Savings Plan u Children's Plan

Karatteristiċi ewlenin

HSBC Insurance

HSBC

Karatteristiċi ewlenin

Dan id-dokument jispjega l-karatteristiċi ewlenin tas-Savings Plan u ċ-Children's Plan ta' l-HSBC Life Assurance (Malta) Ltd. Għandek taqrah flimkien mal-ktejjeb u l-kwotazzjoni personalizzata tiegħek. Jekk jogħġbok aqrah sewwa u żommu mad-dokumenti l-oħra tal-polza. Tista' titlob kopja tal-Kundizzjonijiet tal-Polza li fihom id-dettalji kollha tal-polza mingħand HSBC Life.

Kwalunkwe tilwim jew nuqqas ta' qbil li joħroġ minn, jew li għandu x'jaqsam ma' din il-polza, ikun suġġett għall-ġurisdizzjoni tal-qrati ta' Malta. Il-poloz kollha jaqgħu taħt il-liġijiet ta' Malta.

L-għan tal-polza

Li tipprovdilek mezz żgur u effettiv biex tibni kapital fuq żmien medju jew fit-tul, filwaqt li tgawdi assigurazzjoni limitata fuq ħajtek.

L-iqsar żmien tal-polza hu 10 snin, l-itwal żmien 45 sena. Il-polza tieqaf malli inti tagħlaq 74 sena.

Il-polza tiegħek tista' tkopri sa tnejn min-nies, fejn jingħata skont fuq il-primjum. F'dan il-każ il-polza tħallas mal-ewwel mewt imbagħad tieqaf. Tista' wkoll tkopri l-ħajja ta' persuna differenti mid-detenur tal-polza. Mhux possibbli li żżid jew tneħħi ħajja assigurata minn polza li tkun diġà eżistenti. Għalhekk għandek tiddeċiedi jekk tkoprix żewġ persuni waqt li tkun qed tixtri l-polza.

Tista' tagħżel benefiċċji oħra bħall-Benefiċċju għal Mewt b'Diżgrazzja, Benefiċċju għal Mard Kritiku, Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali, u Eżenzjoni mill-ħlas tal-Primjum mill-bidu tal-polza jew meta jkun imissek tħallas il-primjum (aktar dettalji f'paġna 5). L-għażla tkun suġġetta għal sottoskrizzjoni mill-HSBC Life.

X'inhu l-impenn tiegħek

Inti tkun trid tħallas primjum regolari matul iż-żmien kollu tal-polza tiegħek.

Riskji

- Il-kapital u l-bonus miġmugħ jibqgħu protetti sakemm l-investiment jinżamm kollu sa ma tagħlaq il-polza. Jekk twaqqaf il-polza qabel iż-żmien tkun trid tħallas xi spejjeż.
- Jekk tieqaf tħallas il-primjums jew tikkanċella l-polza fl-ewwel sentejn, ma tieħu xejn lura mill-polza tiegħek.
- Jekk tikkanċella l-polza qabel iż-żmien miftiehem ma tieħux il-Kont tal-Polza kollu u jista' jkun li tieħu inqas milli tkun ħallast. Eżempji ta' valuri ta' tisrif jidhru fuq il-kwotazzjoni.
- HSBC Life tiddikjara r-rata annwali ta' bonus "bi qligħ" kull sena bil-quddiem. Malli dan il-bonus jiżdied mal-polza, ma jistax jerġa' jitnaqqas sakemm il-pjan jinżamm sħiħ sa meta tagħlaq il-polza. Ir-rati ta' bonus fil-futur m'humiex garantiti.

Key features

This document outlines the main features of the HSBC Life Assurance (Malta) Ltd. Savings Plan and Children's Plan. It should be read in conjunction with the brochure and your personal quotation. Please read it carefully and keep it with your plan documents. Full details are contained in the Policy Terms and Conditions. A copy is available on request from HSBC Life.

Any dispute arising out of, or in connection with, this policy shall be subject to the exclusive jurisdiction of the Maltese courts. All policies are governed by the laws of Malta.

Its aims

To provide you with a secure and effective method of building up capital in the medium to long term, with the added benefit of limited life cover.

The shortest term is 10 years, the longest is 45 years, and the plan cannot run beyond your 74th birthday.

