"> <li>• Brain Aneurysm Surgery</li> <li>• Cerebral Shunt Insertion</li> </ul>
36	Systemic Lupus Erythematosus with Lupus Nephritis	Moderately Severe Systemic Lupus Erythematosus (S.L.E) with Lupus Nephritis	Not Applicable
37	Terminal Illness	Not Applicable	Not Applicable
	<b>Total: 37 Medical Conditions</b>	<b>Total: 31 Medical Conditions</b>	<b>Total: 30 Medical Conditions</b>

**102 conditions**  
covered by Early Critical Care

# How does an Early Critical Care plan work?

## Scenario 1

Unrelated Claims for a S\$500,000 Sum Insured Policy

Claim Sequence	Claim 1	Claim 2	Claim 3	Claim 4	Claim 5	Claim 6	Claim 7
<b>Illness</b>	Major Cancer	Severe Rheumatoid Arthritis	Open Chest Surgery to Aorta	Osteoporosis	Diabetic Retinopathy	Dengue Haemorrhagic Fever	Major Burns
<b>Claim Type/Stage</b>	Early	Special CI	Intermediate	Special CI	Special CI	Special CI	Critical
<b>Claims Calculation</b>	100% of Sum Insured or S\$100,000	20% Original Sum Insured or S\$25,000	100% of remaining Sum Insured or S\$200,000	20% Original Sum Insured or S\$25,000	20% Original Sum Insured or S\$25,000	20% Original Sum Insured or S\$25,000	100% of the remaining Sum Insured
<b>Sum Insured Payout</b>	S\$100,000	-	S\$200,000	-	-	-	S\$200,000
<b>Special Critical Illness</b>	-	S\$25,000	-	S\$25,000	S\$25,000	S\$25,000	-
<b>Remarks</b>	Future premiums waived and Policy continues	Policy continues.	Policy continues.	Policy continues.	Policy continues.	Policy continues.	Policy terminates.
						<b>Sum Insured payout</b>	<b>S\$500,000</b>
						<b>Special Critical Illness payout</b>	<b>S\$100,000</b>
						<b>Total Payout</b>	<b>S\$600,000</b>

## Scenario 2

Related Claims for a S\$500,000 Sum Insured Policy

Claim Sequence	Claim 1	Claim 2	Claim 3
<b>Illness</b>	Major Cancer	Major Cancer	Major Cancer
<b>Claim Type/Stage</b>	Early	Intermediate	Critical
<b>Claims Calculation</b>	100% of Sum Insured or S\$100,000	Lower of 100% of the remaining Sum Insured or (S\$200,000 – any related claims)	100% of the remaining Sum Insured
<b>Sum Insured Payout</b>	S\$100,000	S\$100,000	S\$300,000
<b>Remarks</b>	Future premiums waived and Policy continues	Policy continues.	Policy terminates
		<b>Total Payout</b>	<b>S\$500,000</b>

**Be confident with**  
Early Critical Care

# Frequently asked questions

## What exactly is Early Critical Care insurance?

Early Critical Care is a standalone non-participating protection plan which provides coverage beyond the common definitions of critical stage Medical Conditions. See Table 2 for the list of Medical Conditions covered under each stage. What's more, all future premiums will be waived upon a successful early or intermediate stage claim.

## What are the policy terms available for Early Critical Care?

Given that the life expectancy in Singapore is currently 83 years<sup>6</sup>, the Early Critical Care product has been made available for two policy terms to ensure you are financially protected even in your golden years. The two terms available are Term to Age of 65 and Term to Age of 85.

## Is there any death or maturity benefit under Early Critical Care?

Yes, there is a nominal Death Benefit of S\$3,000 attached to Early Critical Care to cover the cost of bereavement.

Also, a fixed Maturity Benefit of S\$3,000 will be payable if the policy remains in force till the end of the chosen term.

## Is there any survival period?

Yes, survival period of 7 days is applicable for all Medical Conditions and Special Critical Illnesses. No Medical Conditions and Special Critical Illnesses benefits will be payable if the Life Insured does not survive for at least 7 days after the date of diagnosis. In such a situation the Death Benefit of S\$3,000 will be paid.

## Is there any waiting period?

No benefits will be payable if the life insured is diagnosed with any of the following medical conditions under all stages and the date of diagnosis falls under within ninety (90) days from the Date of Issue, the date of Endorsement or the Reinstatement Date of the Policy, whichever is later:

- Major Cancer
- Heart Attack of Specified Severity
- Coronary Artery By-pass Surgery
- Angioplasty and Other Invasive Treatments for Coronary Artery and
- Other Serious Coronary Artery Disease

## Special Critical Illness

For Diabetic Retinopathy, no benefits will be payable if the Life Insured has showed signs or symptoms of, or is diagnosed with such Special Critical Illness resulting in such medical procedures being performed on the Life Insured, within ninety (90) days from, Date of Issue of the Policy or the Reinstatement Date of the Policy, whichever is the later date.

## Under what conditions will the Early Critical Care policy be terminated?

The Early Critical Care policy will terminate on the earliest of the following:

- i) On the policy expiry date
- ii) When the policy lapses due to non-payment of premium
- iii) When the policy is cancelled or void
- iv) When 100% of the Sum Insured under the policy has been paid upon one or more claims event for the Medical Condition Benefit
- v) When the Life Insured dies, regardless of the cause of death
- vi) When the maturity benefit has been paid
- vii) When the company accepts your application to terminate the policy.

<sup>6</sup> Source: <https://www.singstat.gov.sg/find-data/search-by-theme/population/death-and-life-expectancy/latest-data>

## Don't wait

enhance your financial protection now with Early Critical Care

# Act now to put your mind at ease

**Speak to our authorised distributor HSBC today to address your insurance needs.**

**Call 1800-HSBC NOW (4722 669)**

**Visit any HSBC Branch**

For all policy servicing related enquiries please call (65) 6225 6111.

## Important Notes

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