



Life Insurance

Security is
knowing life
goes on



HSBC UK

Thinking ahead

Most of us look forward to all the good things in life. Like buying and creating a home, taking holidays, watching your children grow or picking out your next car. We naturally think about protecting the things we value – like our home and car, our mobile phone or our pets. But do we think enough about protecting the most important things of all – ourselves and our loved ones?

Committing to a partner, buying a home or having a family all bring extra responsibility. Some things are too important to be left unplanned and unprotected.

How would the mortgage be paid and your family be supported if you were unable to earn an income or were to die?

Taking time out to plan for unexpected financial burdens can address concerns should they become a reality in future.

How protection can help

Protection policies can't solve all your problems, but they can help to relieve financial worry in three main areas:

Life cover

A policy that pays out a tax free lump sum if you die or are diagnosed with a terminal illness. The death of a partner or parent is devastating but can also have a significant financial impact on the lives of your loved ones. Life cover provides reassurance that those dear to you could benefit from a lump sum in the event of your death. Helping them to cope, maintain their home and re-adjust to life without added financial burden. A lump sum could pay off the mortgage or other borrowing, pay for further education or simply provide an income for your family to help with day-to-day living essentials.

Critical Illness cover

A policy that pays out a lump sum if you are diagnosed with any of the illnesses covered or have to undergo certain surgical procedures. These sorts of medical conditions will often result in a prolonged period where you are unable to work, or need specialised medical treatment. A tax free lump sum payment can provide the funds to pay for medical treatment, modify your home, pay off the mortgage or simply help with day-to-day living essentials.

Income cover

A policy that helps to replace income lost if you are unable to work because of illness or injury. It can be used to help towards paying monthly bills, replacing income and/or covering mortgage payments to help minimise the financial impact of being unable to work. Having a regular tax-free income can provide you with peace of mind, cut out the worry of facing financial hardship and allow you to focus on getting your life back on track.

How we can help

We can help you review how much cover you require based on your individual circumstances, so you only pay for cover you actually need. Take a look at how HSBC's protection policies can help you. We can help you choose the right cover for your own individual needs.

Level or decreasing life cover and critical illness cover

Level cover pays a set cash lump sum. Decreasing cover pays a lump sum that decreases over the term of the policy – which could be just right if you are only protecting a capital repayment mortgage.

Life cover – what we offer*

- ◆ Increased peace of mind for your family if you were to die.
- ◆ A lump sum paid if you die or if you are diagnosed with a terminal illness.
- ◆ Level or decreasing cover – useful if you are protecting your mortgage.
- ◆ Quick and easy application process.
- ◆ Monthly premiums that stay the same throughout the term of the policy.
- ◆ Interim mortgage cover for up to 90 days while your Life cover application is being progressed with us.
- ◆ A lump sum paid out that will be at least equal to your outstanding HSBC residential mortgage or loan (conditions apply which you can find in your policy documents).

Critical illness cover – what we offer*¹

- ◆ Peace of mind for you and your family at a time when your health is a priority.
- ◆ A choice of either level or decreasing cover.
- ◆ Quick and easy application process.
- ◆ Monthly premiums that stay the same.
- ◆ Cover for your children is included in the policy at no additional cost.*²
- ◆ A lump sum paid on the diagnosis of illnesses or surgical procedures which include:
 - Aorta graft surgery
 - Bacterial meningitis
 - Benign brain tumour
 - Benign spinal cord tumour
 - Blindness

* Inheritance tax may be payable on your estate should you die. This information is based on our current understanding of tax law. Tax rules may change in the future. The benefits payable under the policy are free from UK income and capital tax gains tax. The tax treatment of the policy benefits may change in the future.

*¹ Life cover, Critical Illness cover and Income cover are underwritten by HSBC Life (UK) Limited. As with all insurance policies, terms, conditions, exclusions and limitations apply. Please refer to the policy document/policy summary for more details.

*² The maximum benefit payable in respect of children covered will be 50% of the sum insured at the time of the claim, as shown on the policy schedule or £25,000.

- Cancer
- Cardiac arrest
- Coma
- Coronary artery by-pass grafts
- Creutzfeldt-Jakob disease
- Dementia including Alzheimer's disease
- Encephalitis
- Heart attack
- Heart valve replacement or repair
- Intensive care
- Kidney failure
- Loss of hand or foot
- Loss of speech
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Multiple system atrophy
- Neuromyelitis optica (Devic's disease)
- Open heart surgery
- Paralysis of a limb
- Parkinson's disease
- Primary pulmonary hypertension
- Progressive supranuclear palsy
- Pulmonary artery surgery
- Removal of an eyeball
- Spinal stroke
- Stroke
- Terminal illness
- Third degree burns
- Traumatic brain injury