Your plan can cover up to two people (joint life). The policy will pay out on the first death and it will then end. The policy can also cover the life of another person who is different from the owner. It is not possible to add a person to, or remove them from an existing plan. You must decide when taking out the plan if two people are to be covered.

You can choose additional benefits such as Accidental Death Benefit, Critical Illness, Permanent Total and Partial Disability and Waiver of Premium (see page 5 for further details) on commencement of the policy or on any future premium payment date, subject to underwriting by HSBC Life.

Your commitment

You agree to pay a regular premium throughout the term of your policy.

Risk factors

- Your capital and your accumulated bonuses will be protected subject to the investment being fully maintained up to the date of maturity. Surrender of the policy before maturity will attract a charge.
- If you stop paying premiums or cancel the plan during the first two years, you will get nothing back from your policy.
- If you cash in the plan before the end of the term you will not get back the full Policy Account and you may get back less than what you have paid in. Examples of surrender values are illustrated in the quotation.
- HSBC Life declares the "with profits" annual bonus rate annually in advance. Once the bonus has been added it cannot be taken away provided the plan is held to maturity. Future bonus rates are not guaranteed.

- Ir-rata tal-bonus kollu tiġi riveduta fl-aħħar tas-sena u skond kif imur il-qligħ tal-investimenti jista' jingħata bonus żejjed speċjali.
- Fil-każ taċ-Children's Plan, meta wieħed mit-tfal miktuba fil-polza jagħlaq 18-il sena, inti tista' tiġbed sa 25% tal-Kont tal-Polza. Ma teħilx penali tat-tisrif, imma l-Kont tal-Polza jonqos u l-bonus fil-futur jakkumula fuq l-ammont li jibqa' fil-kont tal-polza tiegħek.
- L-inflazzjoni tnaqqas il-valur reali tas-somma li tieħu fl-aħħar.
- Talbiet għal ħlas ta' benefiċċju addizzjonali ma jitħallsux jekk inti ma tgħaddilniex id-dettalji neċessarji kollha jew tipprovdi informazzjoni ħażina qabel ma tibda l-polza.
- Applikazzjonijiet għal benefiċċji addizzjonali huma suġġetti għal sottoskrizzjoni u l-assigurazzjoni tibda meta aħna naċċettaw l-applikazzjoni.
- Il-prezz tal-Benefiċċju għal Mard Kritiku jista' jinbidel jekk HSBC Life jew is-suq ikollhom esperjenza negattiva fit-talbiet għal ħlas jew jekk l-ispejjeż biex jerġgħu jkopru dan ir-riskju jiżdiedu. F'dan il-każ, aħna ninfurmawk.

Meta tħallas il-polza?

Meta l-polza timmatura jew qabel jekk tiġi nieqsa l-ħajja assigurata f'każ li tkun intagħżlet il-polza bażika biss. Jekk jinxtraw benefiċċji oħra (dawn huma mfissra taħt "X'benefiċċji oħra nista' nagħżel?"), il-polza tħallas ukoll skond il-benefiċċju li jinxtara.

Meta l-polza timmatura, HSBC Life tagħti lill-benefiċjarju il-flus akkumulati fil-Kont tal-Polza. Jekk tiġi nieqes tul iż-żmien tal-polza, HSBC Life tħallas lill-benefiċjarju magħżul l-akbar somma bejn l-inqas somma garantita assigurata li tiġi ma' kull polza jew il-Kont tal-Polza, flimkien ma' xi benefiċċju ieħor ta' assigurazzjoni li inti tkun għażilt. Jekk xi benefiċċju ieħor ikun magħżul u l-ħajja assigurata ssofri diżabbilta' jew mard tul iż-żmien tal-polza, HSBC Life tħallas is-somma assigurata ta' dan il-benefiċċju lill-ħajja assigurata.

Kif nista' nsir naf il-valur ta' l-investiment?

Tista' tara l-valur tal-polza billi tuża s-servizz ta' l-Internet Banking ta' l-HSBC. Għal aktar dettalji dwar dan is-servizz, żur is-sit hsbc.com.mt.

Tirċievi rendikont tal-polza darba fis-sena.

Tista' tagħmel appuntament ma' Uffiċjal li Jippjana l-Finanzi.

