HSBC's EliteCare Plus

An Investment-Linked Insurance Plan

Safeguard your wealth with the right protection plans

HSBC | Opening up a world of opportunity

PROTECTION BY PIDM ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS PRODUCT IS SUBJECT TO LIMITATIONS. Please refer to PIDM's TIPS Brochure or contact Allianz Life Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

Protecting your wealth is important and it starts by preparing for the unexpected

We know that life is filled with exciting milestones such as getting married, starting a family, buying a new house or enjoying retirement. While you are busy accumulating wealth to withstand the test of time, you should also have adequate life & health coverage that is robust enough to meet your current and future goals.

HSBC's EliteCare Plus is a regular premium **investment-linked plan** which offers a wide selection of protection coverage to give you peace of mind. This is a flexible and affordable plan that allows you to select your preferred coverage based on your protection needs.

Benefits of having HSBC's EliteCare Plus

- Death & Total and Permanent Disability (TPD)^ protection up to 100 years old*
- Option to enjoy comprehensive medical coverage[1] with a high Annual Limit and no Lifetime Limit
- Option to enjoy comprehensive critical illnesses (CI) protection[2] from early to advanced stages
- Option to enjoy personal accident[3] coverage
- Option to exempt life assured from the payment of premiums[4] should the life assured suffer any of the 36 critical illnesses
- Option to exempt policy owner from the payment of premiums[5] should the policy owner pass away, TPD or any of the 36 critical illnesses
- Opportunity to boost your potential investment return in local or global funds[6] while staying protected

Note:

^TPD coverage up to 71 years old and subject to a maximum of RM8 million per life assured.
*Depending on the coverage term selected.

OPTIONAL RIDERS FOR COMPREHENSIVE COVERAGE

❶ Medical Edge

Comprehensive medical coverage

Extensive coverage for your healthcare needs.

- No Lifetime Limit and high Annual Limit up to RM5,000,000.
- Available in four (4) plans with flexible deductible options to best suit your protection & financial needs.
- Permanent COVID-19 coverage.
- Comprehensive cancer coverage which includes genomic testing and advanced outpatient cancer treatments.
- Opportunity to receive the best care at your doorstep with Allianz Care@Home.
- Option to get covered for outpatient specialist visits without the need for hospitalisation.
- Option to receive daily cash benefit during hospitalisation.

❷ Critical Cover

Extensive critical illness protection

Providing financial support from early to advanced-stage critical illnesses, so that you can focus on your recovery journey.

- Lump sum payment when diagnosed with an early, intermediate or advanced-stage critical illness.
- An extensive plan that covers 157 critical illness conditions and 7 juvenile critical illness conditions.
- 3 additional benefits to help you cope with the unforeseen circumstances.

List of Covered Critical Illness conditions
157 Critical Illness conditions
+ 7 Juvenile Critical Illness conditions

Early Stage CI
59 conditions

Intermediate Stage CI
28 conditions

Advanced Stage CI
70 conditions
+ 7 juvenile CI conditions

\+ Cancer Recovery Benefit
Diabetes Recovery Benefit
Catastrophic CI Benefit

OPTIONAL RIDERS FOR COMPREHENSIVE COVERAGE

❸ PA Care

Comprehensive accidental coverage

Helps you and your family get through the most trying times with this comprehensive personal accident protection.

- Pays upon death and Partial / Total and Permanent Disability as a result of an accident.
- Pays 2X coverage if death and Partial / Total and Permanent Disability occurs due to injuries sustained while traveling as a passenger in a public transportation, while in a passenger lift or in a burning public building.

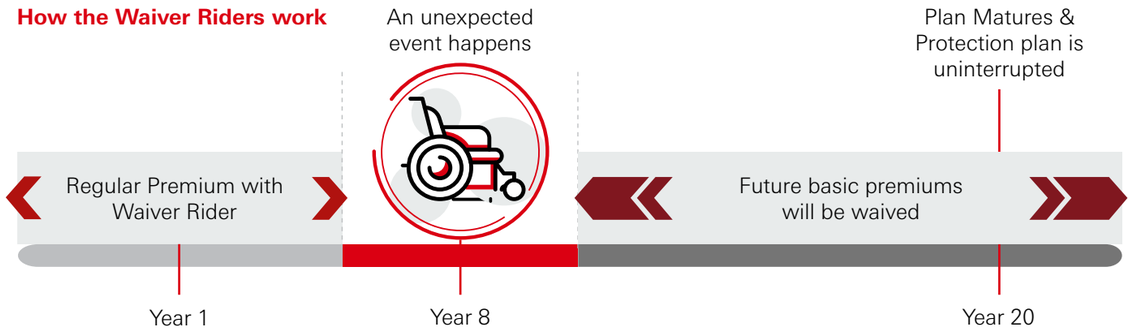
❹ Critical Waiver / ❺ Secure Waiver

Secure your protection journey

Lock in the security of uninterrupted savings & protection journey.

