



# S&P Global

## Employee Benefits (Risks) Insurance Communication

Policy Period: 1 March 2025 to 28 February 2026

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# Agenda Outline

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Summary on SPGI Risks  
Benefits

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Details of Risks Benefits

- Eligibility
- Coverage & Benefits

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Contact Us

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Appendices



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## Summary on SPGI Risks Benefits





# Risks Benefits

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## 2 Insurers



*AXA Singapore will be renamed as  
HSBC Life effective 1 Feb 2023*



## 4 Insured Risks Programs

Group Term Life (GTL)  
Group Critical Illness – Acceleration (GCI)  
Group Disability Income (GDI)

Group Personal Accident (GPA)

# Overview Of Insurance Covers & Eligibility

Insurer	Cover	Eligible Insured	Basis Of Covers
HSBC Life	Group Term Life (GTL)	<ul style="list-style-type: none"> <li>➤ All active, full-time &amp; permanent employees (excluding Contract Staff)</li> <li>➤ Between age 16 and 70 next birthday, renewable up to age 75</li> </ul>	<ul style="list-style-type: none"> <li>• S&amp;P Global provides Term Life insurance cover of <b>36 times basic monthly salary</b>. This Core level of coverage is fully funded by the Company.</li> <li>• You may choose to purchase an <b>additional 12 times basic monthly salary, on a Voluntary basis</b>.</li> </ul> <p><i>* Up to maximum S\$3,000,000 sum insured per person (including Core plan)</i></p>
	Group Critical Illness (GCI – Acceleration)	<ul style="list-style-type: none"> <li>➤ All active, full time and permanent employees (excluding Contract Staff)</li> <li>➤ Between age 16 and 70 next birthday, renewable up to age 75</li> </ul>	<ul style="list-style-type: none"> <li>• S&amp;P Global provides accelerated <b>Critical Illness coverage of 18 times your monthly salary up to max SGD 500,000</b>. This coverage is fully funded by the Company.</li> </ul>
	Group Disability Income (GDI)	<ul style="list-style-type: none"> <li>➤ All active, full time and permanent employees (excluding Contract Staff)</li> <li>➤ Between age 16 and 60 next birthday, renewable up to age 65</li> </ul>	<ul style="list-style-type: none"> <li>• S&amp;P Global provides Disability Income coverage of <b>60% of your annual salary up to max SGD 250,000</b>. This coverage is fully funded by the Company.</li> </ul>
Zurich	Group Personal Accident (GPA)	<ul style="list-style-type: none"> <li>➤ All full-time active employee aged 16 years and above, with no maximum renewable age</li> </ul>	<ul style="list-style-type: none"> <li>• S&amp;P Global provides Personal Accident insurance cover of <b>36 times basic monthly salary</b>. This Core level of coverage is fully funded by the Company.</li> <li>• You may choose to purchase an <b>additional 12 times basic monthly salary, on a Voluntary basis</b>.</li> </ul> <p><i>* Up to maximum S\$2,000,000 sum insured per person (including Core plan)</i></p>

# Group Term Life (GTL)

Categories	Basis of Coverage
Core – All Employees	36 times Last Drawn Monthly Salary
<i>Optional Top-up</i>	<i>Plan 1 – Additional 12 times Last Drawn Monthly Salary</i>

Flex Price Tag for Top-up	Age Band (next birthday)	Premium Rate (S\$) per \$1,000 sum insured
Rate per S\$1,000 Sum Assured	35 and below	0.85
	36 to 40	1.10
	41 to 45	1.50
	46 to 50	2.45
	51 to 55	3.75
	56 to 60	6.70
	61 to 65	11.35
	66 to 70	15.95
	71 to 72	22.75
	73	27.35
	74	31.10
	75	35.30



- Coverage will be terminated upon last day of service for resignees
- No refund of pro-rate premium for termination of coverage

# Group Term Life (GTL)

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**Pays upon Death and Total Permanent Disablement (TPD) due to any causes**

## **Benefit Provision**

- Death Benefit
- Total Permanent Disablement (TPD) Benefit
- Terminal Illness – certified the probability of death within 12 months
- Extended Benefit period if the member employment with policyholder is terminated on medical grounds, his cover will be extended for a period of 12 months from date of termination, subject to policy terms and conditions
- Employees age 70 to 75 next birthday are covered for Death Benefit only.