- The total annual bonus rate is reviewed at the end of each year and depending on investment returns during the year, a special additional bonus may be paid.
- In the case of a Children's Plan, when any of the children named in the policy turns 18, you may withdraw up to 25% of the Policy Account. No surrender penalties will be charged, however, the Policy Account is reduced and future bonuses will only accumulate on the amount left in your policy account.
- Inflation reduces the purchasing power of the maturity value of your policy.
- Claims for additional benefits will not be paid out if you do not fully disclose any requested material information or you provide inaccurate information prior to commencement of the plan.
- Applications for additional benefits are subject to underwriting and life cover will commence once we accept the application.
- The premium for the Critical Illness benefit may be changed if HSBC Life or the market encounter an adverse claims experience or the applicable reinsurance costs increase, in which case we will advise you accordingly.

When will the policy pay out?

Upon policy maturity or earlier death of the life assured if the main plan benefit is chosen. If additional benefits are chosen (these are described under "What other benefits can I choose?"), the policy will also pay according to the chosen benefit.

HSBC Life will pay the designated beneficiary the money accumulated in the Policy Account upon maturity. If you die within the policy duration (known as the term) HSBC Life will pay to the designated beneficiary the higher sum between the guaranteed minimum life assurance offered with the plan or the Policy Account, together with any additional term benefit chosen. If an appropriate additional benefit had been chosen, and the life assured suffers a disability or illness within the term of the policy, HSBC Life will pay the sum assured of the chosen benefit to the life assured.

How can I find out the value of my investment?

You can check the value of your policy by using HSBC's Personal Internet Banking service. For more details about this service, visit our website hsbc.com.mt.

You will receive an annual statement of your policy account.

You can contact a Financial Planning Officer for an appointment.

X'benefiċċji oħra nista' nagħżel?

Jekk tixtieq, tista' tixtri dawn il-benefiċċji bi ħlas apparti:

Aktar assigurazzjoni fuq il-ħajja
Dan il-benefiċċju jħallas somma flus oħra, magħżula minnek, jekk il-ħajja assigurata tiġi nieqsa qabel ma timmatura l-polza. B'hekk inti tiżgura li l-familja tiegħek tkun finanzjarjament protetta fin-nuqqas tiegħek.

Benefiċċju għal Mewt b'Diżgrazzja
Din l-għażla tiggarantilek il-ħlas ta' somma assigurata oħra, daqs dik tal-polza prinċipali. Din titħallas jekk il-ħajja assigurata tiġi nieqsa kawża ta' ġrieħi gravi li tkun ġarrbet f'diżgrazzja.

Benefiċċju għal Mard Kritiku
Din l-għażla tiggarantilek il-ħlas tas-somma assigurata magħżula minnek jekk il-ħajja assigurata tiġi ċċertifikata li qed tbati minn waħda minn dawn il-kundizzjonijiet serji: attakk tal-qalb, *by-pass* koronarju, puplesija, mard tal-kliewi, kanċer terminali, trapjant ta' organu ewlieni, koma, paraliżi, għama, ħruq gravi. Id-dettalji kollha tad-definizzjonijiet jinsabu fid-dokument tal-Kundizzjonijiet tal-Polza.

Tifsiriet li japplikaw għall-Benefiċċju għal Mard Kritiku:

a. "Attakk tal-qalb". Dijanjosi inekwivokali tal-mewt ta' parti mill-muskolu tal-qalb li jirriżulta meta ma jgħaddix biżżejjed demm lejn il-parti relevanti. Dawn il-kriterji kollha jridu jkunu sodisfatti:

    1. Uġigħ fis-sider, li tipikament jindika attakk tal-qalb

    2. Żieda dijanjostikata ta' sinjali kardijaċi, tipiċi għal attakk tal-qalb

    3. Tibdil ġdid fl-*ECG* għall-infart

    4. Provi ta' tnaqqis fil-funzjoni ventrikula tax-xellug, bħal per eżempju nuqqas fil-ħruġ tal-frazzjoni ventrikula tax-xellug jew ipoknesija serja, akinesija jew abnormalitajiet fil-funzjoni tal-qalb li għandhom x'jaqsmu m'attakk tal-qalb.

b. "*Coronary artery by-pass grafting*". Mogħdija ta' *by-pass* ta' arterja koronarja waqt operazzjoni fi ftuħ tas-sider biex tikkura mard tal-qalb.