Critical Waiver	Secure Waiver
Waives Basic Premium should the life assured suffer any of the 36 Critical Illnesses + 2 Extended TPD.	Waives Basic Premium should the payor pass away or suffer TPD* or any of the 36 Critical Illnesses + 2 Extended TPD. *TPD coverage up to Payor's age 65.

How the Waiver Riders work



OPTIONAL RIDERS FOR COMPREHENSIVE COVERAGE

⑥ InvestPlus Rider

Boost your potential investment return in local or global funds for wealth diversification

- Boost your potential investment returns via a wide selection of investment-linked funds for both local and global markets with flexibility to switch funds.
- The regular investment premium is capped at 5 times of the basic premium paid for protection.

Did you know?

Accidents happen when you least expect them

Malaysia has the third highest death toll from road accidents in Asia and ASEAN.[1]

More than half of all road traffic deaths usually involve adults who are often the family breadwinners.

Source:

1. https://www.asiainsurancereview.com/MagazineReadMagazineArticle?aid=42313#:~:text=Malaysia%20has%20the%20third%20highest,Malaysian%20fatality%20rates%20since%202007. (2019)

Product Summary

	HSBC's EliteCare Plus Basic Plan (Death/TPD)	Optional Riders to Enhance Your Insurance Protection			
		Medical Edge	**Critical Cover**	**PA Care**	**Critical Waiver & Secure Waiver**
Life Assured Entry Age	15 days old - 70 years old	15 days old - 70 years old	15 days old - 70 years old	15 days old - 60 years old	18 years old - 70 years old
Coverage Term	Up to 70 or 100 years old	Up to 100 years old or basic plan's coverage term, whichever earlier	Up to 100 years old or basic plan's coverage term, whichever earlier	Up to 70 years old or basic plan's coverage term, whichever earlier	Up to 100 years old or basic plan's coverage term, whichever earlier
Guaranteed Renewal Upon Maturity	Only applicable if the basic plan's coverage term is up to 70 years old. No medical underwriting and health declaration required for the renewal.				
	Up to 100 years old	Up to 100 years old	Up to 100 years old	N/A	Up to 100 years old
Minimum Sum Assured	RM60,000	**Plan 150** Annual limit: RM 1.5 mil **Plan 250** Annual limit: RM 2.5 mil **Plan 400** Annual limit: RM 4 mil **Plan 500** Annual limit: RM 5 mil	RM10,000	RM10,000	Waives basic premium
Maximum Sum Assured	Subject to underwriting		**For life assured with entry age 65 years old and below** RM500,000 per life **For life assured with entry age above 65 years old** RM100,000 per life	RM1 mil or 5 times of basic plan's Sum Assured, whichever is lower	
Minimum Annual Premium	Pre-calculated based on selected insurance coverage subject to: Minimum = RM3,600 Maximum = Subject to underwriting	N/A			
Maximum Annual Premium		N/A			
Premium Allocation Rate	**Insurance Premium:** Year 1: 70% Year 2: 90% Year 3-10: 95% ≥ Year 11: 100% **Investment Premium, Renewal Premium, InvestPlus Rider Premium & Ad hoc Top-up Premium:** 95%	Unit deducting riders			
Monthly Service Charge	RM8.00 per month	N/A			
Fund Management Charge	Up to 0.75% - 1.50% per annum	N/A			
Fund Switching Fee	Five (5) zero-fee switches per policy year and RM10.00 for any subsequent switch	N/A			