Income cover – what we offer*¹

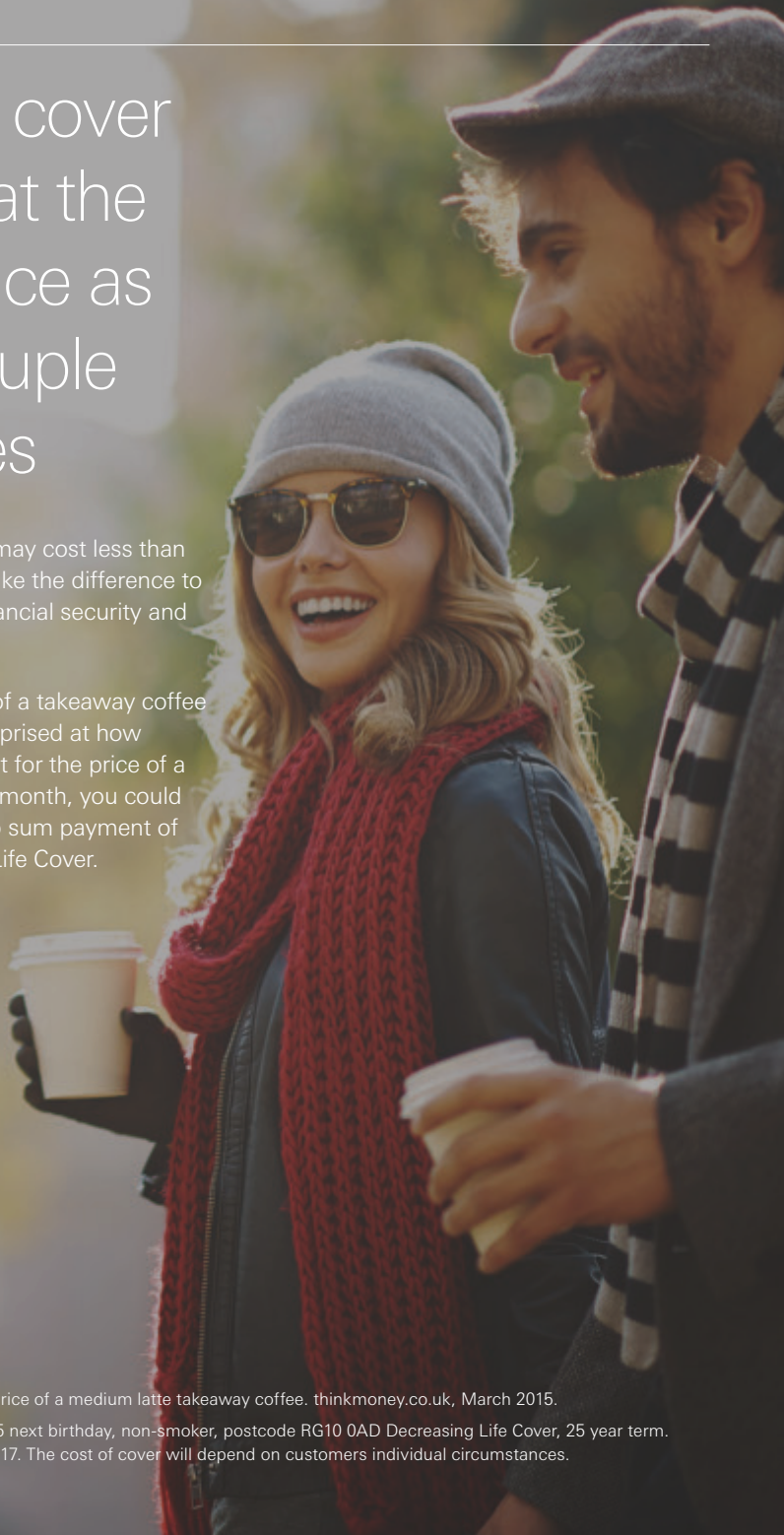
- ◆ A regular tax-free income if you're unable to work due to illness or injury.
- ◆ A benefit of up to 50% of your taxable gross monthly income up to a maximum of £4,167 per month.
- ◆ Benefit payable when you have been off work for more than 13 consecutive weeks or from the date your income reduces below your monthly benefit level, whichever is the later.
- ◆ A choice of cover options – cover for a five year term or up to the age of 68.
- ◆ Rehabilitation services – offering free practical support and treatment, during and after your illness.
- ◆ Quick and easy application process.
- ◆ Premiums are not collected during a valid claim period.

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Monthly cover starting at the same price as just a couple of coffees

Protecting your family may cost less than you think and could make the difference to you or your family's financial security and well being.

With the average cost of a takeaway coffee £2.45*¹ you may be surprised at how much cover you can get for the price of a few cups. For just £5 a month, you could be protected for a lump sum payment of £70,000*² Decreasing Life Cover.



*¹ Price based on the average price of a medium latte takeaway coffee. thinkmoney.co.uk, March 2015.

*² Cover based on single life, 35 next birthday, non-smoker, postcode RG10 0AD Decreasing Life Cover, 25 year term. Figures correct as at April 2017. The cost of cover will depend on customers individual circumstances.

Why choose HSBC?

We know your time is precious, so we have made our application process quick and easy.

- ◆ Our application process usually doesn't require a medical examination and we can often provide instant coverage.
- ◆ Most of our customers can get cover after ten minutes and just three medical questions.
- ◆ If we need a bit more information you can talk directly to the underwriter by phone – no application form to complete.
- ◆ At the moment of truth – when you need to make a claim – we use people, not paper. A dedicated personal claims adviser will look after the claim as sensitively as possible from start to finish.

Mrs G's experience

Mrs G was only 38 when she was diagnosed with cancer. She had taken out a Life and Critical Illness policy with HSBC to protect her mortgage, although she wasn't convinced she needed the protection. "My husband convinced me to buy the policy; he is quite good with things like that. I thought, 'we don't need this – not at our age', but he said 'well, you never know...' We took out the policy just to protect the mortgage really..."

When Mrs G was diagnosed, her first reaction was disbelief "It was a real shock – I'm only 38, I had no idea I would get something so young."

The claim was agreed within a month and a lump sum payment was made to Mrs G. "I had anticipated a long drawn out process with endless complications, only to discover this was not the case. I was treated with utmost respect and speedy service and was very relieved. We as a family decided to pay a chunk off the mortgage and cleared our loans, leaving us a great monthly saving (we've saved £700 a month by doing what we did), so it means that you have no pressure at home with that side of things".

"I would definitely recommend the cover... The guy on the end of the phone was wonderful."

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Customers with disabilities

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