What other benefits can I choose?

The following options are available at an extra cost:

Additional life assurance
This benefit pays an additional sum of money, chosen by yourself, if the life assured dies before the policy matures. By choosing this benefit you will ensure that your family will be financially protected should the worst happen in the future.

Accidental Death
This option guarantees the payment of an additional sum assured equal to that of the main plan benefit if the life assured dies due to bodily injuries resulting exclusively from an accident.

Critical Illness
This option guarantees the payment of the selected sum assured if the life assured is diagnosed with any one of the following conditions: heart attack, coronary by-pass, stroke, kidney failure, life threatening cancer, major organ transplant, coma, paralysis, blindness, severe burns. Full details of this benefit are contained in the Policy Terms and Conditions.

Definitions for the application of the Critical Illness Benefit:

a. "Heart attack". Unequivocal diagnosis of the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. All the relevant criteria must be satisfied:

    1. Typical central chest pain suggestive of heart attack

    2. Diagnostic increase of specific cardiac markers typical for heart attack

    3. New ECG changes for infarction

    4. Proof of reduction in left ventricular function, such as reduced left ventricular ejection fraction or significant hypokinesia, akinesia or wall motion abnormalities due to heart attack

b. "Coronary artery bypass grafting" means the actual undergoing of coronary artery bypass grafting via a thoractomy to correct or treat coronary artery disease.

c. "Stroke". Means the suffering of a stroke as a result of a cerebrovascular event. Stroke must result in neurological deficit causing the permanent and irreversible inability of the insured

ċ. "Puplesija". Puplesija b'kawża ta' xi inċident ċerebrovaskolari. Il-Puplesija trid tirriżulta defiċjenza newroloġika li tikkawża ħsara permanenti u irriversibli u jwaqqaf lill-ħajja assigurata milli:

1. timxi 200 metru f'livell dritt mingħajr l-għajnuna ta' apparat ta' assistenza, jew
2. titma' lilha nnifisha meta l-ikel ikun ippreparat, jew
3. tikkomunika man-nies ta' madwarha bi kliem u mingħajr l-għajnuna ta' apparat t'assistenza.

In-nuqqas newroloġiku kawżat minn puplesija li jirriżulta fit-telfien permanenti u irreversibli tal-funzjoni ta' mill-anqas id jew sieq, li tinkludi wkoll il-pala tas-sieq. Dan in-nuqqas irid ikun ippruvat newroloġikament.

Il-kundizzjonijiet msemmija hawn fuq iridu jiġu eżaminati mhux qabel tliet xhur minn meta l-ħajja assigurata jkollha l-puplesija. Irid ikun hemm evidenza ċara fuq *CT, MRI* jew teknoloġiji simili li l-puplesija seħħet u li kien hemm:

Infart tat-tessut tal-moħħ; jew emorraġija '*intracranial*' jew '*subarachnoidal*'

d. "Mard tal-kliewi". L-aħħar fażi ta' meta jieqfu jaħdmu l-kliewi b'mod irriversibbli li jirriżulta f'dijalisi regolari jew trapjant tal-kilwa.

e. "Kanċer terminali". Għall-fini ta' din il-polza, kanċer huwa kull tumur malinn li jintgħaraf mit-tkabbir tiegħu bla kontroll u ċelloli malinji li jinfirxu, jidħlu u jeqirdu t-tessut. Il-kanċer irid jiġi dijanjostikat b'konferma istopatoloġika.