## **No-Medical Limit (Automatically covered without medical underwriting)**

- \$1,610,000 Sum Assured (combined with GCI sum assured), up to age 65 next birthday
- Employees with Sum Assured above \$1,610,000 or age 65 and above (regardless of Sum Assured) will be subject to medical underwriting
- While pending underwriting, employee will be covered for accidental Death & Total & Permanent Disablement or up to the last accepted sum assured for full coverage

## **Maximum Limit per Insured Person**

- S\$3,000,000 per insured (Core + Optional)

*\*If employee did not complete the underwriting requirement and HSBC Life has not issued the Letter of Acceptance on the full eligible sum assured, employee will be covered up to the Non-Medical Limit or last accepted sum assured whichever is higher.*



# Group Critical Illness (GCI – Acceleration)

- This benefit will be payable if an employee is diagnosed with one of the 37 critical illnesses as per the insurer’s definitions. The GTL Sum Insured will be reduced by the amount of the advance payment made under this policy. This benefit is payable only once, even if more than one critical illness is diagnosed

Categories	Basis of Coverage
Core – All Employees	18 times Last Drawn Monthly Salary
<i>Optional Top-up</i>	NA

## No-Medical Limit (Automatically covered without medical underwriting)

- S\$1,610,000 Sum Assured (combined with GTL sum assured), up to age 65 next birthday

## Maximum Limit per Insured Person

- S\$500,000

## Limitation

- The Critical Illness Benefit will not be payable for Heart Attack of Specified Severity, Major Cancer, Coronary Artery By-pass Surgery, Angioplasty and Other Invasive Treatments for Coronary artery and Other Serious Coronary Artery Disease if the date of diagnosis of the Heart Attack, Major Cancer, Other Serious Coronary Artery Disease or the date of diagnosis of any conditions leading to performance of Coronary Artery By-pass Surgery or Angioplasty & Other Invasive Treatment for Coronary Artery to the Insured Member was made within ninety (90) days from the later of:
  - the Commencement Date or reinstatement date of his cover or
  - the effective date of an increase in the cover.

## Claims Notification

- Written notice of potential claim must be given to HSBC Life within thirty (90) days from the date of diagnosis of the Critical Illness by a Physician. The diagnosis of the Critical Illness must be supported by acceptable clinical, radiological, histological and laboratory evidence.

**AON** *\*If employee did not complete the underwriting requirement and HSBC Life has not issued the Letter of Acceptance on the full eligible sum assured, employee will be covered up to the Non-Medical Limit or last accepted sum assured whichever is higher.*



# Group Critical Illness (GCI – Acceleration) – 37 Covered Critical Illnesses

1. Major Cancer *	20. Fulminant Hepatitis
2. Heart Attack of Specified Severity *	21. Motor Neurone Disease
3. Stroke with Permanent Neurological Deficit	22. Primary Pulmonary Hypertension
4. Coronary Artery By-pass Surgery *	23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
5. End Stage Kidney Failure	24. Benign Brain Tumour
6. Irreversible Aplastic Anaemia	25. Severe Encephalitis
7. End Stage Lung Disease	26. Severe Bacterial Meningitis
8. End Stage Liver Failure	27. Angioplasty & Other Invasive Treatment for Coronary Artery *
9. Coma	28. Blindness (Irreversible Loss of Sight)
10. Deafness (Irreversible Loss of Hearing)	29. Major Head Trauma
11. Open Chest Heart Valve Surgery	30. Paralysis (Irreversible Loss of Use of Limbs)
12. Irreversible Loss of Speech	31. Terminal Illness
13. Major Burns	32. Progressive Scleroderma
14. Major Organ / Bone Marrow Transplantation	33. Persistent Vegetative State (Apallic Syndrome)
15. Multiple Sclerosis	34. Systemic Lupus Erythematosus with Lupus Nephritis
16. Muscular Dystrophy	35. Other Serious Coronary Artery Disease *
17. Idiopathic Parkinson's Disease	36. Poliomyelitis
18. Open Chest Surgery to Aorta	37. Loss of Independent Existence
19. Alzheimer's Disease / Severe Dementia	

\* Note: 90 days waiting period applies to Heart Attack of Specified Severity, Major Cancer, Coronary Artery By-pass Surgery, Angioplasty and Other Invasive Treatment for Coronary Artery and Other Serious Coronary Artery Disease.



