

HSBC's FamilyCare

A Life Insurance Plan

Those most precious to you,
deserve the best care



HSBC

Opening up a world of opportunity

When it comes to caring for family, we go beyond for them.

In life, few things matter more than family and health. You will go beyond to make sure that the most precious people to you enjoy a secured, healthy and happy life.

Now, you have the opportunity to protect yourself and your spouse, while securing your children's future and taking care of your parents as well – all at the same time.

HSBC's FamilyCare is an insurance plan that protects three generations of your family. It is a plan that takes care of your financial and emotional needs when any unexpected event strikes you or your loved ones.



How HSBC's FamilyCare can care for your entire family



Comprehensive insurance protection for you

- Death, Accidental Death, Total and Permanent Disability (TPD) and 39 Critical Illness (CI) coverage for you.



No limit on the number of children under coverage

- Every existing child and future child will be covered automatically.



Extended care for your family – spouse, child/children and parents¹

- Death and Accidental Death coverage for your spouse.
- Accidental Death, 39 CI and 11 Juvenile CI coverage for your children.
- Optional coverage for cancer, Parkinson's and/or Alzheimer's/severe dementia for your parents.



Hassle-free enrolment for family members

- No medical underwriting is required for your spouse, children and parents¹.
- Proof of relationship is only required at the point of claims.



Emotional Relief Benefit² to help you through difficult times

- Provides you with an additional RM2,500, RM3,500 or RM5,000 payment³ when a claim is paid out to a loved one.



Level premium after policy issuance

- The premium is level throughout premium payment term and not guaranteed⁴.
- The premium to be applied will depend on the Life Assured's entry age, gender, smoking status and the type of plan selected.

¹ Spouse refers to legally married spouse in accordance with the laws of Malaysia. Child/children refers to the Life Assured's biological child/children or legally adopted child/children (in accordance with the laws of Malaysia), or legal ward (appointed by an order of a competent court in accordance with the laws of Malaysia). Parent/parents refers to the Life Assured's biological parent/parents or legally adoptive parent/parents (in accordance with the laws of Malaysia).

² Subject to a maximum of RM10,000 per Life Assured's life.

³ Depending to the type of plan selected.

⁴ Allianz reserves the right to revise the premium rate applicable at Policy Anniversary by giving at least ninety (90) days written notice.

Product Summary

Benefits	HSBC's FamilyCare		
		Minimum	Maximum
Entry Age (nearest birthday)	Life Assured	17 years old	65 years old
	Covered Spouse	17 years old	65 years old
	Covered Children	15 days old	17 years old
	Covered Parent(s)	17 years old	80 years old
Expiry Age (nearest birthday)	Life Assured	80 years old	
	Covered Spouse	80 years old or when Life Assured attains 80 years old, whichever is earlier.	
	Covered Children	21 years old, or when Life Assured attains 80 years old, whichever is earlier.	
	Covered Parent(s)	100 years old, or when Life Assured attains 80 years old, whichever is earlier.	
Premium Payment Term	Level premium, payable up to the end of coverage term.		
Underwriting Requirement	Full medical and financial underwriting for Life Assured only.		

	Basic Plan			Premium Plan (Optional)		
	Life Assured	Covered Spouse	Covered Children	Covered Parents		
Benefits Coverage	Coverage Type	<ul style="list-style-type: none"> Death TPD 39 CI 	<ul style="list-style-type: none"> Death 	<ul style="list-style-type: none"> 39 CI 11 Juvenile CI 	<ul style="list-style-type: none"> Cancer Parkinson's Alzheimer's/ Severe Dementia 	
	Coverage Amount	Plan 250	RM250,000	RM50,000 (once only)	RM50,000 (each child)	RM50,000 (each Life Assured's parent)
		Plan 350	RM350,000			
		Plan 500	RM500,000			
	Accidental Death Benefit	<ul style="list-style-type: none"> RM750,000*; or RM1,050,000*; or RM1,500,000* 	RM150,000 (payable once only)	RM100,000 (payable for each child)	NIL	
Emotional Relief Benefit	Upon each individual claim being paid on Family Benefit, an additional RM2,500, RM3,500 or RM5,000* will be payable ² to the Life Assured in one lump sum, subject to a maximum amount of RM10,000 per Life Assured					
Note: *The amount payable shall depend on the plan selected.						

Benefits Payout	Covered Spouse (Non Accidental Death Benefit)	Year 1	Year 2	Year 3 onwards
		Not payable	Not payable	RM50,000
	Covered Children (Critical Illness or Juvenile Illness)	Year 1	Year 2	Year 3 onwards
RM12,500		RM25,000	RM50,000	
Covered Parents (3 Covered Critical Illnesses)	Year 1	Year 2	Year 3 onwards	
	Not payable	RM25,000	RM50,000	
Surrender Benefit	Guaranteed surrender value after policy has been in-force for a minimum of two (2) full policy years.			
	Guaranteed surrender value less any indebtedness will be payable to the Policy Owner.			
	Surrender Benefit is not applicable for Parent rider.			

Important Notes

1. This policy is guaranteed renewable at the option of the Policy Holder subject to the terms, conditions and termination at each of the Policy Anniversary.
2. Total and Permanent Disability (TPD) coverage is up to age 71 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.
3. 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.
4. The benefits are subjected to exclusions, please refer to the exclusion clauses in the Product Disclosure Sheet and Sales Illustration. You may refer to the policy document for the full list of exclusions.
5. We reserve the right to revise the premium rate applicable at Policy Anniversary by giving at least three (3) months written notice.
6. You should be certain that this plan is suitable for you, and that the premium is an amount 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.
7. A free look period of fifteen (15) days or such longer period as may be specified by the relevant regulatory authorities, will be given from the receipt date of the policy for you to review its suitability and should you choose to return the policy within the period, the premium that you have paid less any expenses incurred for medical examination will be refunded to you.
8. 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 cash value of your policy will be utilised to deduct the amount of any outstanding premium if the premium remains unpaid at the end of the grace period. Your policy may lapse if the cash value available is less than the amount of outstanding premium. As such, it is advisable to pay the premium for your policy on time.
9. Service Tax (if applicable) will be charged at the rate of 6% on the applicable portion of your premium/fee/charges for the period of insurance coverage.

Risks Excluded:

1. Death as a result of suicide, while sane or insane within twelve (12) months from the Issue Date or Reinstatement Date, whichever is later. The Policy shall become void and the total premiums paid shall be refunded without interest under the Policy.
2. TPD caused directly or indirectly, wholly or partly, by pre-existing conditions unless declared by the Life Assured and accepted by Allianz Life Insurance Malaysia in writing, on or prior to the Issue Date or Reinstatement Date of this Policy, whichever is later.
3. Critical Illness arising directly or indirectly from a Pre-Existing Conditions as defined, and which has existed on or prior to the Issue Date or Reinstatement Date of this Policy, whichever is later.
4. Any Accidental Death caused directly or indirectly, wholly or partly, by attempted suicide, self-inflicted bodily injuries or disorderly conduct on the part of the Life Assured, Covered Spouse and/or Covered Children.

Note: This list is not exhaustive, kindly refer to the policy contract and Product Disclosure Sheet for full terms and conditions.