It-tumuri msemmija hawn taħt huma esklużi:

1. Il-marda ta' Hodgkin jew il-limfoma *non*-Hodgkin fi stadju 1 *(Ann Arbor classification)*.
2. Leuċemija, minbarra l-leuċemija limfositika kronika, jekk ma jkunx hemm firxa ġenerali taċ-ċelloli tal-leuċemija fil-mudullun li jipproduċi d-demm.
3. Tumuri li juru tibdil malinni ta' '*carnicoma in situ*' (li jinkludi displasija ċervikali CIN-1, CIN-2 u CIN-3) jew li huma magħrufa istoloġikament bħal pre-mallinni.
4. Kull kanċer tal-ġilda, sakemm m'hemmx evidenza ta' metastażi jew it-tumur ikun melanoma malinn eħxen minn 1.5mm u ddeterminat minn eżami istoloġiku taħt il-metodu Breslow.
5. Kanċers li m'humiex terminali, bħal kanċer tal-prostata li hu magħruf istoloġikament bħala *TNM Classficiation T1(a)* jew *T1(b)*, jew klassifikazzjoni oħra ekwivalenti jew iktar baxxa.
6. *Micro*-karkinoma papilljari tat-*thyroid*.

1. to walk 200 metres on a level surface without assistive devices or
2. to feed himself once food has been prepared and made available or
3. to communicate with his environment by verbal speech without assistive devices.

The neurological deficit caused by stroke results in permanent and irreversible reduction of function of at least one whole limb where limb is defined as arm including hand or leg including foot; this reduction must be neurologically verifiable.

The assessment of the conditions listed above can be made no sooner than 3 months after the stroke event. There must be clear evidence on a CT, MRI or similar appropriate imaging techniques that a stroke has occurred and of either:

Infarction of brain tissue; or intracranial or subarachnoidal haemorrhage

d. "Kidney failure". End stage renal failure presenting chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated, or renal transplant is carried out.

e. "Life threatening cancer". Cancer, for the purpose of the conditions of this policy, means the presence of a malignant tumour that is characterised by progressive, uncontrolled growth, spread of malignant cells and invasion and destruction of normal and surrounding tissue. Cancer must be positively diagnosed with histopathological confirmation.

The following tumours are excluded:

1. Hodgkin's disease and non-Hodgkin's lymphoma Stage 1 (Ann Arbor classification).
2. Leukaemia other than chronic lymphocytic leukaemia if there is no generalised dissemination of leukaemia cells in the blood-forming bone marrow.
3. Tumours showing the malignant changes of carcinoma *in situ* (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as pre-malignant.
4. All skin cancers, unless there is evidence of metastases or the tumour is a malignant melanoma of greater than 1.5mm maximum thickness as determined by histological examination using the Breslow method.
5. Non life-threatening cancers, such as prostate cancers which are histologically described as TNM

7. Kanċer papilljari mhux invażiv tal-bużżieqa ta' l-awrina, magħruf istoloġikament bħala *TaN0M0* jew klassifikazzjoni iktar baxxa.

8. Leuċemija kronika limfositika li tkun inqas minn *RAI Stage I* jew *Binet Stage A-I*.

f. "Trapjant ta' organu ewlieni". Trapjant ta' wieħed minn dawn l-organi minn persuna għall-ħajja assigurata: fwied, kliewi, qalb, pulmun, pankrejas jew mudullun. It-trapjant ta' organi oħra, parti minn organi, tessut jew ċelloli m'huwiex inkluż.

g. "Koma". Persuna mitlufa minn sensiha mingħajr ebda tweġib għal stimuli esterni li tkompli mingħajr waqfien u mgħejuna minn apparat li jsostni l-ħajja, għall-żmien ta' mhux anqas minn 96 siegħa. Il-koma trid twassal għal nuqqas newroloġiku li:

1. jikkawża ħsara permanenti u irriversibli u jwaqqaf lill-ħajja assigurata milli:

- timxi 200 metru f'livell dritt mingħajr l-għajnuna ta' apparat ta' assistenza, jew
- titma' lilha nnifisha meta l-ikel ikun ippreparat, jew
- tikkomunika man-nies ta' madwarha bi kliem u mingħajr l-għajnuna t'apparat t'assistenza.

2. jwassal fi grad ta' *MMSE* ta' mhux anqas minn 16.