# Group Disability Income (GDI)

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## **Eligibility**

- All full time and permanent employees below the age 65 (excluding contract staff)

## **Basis of Sum Insured**

- 60% of the Insured's annual salary subject to the maximum amount of S\$250,000
- Benefit Period : 5 years
- Deferred period : 6 months
- Terminal Age : Age 70

## **No-Medical Limit (Automatically covered without medical underwriting)**

- S\$120,750, up to age 60 next birthday

## **Coverage**

*The insurer will pay the Benefits in arrears. The first payment will be made one month after the Deferred Period is completed. Subsequent payments will be made every calendar month during the period of the Insured Member's Disability.*

*The Benefit payments will terminate:*

- when the Insured Member recovers from the Disability;
- when the Benefit period expires;
- when the Insured Member reaches the Terminal Age; or
- when the Insured Member dies, whichever occurs first.



# Group Personal Accident (GPA)

**Pays upon Death or Total Permanent Disablement due to Accidental causes only**

- Pays Sum Insured as per schedule of benefits against Death or Total Permanent Disablement (TPD) which was sudden and unforeseen identifiable event that happens unexpectedly and causes Bodily Injury to the Insured Person.

Categories	Basis of Coverage	Flex Price Tag for Top-up
Core – All Employees	36 times Last Drawn Monthly Salary	NA
<i>Optional Top-up</i>	<i>Plan 1 - Additional 12 times Last Drawn Monthly Salary</i>	<i>S\$0.08 per S\$1,000 Sum Assured</i>

**Maximum Limit per Insured Person**

- S\$2,000,000 (Core + Optional Plan combined)

# FAQs

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## 1. Can I insure my eligible dependant(s) under Risks Benefits?

No, Risks Benefits are not applicable to dependant(s).

## 2. I have received the medical underwriting requirements via email from HSBC Life. Why am I subject to medical underwriting?

Your Group Term Life (GTL), Group Critical Illness (GCI) or Group Disability Income (GDI) benefit is subject to medical underwriting due to your age or entitled sum assured above the non-medical limit granted by the insurer:

Cover	Non-Medical Limit
<b>GTL &amp; GCI</b>	S\$1,610,000 up to age 65 (combined GTL and GCI)
<b>GDI</b>	S\$120,750 up to age 60

If you do not exceed the age or the sum assured, you will be covered at entitled sum assured without health declaration to the insurer. Otherwise, any sum assured from your last accepted sum assured above S\$1.61 million (GTL + GCI combined) / S\$120,750 (GDI) will only be accepted upon successful underwriting.

If you do not fulfil the medical underwriting requirements, you will only be covered at the last accepted sum assured or Non-Medical Limit, whichever is lower.

## 3. What are the some of the medical underwriting requirements required from the insurer?

Medical underwriting requirements are dependent on the sum assured and age of the insured employee. Some of the requirements include completion of health declaration form, undergo medical examination at panel clinic, completion of health questionnaire pertaining of a specific medical condition etc.



# FAQs

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## **4. What is the timeline to complete the medical requirements as requested by the insurer?**

The timeline is indicated in the medical underwriting letter by the insurer.

If you wish to extend the timeline, please email to [cc.h@mail.life.hsbc.com.sg](mailto:cc.h@mail.life.hsbc.com.sg)

## **5. I have query on my medical underwriting requirements or underwriting decision. What is the contact point?**

Please send the completed underwriting request to HSBC Employee Benefits Underwriting Department at

[eb.uw@mail.life.hsbc.com.sg](mailto:eb.uw@mail.life.hsbc.com.sg)

If you have any questions regarding underwriting matters, please contact :

HSBC Employee Benefits Department

Email : [cc.h@mail.life.hsbc.com.sg](mailto:cc.h@mail.life.hsbc.com.sg)

Tel : +65 6880 4888 (HSBC Customer Care Officers)

## **6. I was asked to provide additional medical information from a specialist at my own cost. Why this is at my own expense?**

The insurer will bear the costs for the initial medical underwriting requirement sent to you e.g. attend medical examination at the insurer's panel clinics.

It is the duty of the employee to submit the medical information as proof of insurability for a higher coverage/sum assured. Thus, any additional medical expenses to provide the proof to the insurer will be at the cost of the insured employee.

## **7. Any medical underwriting required for Group Personal Accident?**

No, there is no medical underwriting.