Table of Benefits – Medical Edge

	Plan Type	Plan 150 (RM)	Plan 250 (RM)	Plan 400 (RM)	Plan 500 (RM)
	Overall Annual Limit	1,500,000	2,500,000	4,000,000	5,000,000
	Overall Lifetime Limit	No Limit			
	Deductible Option	RM5,000, RM10,000 or RM30,000 per Policy Year			
A)	**Hospitalisation & Surgical Benefits**				
1	Hospital Room & Board (subject to a maximum of one hundred and fifty (150) days per Any One (1) Disability)	150	250	400	500
2	Intensive Care Unit (subject to a maximum of one hundred and fifty (150) days per confinement)	As charged. Subject to Reasonable & Customary Charges*			
3	Lodger Benefit (subject to a maximum of one hundred and fifty (150) days per Any One (1) Disability)	75	125	200	250
4	Hospital Supplies and Services	As charged. Subject to Reasonable & Customary Charges*			
5	Surgical Fees				
6	Anaesthetist Fees				
7	Operating Theatre Fees				
8	In-Hospital Physician Visit (subject to a maximum of two (2) visits per day)				
9	Pre-Hospitalisation Diagnostic Tests (within ninety (90) days prior to Hospitalisation)				
10	Pre-Hospitalisation Consultation (within ninety (90) days prior to Hospitalisation – maximum of two (2) General Practitioner and one (1) Specialist consultations)				
11	Organ Transplant				
12	Post Hospitalisation Treatment (within one hundred and eighty (180) days following discharge from Hospital)				
13	Home Nursing Care (subject to a maximum of one hundred and eighty (180) days per lifetime)				
14	Ambulance Fees				
15	Day-Care Surgery				
16	Medical Report Fees Reimbursement	As charged. Up to a maximum of RM200 per admission for In-Patient treatment or per Any One (1) Disability for Out-Patient treatment.			
B)	**Out-Patient Treatment Benefits**				
1	Emergency Accidental Out-Patient Treatment & thirty (30) days follow up treatment (Annual Limit)	Up to 1,500	Up to 2,500	Up to 4,000	Up to 5,000
2	Out-Patient Kidney Dialysis Treatment (includes consultation, examination tests and prescribed take-home drugs)	As charged. Subject to Reasonable & Customary Charges*			
3	Out-Patient Dengue or Enteric Fever Treatment (includes consultation, examination tests and prescribed take-home drugs)				

*Reasonable and Customary Charges based on Private HealthCare Facilities and Services (Private Hospitals and Other Private HealthCare Facilities) Regulations 2006 of Malaysia, including any subsequent amendment(s) or enactment of it.

Table of Benefits – Medical Edge (cont'd)

	Plan Type	Plan 150 (RM)	Plan 250 (RM)	Plan 400 (RM)	Plan 500 (RM)
	Overall Annual Limit	1,500,000	2,500,000	4,000,000	5,000,000
	Overall Lifetime Limit	No Limit			
	Deductible Option	RM5,000, RM10,000 or RM30,000 per Policy Year			
C)	**Cancer Treatment Benefits**				
1	Out-Patient Cancer Treatment (radiotherapy, chemotherapy, targeted therapy, hormonal therapy or immunotherapy including consultation, examination tests and prescribed take-home drugs)	As charged. Subject to Reasonable & Customary Charges*			
2	Genomic Test for Cancer (per lifetime)	Up to 10,000	Up to 20,000	Up to 35,000	Up to 40,000
D)	**Other Benefits**				
1	Second Medical Opinion	Reimbursement of the claimable cost, subject to Reasonable and Customary Charges* up to a maximum of RM2,000 per Policy Year).			
2	Reimbursement for chiropractic, chiropody, homeopathy, osteopathy or acupuncture (post Hospitalisation Out-Patient benefit, within thirty (30) days following discharge from Hospital)	As charged, subject to Reasonable and Customary Charges* (limited to one (1) visit per day)			
		Limit per day			
		150	250	400	500
		Maximum per Policy Year			
		1,500	2,500	4,000	5,000
3	Intraocular Lens	As charged. Subject to Reasonable & Customary Charges*			
4	International Emergency Medical Evacuation and Repatriation (per Policy Year)	N/A		Up to 500,000	
E)	**No Claim Benefits**				
1	No Claim Reward	10% increase in the initial rate of Hospital Room and Board Benefit every 3 years, provided that no claim is made in the previous 3 years and the increased amount shall not exceed 150% of the initial rate of Hospital Room and Board Benefit as at Issue Date.			