Benefiċċju jitħallas ukoll jekk il-koma ddum mill-inqas xahrejn.

h. "Paraliżi". It-telfien totali u permanenti tal-użu ta', mill-anqas, żewġ saqajn jew żewġ dirgħajn, jew sieq u driegħ, li jkun seħħew minħabba inċident jew marda fis-sinsla tad-dahar.

i. "Għama". Nuqqas tad-dawl (vista) fiż-żewġ għajnejn li jkun irreversibbli u ippruvat klinikament u li jkun seħħ minnħabba xi marda jew aċċident. Il-vista ma tridx tkun anqas minn 6/60 jew 20/200 (billi tuża tipi ta' testijiet bħal Snellen) jew restrizzjoni tal-vista ta' 20° jew inqas fiż-żewġ għajnejn. Ma jitħallasx benefiċċju jekk, fl-opinjoni medika, apparat jew impjant jagħtih lura l-vista kollha jew parzjali.

j. "Ħruq gravi". Ħsara tat-tessut li seħħet minħabba sħana, kimiċi jew elettriku u li tikkawża ħruq tat-tielet grad jew ħruq *'full thickness'* f'mill-inqas 20% tal-ġisem, kif jitkejjel b'*The Rule of Nines* jew bil-*Lund and Browder Body Surface Chart*.

Il-Benefiċċju għal Mard Kritiku ma jitħallasx jekk il-marda jew kundizzjoni tiġri fi żmien tliet xhur minn meta tkun bdiet il-polza. Barra minn hekk, biex titħallas is-somma assigurata taħt dan il-benefiċċju, il-ħajja assigurata trid tibqa' ħajja sa 28

Classification T1 (a) or T1(b), or are of another equivalent or lesser classification.

6. Papillary micro-carcinoma of the thyroid.

7. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification.

8. Chronic lymphocytic leukaemia less than RAI Stage I or Binet Stage A-I.

f. "Major organ transplant". Means the human to human organ transplant from a donor to the Life Insured of one or more of the following organs: kidney, liver, heart, lung, pancreas or the transplantation of bone marrow. The transplantation of any other organs, parts of organs, tissues or cells is excluded.

g. "Coma". Means a state of unconsciousness with no reaction to external stimuli or internal needs, persisting continuously for at least 96 hours requiring the use of life support systems. Coma must result in neurological deficit:

1. causing the permanent and irreversible inability of the insured
   - to walk 200 metres on a level surface without assistive devices or
   - to feed him/herself once food has been prepared and made available or
   - to communicate with his environment by verbal speech, or

2. resulting in an MMSE score of less than 16.

A benefit will also be paid if the coma has lasted for 2 months.

h. "Paralysis". Paralysis means the permanent and total loss of function of two or more limbs as a result of injury to, or disease of the spinal cord. Limb is defined as the complete arm or the complete leg.

i. "Blindness". Clinically proven irreversible reduction of sight in both eyes as a result of sickness or accident. The corrected visual acuity must be less than 6/60 or 20/200 using e.g. Snellen test types, or visual field restriction to 20° or less in both eyes. No benefit will be payable if in general medical opinion a device, or implant could result in the partial or total restoration of sight.

j. "Severe burns". Means tissue injury caused by thermal, chemical or electrical agents causing third degree or full thickness burns to at least 20% of the body surface area as measured by The Rule of Nines or the Lund and Browder Body Surface Chart.

Critical Illness Benefit will not be paid if covered illness or disease occurs within 3 months of commencement of the policy. In addition, the life assured must survive for 28 days

ġurnata minn meta tkun ċertifikata bil-kundizzjoni li tagħti lok għal talba għal ħlas taħt dan il-benefiċċju. F'każ ta' talba għal ħlas, il-ħajja assigurata trid tinforma lill-HSBC Life bil-miktub fi żmien 90 jum mid-data tad-dijanjosi tal-marda.

Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali
Din l-għażla tiggarantixxi l-ħlas tas-somma assigurata magħżula f'kaz ta' diżabbiltà permanenti u totali li ddum aktar minn 12-il xahar. Jekk mill-eżami joħroġ li l-ħajja assigurata tkun biss parzjalment diżabilitata għal dejjem, il-benefiċċju jkun persentaġġ tas-somma assigurata skond kemm tkun kbira d-diżabbiltà filwaqt li l-polza tibqa' tkopri għall-kumplament tas-somma assigurata.