### Contact List

During Office Hours: Mondays to Fridays 8.30am to 5.30pm (Excluding Public Holidays)

Queries Relating to	Name of Personnel	Email
Claims	Syed Qabir Jaffar	syed.qabir.jaffar@aon.com



# 2

## Details of Risks Benefits

- Eligibility
- Coverage & Benefits





# Eligibility – Group Term Life and Group Critical Illness

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To be eligible for Cover under the Group Term Life and Group Critical illness policies, an Insured Member must be:

- (a) employed by your Company
- (b) between Age 16 and Age 70 and
- (c) a Resident of Singapore

“Resident of Singapore” means Singapore Citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes, work permits.

An Insured Member who is not a Resident of Singapore may be Covered, subject to HSBC Life’s approval. An Insured Member’s Cover will cease automatically if he remains outside of his Country of Residence for a period in excess of one hundred eighty-five (185) consecutive days. In such event, the Insured Member’s Cover will be terminated at 23:59 Standard Singapore Time on the 185th day after the Insured Member's departure from his Country of Residence.

Where an Insured Member commenced Cover between Age 16 and Age 70, the Insured Member will be eligible for renewal of Cover up to Age 75 for death Benefit only.



# Group Term Life (GTL)

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**Pays upon Death and Total Permanent Disablement (TPD) due to any causes**

## **Benefit Provision**

- Death Benefit
- Total Permanent Disablement (TPD) Benefit
- Terminal Illness – certified the probability of death within 12 months
- Extended Benefit period if the member employment with policyholder is terminated on medical grounds, his cover will be extended for a period of 12 months from date of termination, subject to policy terms and conditions
- Employees age 70 to 75 next birthday are covered for Death Benefit only.

## **No-Medical Limit (Automatically covered without medical underwriting)**

- Below \$1,610,000 Sum Assured (combined with GCI sum assured), up to age 65 next birthday
- Employees with Sum Assured above \$1,610,000 or age 65 and above (regardless of Sum Assured) will be subject to medical underwriting
- While pending underwriting, employee will be covered for accidental Death & Total & Permanent Disablement or up to the last accepted sum assured for full coverage

## **Maximum Limit per Insured Person**

- S\$3,000,000 per insured (Core + Optional)

*\*If employee did not complete the underwriting requirement and HSBC Life has not issued the Letter of Acceptance on the full eligible sum assured, employee will be covered up to the Non-Medical Limit or last accepted sum assured whichever is higher.*

# Group Term Life (GTL)

Benefits	Description
Death	<ul style="list-style-type: none"> <li>➤ Pays 100% sum assured</li> </ul>
Total Permanent Disability (TPD)	<ul style="list-style-type: none"> <li>➤ Pays 100% sum assured</li> <li>➤ If the Insured Member sustains Total and Permanent Disability while his cover is in force and before the Renewal Date immediately following his 70th birthday, the Sum Insured will be paid in one lump sum when notice and proof of the Total and Permanent Disability is submitted and accepted by the insurer. Total and Permanent Disability is defined as a disability caused by an accident or an illness, which is total, continuous and permanent, as certified by a Physician. It must result in a complete inability to work in any occupation to earn an income for at least six (6) continuous months after the start of the disability.</li> <li>➤ The following are also considered to be Total and Permanent Disability:               <ul style="list-style-type: none"> <li>➤ Loss of sight of both eyes; or</li> <li>➤ Loss of 2 major limbs; or</li> <li>➤ Loss of sight of 1 eye and Loss of 1 major limb.</li> </ul> </li> </ul>
Terminal Illness	<ul style="list-style-type: none"> <li>➤ If the Insured Member is diagnosed with a Terminal Illness while his Cover is in force and before the Renewal Date immediately following his 70th birthday, the Sum Insured will be paid in one lump sum.</li> <li>➤ Terminal Illness is an Illness which is expected to result in death within twelve (12) months from the date of the diagnosis, as confirmed by a Physician and the insurer's appointed Physician. The Illness must be such that active therapy had been rejected by medical opinion in favour of relief of symptoms and support for the Insured Member and the Insured Member's family.</li> </ul>



# Group Term Life (GTL)

Categories	Basis of Coverage
Core – All Employees	36 times Last Drawn Monthly Salary
<i>Optional Top-up</i>	<i>Plan 1 – Additional 12 times Last Drawn Monthly Salary</i>