*Reasonable and Customary Charges based on Private Healthcare Facilities and Services (Private Hospitals and Other Private Healthcare Facilities) Regulations 2006 of Malaysia, including any subsequent amendment(s) or enactment of it.

Optional Sub-Riders – Medical Edge

Outpatient Specialist Rider (Annual Limit)	Up to RM2,000 per Policy Year						
Hospital Income Rider^ (daily benefit per day of hospitalisation) (maximum thirty (30) days per disability)	Plan 75 (RM)	Plan 125 (RM)	Plan 150 (RM)	Plan 150 (RM)	Plan 250 (RM)	Plan 400 (RM)	Plan 500 (RM)
	75	125	150	200	250	400	500

^Capped at 100% of Hospital Room & Board, subject to max of RM500 hospital income per life limit.

Important Notes

1. TPD coverage is up to age 71 years old and subject to a maximum of RM8 million per life assured. In the event your coverage amount is more than RM8 million, the remaining balance will be paid out upon death.

2. This brochure is for illustration purposes only and the information included is neither comprehensive nor exhaustive. You need to refer to the Product Disclosure Sheet (PDS) and the Sales Illustration (SI) for further details.

3. Please refer to the PDS, SI and policy contract for the full list of exclusions.

4. We have the right to revise the rates, charges, fees and terms and conditions of the policy. You will be informed in writing of the relevant revision at least three (3) months before the revision takes effect.

5. You should be certain that this plan is suitable for you, and that the premium payable under this plan is an amount which you can afford. Buying a life insurance is a long-term commitment and it is not advisable to surrender your policy in the initial years in view of the high initial costs.

6. You may cancel your policy by giving Allianz Life Insurance Malaysia Berhad (ALIM) a written request and returning the policy to ALIM within the fifteen (15) days' free look period, from the date of your receipt of the policy. ALIM will refund to you the unallocated premiums, the value of units that have been allocated (if any) at the unit price on the next valuation date and any insurance charge and monthly service charge that have been deducted, less any medical fees incurred.

7. In cases where the purchase involves a premium of sizable amount, you should consider purchasing a single premium investment-linked policy rather than a regular premium policy as it offers better allocation rates for investments.

8. In the event of non-payment of premium on the due date, your policy shall be kept in force by effecting a premium holiday. However, there would be a possibility of the policy lapsing if the account value is insufficient to pay for all the policy charges due.

9. You are given a grace period of thirty-one (31) days to pay your premium, during which the policy will remain in force. However, the policy shall lapse at the end of the grace period if any policy charges shall remain unpaid at the end of the grace period. As such, it is advisable to pay the premium for your policy on time.

10. A Conditional In-Force Guarantee will be in place for the first six (6) policy years provided that all premiums due are paid up-to-date (within the 31-day grace period) and no withdrawal from the account value is performed during the Conditional In-Force Guarantee period.

11. Please add the applicable government tax if the policy owner is a business organisation or where the policy is absolutely assigned to a business organisation. The applicable government tax shall be based on the prevailing rate and is subject to change in accordance with the laws of Malaysia.

12. In the event that the account value of your policy is insufficient to pay for the policy charges, you may need to top up your premiums during the period of your policy's coverage term for continuous coverage up to the policy maturity date. Please refer to the PDS and policy contract for the detailed explanation on policy sustainability.

13. The policy will be renewed automatically and immediately after the maturity/expiry date, up to the policy anniversary when the life assured attains age one hundred (100) years old. Any rider(s) attached to the policy which is still in force at the time of the policy renewal will also be renewed upon the terms thereof up to the policy anniversary of the rider(s) when the life assured attains the maximum age allowed for coverage under the rider(s). Any account value as of the maturity/expiry date will be carried forward upon the policy renewal. If you do not wish to renew the policy including the rider(s), you must notify ALIM of your intention not to renew within three (3) months before the maturity/expiry date of the policy. The premium at the time of the policy renewal is not guaranteed and ALIM reserves the right to revise the premium applicable at the time of the policy renewal. ALIM will notify you of the revised premium by giving you at least three (3) months' written notice prior to the policy renewal.

Note: This is an insurance product that is tied to the performance of the underlying assets, and is not a pure investment product such as unit trusts.

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HSBC Bank Malaysia Berhad 198401015221 (127776-V).

Underwritten by: **Allianz Life Insurance Malaysia Berhad (198301008983)**
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