Il-każijiet rikonoxxuti bħala Diżabbiltà Permanenti u Totali huma:

a. Telfien totali u permanenti tal-vista jew ta' l-użu tad-dirgħajn jew l-idejn jew il-pxiexen jew is-saqajn, jew driegħ u pexxun, jew sieq u id, jew id u pexxun, jew driegħ u sieq.

b. Ħsara trawmatika jew post-trawmatika fil-moħħ li ma titfejjaqx (mhux epilessija) li tħalli l-ħajja assigurata bla ħila li jagħmel xi xogħol.

c. Paraliżi totali u permanenti.

d. Id-diżabbiltà tintqies totali meta l-inxurjat, minħabba xi marda jew xi korriment, ma jibqax aktar kapaċi jaħdem fis-sengħa jew professjoni tiegħu li jkun akkwista permezz ta' studju, taħriġ u esperjenza. Id-Diżabbiltà Totali tintqies Permanenti (biex titħallas is-somma assigurata) jekk tibqa' fuq l-inxurjat għal mill-inqas sena bla ebda waqfien.

Dawn huma l-każi magħrufa ta' Diżabbiltà Parzjali Permanenti:

a. F'każ li tagħma minn għajn waħda, jew titlef xi sieq jew id jew l-użu tagħhom, jew tittarrax jew timmuta, isir ħlas ta' 50% tas-somma assigurata u l-polza tibqa' fis-seħħ.

b. Jekk titlef is-saba' il-kbir jew il-werrej isir ħlas ta' 10% mis-somma assigurata u l-polza tibqa' fis-seħħ.

Dawn il-persentaġġi jirreferu għas-somma assigurata kif tidher fl-iskeda tal-polza li tinħareġ mad-dokument tal-Kundizzjonijiet tal-Polza.

Eżenzjoni mill-Ħlas tal-Primjum
Din l-għażla tapplika biss jekk id-detenur tal-polza jkun ukoll il-ħajja assigurata. Din l-għażla teżentak mill-ħlas tal-primjum jekk tiġi fuqek diżabbiltà li ttellfek id-dħul finanzjarju. Fi kliem ieħor tingħata konċessjoni biex ma tibqax tħallas il-primjum waqt li l-polza tibqa' għaddejja sakemm inti jgħaddilek u tmur lura għax-xogħol. Id-diżabbiltà trid tkun ilha għal mill-inqas 6 xhur sħaħ qabel ma tkun tista' tibda tikkwalifika għall-eżenzjoni mill-ħlas tal-primjum.

from diagnosis of the condition that gave rise to a claim for the sum assured under this benefit to be paid. In case of a claim, the life assured must notify HSBC Life in writing within 90 days from the date the disease was diagnosed.

Permanent Total and Partial Disability
This option guarantees the payment of the full selected sum assured in case of permanent total disability after a waiting period of 12 months. If the life assured is diagnosed as being partially disabled, we will pay a percentage of the sum assured depending on the severity of the disability, whilst the cover will remain for the rest of the sum assured under this benefit.

The cases recognised as Permanent Total Disability are:

a. Permanent total loss of sight in both eyes, or the function of both arms or both hands or the calves or both feet, or one arm and one calf, or one foot and one hand, or one hand and one calf, or one arm and one foot.

b. Incurable traumatic or post-traumatic damage to the brain (excluding epilepsy) which renders the life assured incapable of any work.

c. Total and permanent paralysis.

d. The disability is considered total when the life assured is unable to engage in his/her own or similar gainful occupation for which he/she is reasonably qualified by education, training or experience as a result of disease or bodily injury. Total Disability is considered Permanent (for the payment of the sum assured) if it has lasted continuously for at least one year.

The cases recognised as Permanent Partial Disability are the following:

a. In case of loss of sight of one eye, or loss of limb or a function of a limb, or loss of hearing or speech, a payment equal to 50% of the sum assured is payable and the policy continues to be in force.

b. In case of loss of thumb or index finger an amount equal to 10% of the sum assured is payable and the policy continues to be in force.

The above percentages refer to the sum assured appearing in your policy schedule which will be issued with the Policy Terms and Conditions.

Waiver of Premium
This option applies only if the policy holder is also the life assured. This option provides you with a waiver of premium if you suffer a disability that causes you to lose your income. In other words, your life policy will continue without you having to pay the premium, until you recover and are able to resume work. The disability must continue for a period of not less than 6 consecutive months to qualify for the waiver of premium.

X'inhuma l-ispejjeż tal-polza?