Flex Price Tag for Top-up	Age Band (next birthday)	Premium Rate (S\$) per \$1,000 sum insured
Rate per S\$1,000 Sum Assured	35 and below	0.85
	36 to 40	1.10
	41 to 45	1.50
	46 to 50	2.45
	51 to 55	3.75
	56 to 60	6.70
	61 to 65	11.35
	66 to 70	15.95
	71 to 72	22.75
	73	27.35
	74	31.10
	75	35.30



- Coverage will be terminated upon last day of service for resignees
- No refund of pro-rate premium for termination of coverage

# Group Critical Illness (GCI – Acceleration)

- This benefit will be payable if an employee is diagnosed with one of the 37 critical illnesses as per the insurer’s definitions. The GTL Sum Insured will be reduced by the amount of the advance payment made under this policy. This benefit is payable only once, even if more than one critical illness is diagnosed

Categories	Basis of Coverage
Core – All Employees	18 times Last Drawn Monthly Salary
<i>Optional Top-up</i>	NA

## No-Medical Limit (Automatically covered without medical underwriting)

- Below S\$1,610,000 Sum Assured (combined with GTL sum assured), up to age 65 next birthday

## Maximum Limit per Insured Person

- S\$500,000

## Limitation

- The Critical Illness Benefit will not be payable for Heart Attack of Specified Severity, Major Cancer, Coronary Artery By-pass Surgery, Angioplasty and Other Invasive Treatments for Coronary artery and Other Serious Coronary Artery Disease if the date of diagnosis of the Heart Attack, Major Cancer, Other Serious Coronary Artery Disease or the date of diagnosis of any conditions leading to performance of Coronary Artery By-pass Surgery or Angioplasty & Other Invasive Treatment for Coronary Artery to the Insured Member was made within ninety (90) days from the later of:
  - the Commencement Date or reinstatement date of his cover or
  - the effective date of an increase in the cover.

## Claims Notification

- Written notice of potential claim must be given to HSBC Life within thirty (90) days from the date of diagnosis of the Critical Illness by a Physician. The diagnosis of the Critical Illness must be supported by acceptable clinical, radiological, histological and laboratory evidence.

**AON** *\*If employee did not complete the underwriting requirement and HSBC Life has not issued the Letter of Acceptance on the full eligible sum assured, employee will be covered up to the Non-Medical Limit or last accepted sum assured whichever is higher.*



# Group Critical Illness (GCI – Acceleration) – 37 Covered Critical Illnesses

1. Major Cancer *	20. Fulminant Hepatitis
2. Heart Attack of Specified Severity *	21. Motor Neurone Disease
3. Stroke with Permanent Neurological Deficit	22. Primary Pulmonary Hypertension
4. Coronary Artery By-pass Surgery *	23. HIV Due to Blood Transfusion and Occupationally Acquired HIV
5. End Stage Kidney Failure	24. Benign Brain Tumour
6. Irreversible Aplastic Anaemia	25. Severe Encephalitis
7. End Stage Lung Disease	26. Severe Bacterial Meningitis
8. End Stage Liver Failure	27. Angioplasty & Other Invasive Treatment for Coronary Artery *
9. Coma	28. Blindness (Irreversible Loss of Sight)
10. Deafness (Irreversible Loss of Hearing)	29. Major Head Trauma
11. Open Chest Heart Valve Surgery	30. Paralysis (Irreversible Loss of Use of Limbs)
12. Irreversible Loss of Speech	31. Terminal Illness
13. Major Burns	32. Progressive Scleroderma
14. Major Organ / Bone Marrow Transplantation	33. Persistent Vegetative State (Apallic Syndrome)
15. Multiple Sclerosis	34. Systemic Lupus Erythematosus with Lupus Nephritis
16. Muscular Dystrophy	35. Other Serious Coronary Artery Disease *
17. Idiopathic Parkinson's Disease	36. Poliomyelitis
18. Open Chest Surgery to Aorta	37. Loss of Independent Existence
19. Alzheimer's Disease / Severe Dementia	

\* Note: 90 days waiting period applies to Heart Attack of Specified Severity, Major Cancer, Coronary Artery By-pass Surgery, Angioplasty and Other Invasive Treatment for Coronary Artery and Other Serious Coronary Artery Disease.

# Group Critical Illness (GCI – Acceleration)

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## Exclusions

No Benefit will be payable regardless of whether the Insured Member is accepted within the Free Cover Limit or under other terms of acceptance in writing for any critical illness caused directly or indirectly, wholly or partly, by any one of the following occurrences:

1. Pre-existing Condition(s) which have existed at any time prior to the commencement or reinstatement of insurance coverage whether known or unknown to the Policyholder and/or Insured Member in so far as the cause and pathology of the conditions have already existed;
2. Suicide, attempted suicide or self-inflicted injuries, regardless of the Insured Member's mental condition;
3. Under the influence of narcotics or drugs which are not prescribed by a Physician.
4. Acquired Immune Deficiency Syndrome (AIDS), or any AIDS-related condition or infection by any Human Immunodeficiency Virus (HIV),
5. Participation in a riot or civil commotion, violation or attempted violation of law, or resistance to lawful arrest or imprisonment.
6. Engaging in or taking part in acts of terrorism, nuclear contamination, biological contamination or chemical contamination.
7. Engaging or taking part in war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any event similar to the one listed.



# Eligibility – Group Disability Income

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To be eligible for Cover under the Group Disability Income policy, an Insured Member must be:

- (a) an Employee of Yours;
- (b) between Age 16 and Age 60; and
- (c) a Resident of Singapore

“Resident of Singapore” means Singapore Citizens and Permanent Residents (holders of re-entry permits) as well as holders of employment passes, work permits.

An Insured Member who is not a Resident of Singapore may be Covered, subject to HSBC Life’s approval. An Insured Member’s Cover will cease automatically if he remains outside of his Country of Residence for a period in excess of one hundred eighty-five (185) consecutive days. In such event, the Insured Member’s Cover will be terminated at 23:59 Standard Singapore Time on the 185th day after the Insured Member's departure from his Country of Residence.

Where an Insured Member commenced Cover between Age 16 and Age 60, the Insured Member will be eligible for renewal of Cover up to Age 65.

All other eligibility conditions in the Basic Policy which this GDI policy is attached to will apply.

# Group Disability Income (GDI)

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## **Eligibility**

- All full time and permanent employees below the age 65 (excluding contract staff)

## **Basis of Sum Insured**

- 60% of the Insured's annual salary subject to the maximum amount of S\$250,000
- Benefit Period : 5 years
- Deferred period : 6 months
- Terminal Age : Age 70

## **Coverage**

*The insurer will pay the Benefits in arrears. The first payment will be made one month after the Deferred Period is completed. Subsequent payments will be made every calendar month during the period of the Insured Member's Disability.*

*The Benefit payments will terminate:*

- *when the Insured Member recovers from the Disability;*
- *when the Benefit period expires;*
- *when the Insured Member reaches the Terminal Age; or*
- *when the Insured Member dies, whichever occurs first.*



# Group Disability Income (GDI)

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## **Definition of 'Disability'**

Total and complete incapacity of an Insured Member, as a result of injury or sickness to engage in his own occupation or any other occupation for which he is suited by reason of training, education or experience and is not following any other occupation.

## **Non-medical Limit**

- S\$120,750 up to age 60

## **Medical Underwriting Requirement**

- Sum assured exceeds S\$120,750
- Completion of Health Declaration form or Medical Examination
- Type of requirements depends on the age and total eligible sum assured

*\*If employee did not complete the underwriting requirement and HSBC Life has not issued the Letter of Acceptance on the full eligible sum assured, employee will be covered up to the Non-Medical Limit or last accepted sum assured whichever is higher.*

## **Foreign Residence**

If the Insured Member becomes entitled to the Benefits under the Policy while he is not in Singapore or leaves Singapore while he is being paid the Benefits, the Benefits will be payable only for the first six (6) months of absence from Singapore.

## **Claims Notification Period**

Written notice and proof of the claim must be given to HSBC Life within thirty (30) days from the date which the Disability is certified and confirmed by a Physician.

# Group Disability Income (GDI)

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## Exclusions

The Benefits will not be paid if the Insured Member's Disability was in any way caused or contributed by:

1. Pregnancy, childbirth, abortion, miscarriage, infertility, pre and post-natal care and all complications arising therefrom; birth control measures, assisted reproduction, sterilisation (or its reversal) or any events arising out of or in connection thereto;
2. Acquired Immune Deficiency Syndrome (AIDS), or any AIDS-related condition or infection by any Human Immunodeficiency Virus (HIV) except where it is occupationally acquired or through blood transfusion;
3. The influence of alcohol, narcotics or drugs unless administered by a Physician;
4. Suicide, attempted suicide or self-inflicted injuries, regardless of the Insured Member's mental condition;
5. Any consequence (whether direct or indirect) of war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any event similar to one of those listed;
6. Pre-existing Condition(s) which have existed at any time prior to the commencement or reinstatement of insurance coverage whether known or unknown to the Policyholder and/or Insured Member in so far as the cause and pathology of the conditions have already existed;
7. Air travel, other than as a fare-paying passenger on a licensed commercial aircraft.