- Persentaġġ mill-primjum regolari tiegħek jinżamm minn HSBC Life bħala spejjeż (rata ta' l-allokazzoni). Dan hu marbut ma' l-età u l-ammont tal-primjum u jvarja bejn 1% u 5% tal-primjum. Filwaqt li l-età tiegħek meta tibda l-polza tiddetermina liema skala ta' ħlas tapplika għalik, jekk iżżid il-primjum tista' tgawdi minn rata ta' ħlas aktar baxxa.

Età fil-bidu tal-polza	Primjum annwali	% tal-primjum li jiġi allokat fil-Kont tal-Polza
< 54 sena	€420 – €549.99	96%
	€550 – €1,389.99	98%
	>€1,390	99%
54-65 sena	€420 – €549.99	95%
	€550 – €1,389.99	97%
	>€1,390	98%

- Rata tal-allokazzjoni tapplika wkoll kull meta tinvesti somma flus sħiħa fil-pjan. Rata ta' allokazzjoni ta' 94% tapplika fuq is-somma flus investita. Din tista' tinbidel minn żmien għal żmien.
- Hemm spiża tal-polza li tvarja skond il-frekwenza tal-ħlas tal-primjum:

Frekwenza tal-ħlas tal-primjum	Spiża tal-polza
Kull xahar	€2.33
Kull 3 xhur	€5.82
Kull 6 xhur	€10.48
Kull sena	€17.47

- Jekk tikkanċella l-polza qabel ma tkun ħallast il-primjums ta' sentejn sħaħ, ma tieħu xejn lura mill-polza tiegħek.
- Jekk tikkanċella l-polza wara li tkun ħallast aktar mill-primjum ta' sentejn, allura l-polza jkun fiha valur li huwa l-Kont tal-Polza u minnu jitneħħa penali tat-tisrif. Il-kwotazzjoni li tingħatalek mill-Uffiċjal li Jippjana l-Finanzi turik eżempji tal-valuri tal-polza li kieku kellek tikkanċellaha.
- Tnaqqis mill-investiment tiegħek iseħħ wara li nirċievu l-istruzzjonijiet tiegħek bil-miktub.
- Jekk inti tirtira l-applikazzjoni wara li fil-proċess tas-sottoskrizzjoni jsirulek eżamijiet mediċi u l-primjum ma jinbidilx, inti tħallas jew l-ispejjeż ta' l-eżamijiet mediċi jew il-primjum li tkun ħallast ma' l-applikazzjoni, skond liema jkun l-orħos.

Do I have to pay any fees or charges?

- A percentage of your regular premium is kept as a charge by HSBC Life (allocation rate). This is age and premium dependent and varies between 1% and 5% of the premium. Whilst your age at policy inception determines the age band of the allocation fee, if you increase your regular premium you may benefit from a decreased allocation fee.

Age at start of policy	Annual premium	% of premium allocated to the Policy Account
< 54 years	€420 – €549.99	96%
	€550 – €1,389.99	98%
	>€1,390	99%
54-65 years	€420 – €549.99	95%
	€550 – €1,389.99	97%
	>€1,390	98%

- An allocation rate also applies when you make additional lump sum investments in the plan. An allocation rate of 94% applies on the lump sum investment. This may change from time to time.
- There is a policy fee that varies with the premium payment frequency, as follows:

Premium payment frequency	Policy fee per frequency
Monthly	€2.33
Quarterly	€5.82
Half yearly	€10.48
Yearly	€17.47

- You will get nothing back from your policy if you cancel it before paying 2 years' premiums.
- If you cancel the policy after more than 2 years' premiums are paid, then the policy will have acquired a surrender value which is the Policy Account less a surrender penalty. Examples of surrender values are provided on the quotation issued to you by the Financial Planning Officer.
- Early withdrawal of your investment will be processed upon receipt of your written instructions.
- If you cancel the application after medical tests have been carried out and the premium remains unchanged (standard) after the underwriting assessment, you will pay the cost of the medical tests or the premium, whichever is the lower.

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***Customer Service* 2380 2380**

Approved and issued by HSBC Life Assurance (Malta) Ltd.

HSBC Life Assurance (Malta) Ltd.
80, Mill Street
Qormi QRM 3101
Malta

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