# Group Personal Accident (GPA)

## Pays upon Death or Total Permanent Disablement due to Accidental causes only

- Pays Sum Insured as per schedule of benefits against Death or Total Permanent Disablement (TPD) which was sudden and unforeseen identifiable event that happens unexpectedly and causes Bodily Injury to the Insured Person.

Categories	Basis of Coverage	Flex Price Tag for Top-up
Core – All Employees	36 times Last Drawn Monthly Salary	NA
<i>Optional Top-up</i>	<i>Plan 1 - Additional 12 times Last Drawn Monthly Salary</i>	<i>S\$0.08 per S\$1,000 Sum Assured</i>

## Maximum Limit per Insured Person

- S\$2,000,000 (Core + Optional Plan combined)

# Group Personal Accident (GPA)

Coverage (Due To Accidental Cause Only)	
Death	<ul style="list-style-type: none"> <li>• 100% of the sum insured</li> </ul>
Total & Permanent Disablement Benefit	<ul style="list-style-type: none"> <li>• Up to 150% of the Sum Insured (As per Schedule of Indemnity)</li> </ul>
Partial & Permanent Disablement Benefit	<ul style="list-style-type: none"> <li>• A percentage of sum assured according to severity</li> </ul>
Major Burns Benefits	<ul style="list-style-type: none"> <li>• Covers Second Degree Burns</li> </ul>
Extended Benefits	<ul style="list-style-type: none"> <li>• Disappearance</li> <li>• Exposure</li> <li>• Assault, Hijack, Murder, Strike, Riot, Civil Commotion &amp; Terrorism</li> <li>• Drowning and Suffocation by Gas, Poisonous Fumes or Smoke</li> <li>• Miscarriage due to an Accident</li> <li>• Motorcycling</li> </ul>



# Group Personal Accident (GPA)

## Coverage (Due To Accidental Cause Only)

### Some Additional Benefits

- Funeral Expenses – Pays up to S\$2,000
- Child Education Fund – Pays up to S\$5,000 per child
- Accidental Death Benefit due to Natural Catastrophe – Pays up to 15% of Sum Insured up to S\$75,000 per Insured Person whichever is lower
- Accidental Hospital Recuperation Benefit (at least 24 hours as resident patient) – Pays up to S\$250
- Ambulance Costs – Pays up to S\$500
- Comatose State Benefit – Pays 10% of Sum Insured up to S\$50,000 per Insured Person whichever is lower
- HIV due to Blood Transfusion – Pays up to 10% of Sum Insured up to S\$20,000 per Insured Person whichever is lower
- Mobility Aid Extension – Pays up to 10% of Sum Insured up to S\$20,000 per Insured Person whichever is lower
- Major Head Trauma – Pays 10% of Sum Insured up to S\$20,000 per Insured Person whichever is lower
- Fractures (% depending on severity) – Pays up to S\$5,000
- Terrorism Benefit (additional payout) – Pays up to 15% of the capital sum insured or up to S\$75,000 or its equivalent, whichever is lesser
- Accidental Death due to Common Carrier – Pays up to 10% of the capital sum insured or up to S\$10,000 or its equivalent, whichever is lesser

# Group Personal Accident (GPA)

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## Exclusions

This Policy does not cover death, disablement, injury, loss or expense, directly or indirectly, related to the following:

1. War, declared or undeclared, unless otherwise agreed and endorsed by the insurer; or
2. Engaging in duty with any armed force of any country or international authority (except peace time reservist training or operationally ready national service under Section 14 of Enlistment Act, Cap. 93 of the Republic of Singapore); or
3. Self-inflicted injury, suicide or any attempt thereat, whilst sane or insane, reckless misconduct or any illegal or criminal act committed by Insured Person(s); or
4. Professional competitive sports or racing on wheels.



3

Contact Us

AON







### Contact List

During Office Hours: Mondays to Fridays 8.30am to 5.30pm (Excluding Public Holidays)

Queries Relating to	Name of Personnel	Email
Claims	Syed Qabir Jaffar	syed.qabir.jaffar@aon.com



# 4

Appendices:  
- Claim Procedure







# Claim Procedures



# Group Term Life - Claims Procedures

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Aon to be contacted in the event of death as soon as possible.

If an Insured Member dies, written notice and proof of the claim must be given to the insurer immediately.

If an Insured Member has sustained a Total and Permanent Disability or has been diagnosed with a Terminal Illness, written notice and proof of the claim must be given to the insurer within **thirty (30) days** from the date:

- the Total and Permanent Disability is certified and confirmed by a Physician; or
- the date of diagnosis of the Terminal Illness, whichever is applicable.

Failure to give notice as specified in these provisions will not invalidate the claim if it can be shown that there is a good reason for the failure and that the notice and proof of claim were given as soon as reasonably possible.

The insurer will only consider a claim if:

- all required documents, evidence and information are provided at the claimant's own expense; and
- all documents, evidence and information provided satisfy our requirements on notice and proof of claim.

To assess a claim for Total and Permanent Disability or Terminal Illness, the insurer may require the Insured Member to be examined by their appointed Physician at any time and in any manner which is reasonable.

An Insured Member's Cover and the Cover provided to him under all other supplementary contracts issued under this Policy will automatically terminate when the insurer accepts a claim made.



*\* Please note that the insurer reserves the right request for more documents.*

# Group Critical Illness - Claims Procedures

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Aon to be contacted in the event of diagnosis of the Critical Illness as soon as possible

The insurer must be notified within **90 days** from the date of diagnosis of the Critical Illness by a Physician. The diagnosis of the Critical Illness must be supported by acceptable clinical, radiological, histological and laboratory evidence.

All claims documents have to be in English (cost of translation, if any, to be borne by claimant)

The insurer will only consider a claim if:

1. All required documents, evidence and information are provided at the claimant's own expenses; and
2. All documents, evidence and information provided satisfy the requirements on notice and proof of the claims.

Failure to give notice as specified in these provisions will not invalidate the claim if it can be shown that there is a good reason for the failure and that the notice and proof of claim were given as soon as reasonably possible.

## Medical Examination

*To assess a claim, We reserve the right to require the Insured Member to be examined by Our appointed Physician at any time and in any manner which is reasonable.*

## Termination of Entitlement of Benefits

*The Benefits under this Supplementary Contract will automatically terminate when:*

- *the Policy or the Insured Member's Cover terminates; or*
- *the amount payable under the Critical Illness Benefit has been paid.*

# Group Disability Income - Claims Procedures

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Aon to be contacted in the event of disability as soon as possible.

The insurer must be notified within **30 days** from the date which the Disability is certified and confirmed by a Physician.

All claims documents have to be in English (cost of translation, if any, to be borne by claimant)

Failure to give notice as specified in these provisions will not invalidate the claim if it can be shown that there is a good reason for the failure and that the notice and proof of claim were given as soon as reasonably possible.

The insurer will only consider a claim if:

- all required documents, evidence and information are provided at the claimant's own expense; and
- all documents, evidence and information provided satisfy Our requirements on notice and proof of claim.

To assess a claim for Disability and to continue paying the Benefits on a monthly basis, the insurer may require the Insured Member to be examined by the insurer's appointed Physician at any time and in any manner which is reasonable.

## Medical Examination

To assess a claim for Disability, the insurer reserves the right to require the Insured Member to be examined by the insurer appointed Physician at any time and in any manner which is reasonable. This right continues even after the insurer has started to pay the monthly income.

*\* Please note that the insurer reserves the right request for more documents.*



# Group Personal Accident - Claims Procedures

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The insurer needs to be notified of potential claims within **30 days** of the incident happening

All claims documents have to be in English (cost of translation, if any, to be borne by claimant)

- Written notice of potential claim must be given to the insurer within thirty (30) days after the date of the Accident causing an injury. Immediate notice must be given to the insurer in the event of Accidental death of the Insured Person.
- All certificates, information and evidence required by the insurer shall be furnished free of expense to the insurer. The insurer will be entitled, in the case of non-fatal injury, to call for medical examinations by a Physician appointed by them whenever required by them and in the event of death of the Insured Person to have a post-mortem examination at their expense.

*\* Please note that the insurer reserves the right request for more documents.*



# FAQs



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