

Key Features Document

Karakteristiçi Ewlenin

Personal Protector Plan

HSBC 

Insurance

Definitions

In the Policy the following words shall mean:

Age: when referring to Age, the Policy refers to the “age next birthday”, meaning the age of the Life Insured on his/her birthday after the Commencement Date;

Beneficiary: the Policyholder or any other person designated as a Beneficiary of the Policy to whom Policy proceeds are payable in the event of death of the Life Insured and includes the Beneficiary’s assignees, pledgees, heirs or legatees, as the case may be;

Commencement Date: the Commencement Date indicated in the Policy Schedule;

Endorsement: a document We issue which shows any changes to the Policy Schedule and terms and conditions of the Policy;

Expiration Date: the Expiration Date indicated in the Policy Schedule;

Life Assured: the person indicated in the Policy Schedule upon whose death the proceeds under the Policy are payable;

Policy Anniversary: any annual anniversary after the Commencement Date;

Policyholder/You/Your: you or your assignees, pledgees, heirs or legatees, as the case may be;

Policy Schedule: that part of the Policy containing the details of the Policyholder, Life Assured, Beneficiaries, Benefits, premium and the cover provided;

Policy Year: every yearly period, which begins from the Commencement Date or the respective date of the Policy Anniversary;

Premium: the sum payable by You indicated in the Policy Schedule;

Proposal Form: the Proposal Form you have completed and signed as well as any other information given to Us by You or on Your behalf;

Statutory Notice: A document We issue which informs You of Your right to cancel the policy during the cooling-off period and for which You are to acknowledge receipt.

Sum Assured: means the sum payable under the Policy at any time as stated in the Policy Schedule and any Endorsement;

We/Us/Our/Ourselves/Company: means HSBC Life Assurance (Malta) Limited, having Our Head Office situated at 80, Mill Street, Qormi QRM 3101, Malta.

Definizzjonijiet

Fil-Polza, il-kliem li ġej ghandu din it-tifsira:

Età: meta tirreferi għall-Età, il-Polza tkun qed tirreferi għal kemm-il sena jkun imissu jagħlaq l-Assigurat f’għeluq sninu wara l-Bidu tal-Polza;

Benefiċjarju: id-Detentur tal-Polza jew persuna nominata bħala Benefiċjarju tal-Polza lil min jithallsu l-flus tal-polza u jinkludi wkoll l-assenjatarji tal-Benefiċjarju, detenturi ta’ xi rahan, eredi jew legatarji, skont il-każ;

Data tal-Bidu tal-Polza: id-Data tal-Bidu tal-Polza indikata fl-Iskeda tal-Polza;

L-Endorsement: dokument li nohorġu Ahna u li juri kull tibdil fl-Iskeda tal-Polza u t-termini u kundizzjonijiet tal-Polza;

Data ta’ Skadenza: id-Data ta’ Skadenza indikata fl-Iskeda tal-Polza;

Il-Persuna Assigurata: il-persuna indikata fl-Iskeda tal-Polza li mal-mewt tagħha jithallsu l-flus tal-Polza;

L-Anniversarju tal-Polza: kwalunkwe anniversarju minn wara d-Data tal-Bidu tal-Polza;

Id-Detentur tal-Polza/Int/Tieghek: int, l-assenjatarji, detenturi ta’ xi rahan, eredi jew legatarji tieghek, skont il-każ.

L-Iskeda tal-Polza: dik il-parti tal-Polza li fiha d-dettalji tad-Detentur tal-Polza, tal-Persuna Assigurata, tal-Benefiċjarji, tal-Benefiċċji, tal-Primjum u l-kopertura pprovduta;

Is-Sena tal-Polza: kull perjodu ta’ sena, li jibda mid-Data tal-Bidu tal-Polza jew id-data rispettiva tal-Anniversarju tal-Polza;

Primjum: is-somma li thallas Int hekk kif indikat fl-Iskeda tal-Polza;

Il-Formula tal-Proposta: il-Formula tal-Proposta li Int imlejt u ffirmajt, u kull informazzjoni li tajtna jew li ngħatatilna f’ismek;

Avviż Statutorju: dokument li nohorġu Ahna li jinfurmak bidritt li għandek li tikkanċella l-Polza waqt li perjodu li għandek biex taħsibha, u li Int għandek tirrikonoxxi li rōvejtu;

Is-Somma Assigurata: tfisser is-somma li trid tithallas skont il-Polza fiż-żmien iddikjarat fl-Iskeda tal-Polza u fi kwalunkwe Endorsement;

Ahna/Lilna/Tagħna/il-Kumpanija: jirreferu għal HSBC Life Assurance (Malta) Limited, li għandna l-Uffiċċju Prinċipali Tagħna fi 80, Triq il-Mithna, Hal Qormi, QRM 3101, Malta.

Key features

This document outlines the main features of the HSBC Life Assurance (Malta) Ltd.'s Personal Protector 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 Assurance (Malta) Ltd (hereinafter referred to as 'HSBC Life')

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

Its aims

To pay a fixed lump sum on the death of the Life Assured within a period of time known as the term of the plan. Your personal quotation shows you how much life cover and the period of cover you have chosen.

The shortest term is 5 years, the longest is 45 years and the plan cannot run beyond the Life Assured's 75th birthday.

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

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

The Personal Protector Plan can be used both as security against a loan and for family protection.

Your commitment

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

Karatteristiċi ewlenin

Dan id-dokument jispjega l-karatteristiċi ewlenin tal-Personal Protector Plan tal-HSBC Life Assurance (Malta) Ltd. Ghandek taqrah flimkien mal-ktejjeb u l-kwotazzjoni personalizzata tieghek. Jekk jogħġbok aqrah sewwa u żommu mad-dokumenti l-oħra tal-pjan. Tista' titlob kopja tal-Kundizzjonijiet tal-Polza li fihom id-dettalji kollha tal-pjan minghand l-HSBC Life Assurance (Malta) Ltd.

Kwalunkwe tilwim jew nuqqas ta' qbil li joħroġ minn jew li għandu x'jaqsam ma' dan il-pjan, ikun suġġett għall-ġurisdiżżjoni tal-qrati ta' Malta. Il-pjanijiet kollha jaqgħu taht il-liġijiet ta' Malta.

L-għan tal-pjan

Biex thallas somma flus fissa mal-mewt tal-hajja assicurata jekk din tiġri waqt iż-żmien tal-pjan. Il-kwotazzjoni personalizzata li tinghatalek turik is-somma assicurata u t-tul ta' żmien li inti tkun protett.

Liqsar żmien tal-pjan hu 5 snin, l-itwal żmien hu 45 sena. Il-pjan irid jieqaf malli l-hajja assicurata taghlaq 75 sena.

Il-pjan tieghek tista' tkopri sa tnejn min-nies. F'dan il-każ il-pjan iħallas mal-ewwel mewt u mbagħad jieqaf. F'ċerti ċirkostanzi jista' wkoll jkopri l-hajja ta' persuna differenti mid-detener tal-pjan. Mhux possibbli li żżid jew tnaqqas hajja assicurata minn pjan li tkun diġà eżistenti. Għalhekk għandhek tiddeċiedi jekk tkoprix żewġ persuni waqt li tkun qed tixtri l-pjan.

Tista' tagħzel benefiċċji addizzjonali bħall-Benefiċċju għal Mewt b'Diżgrazzja, Benefiċċju għal Mard Kritiku, Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali u Eżenzjoni mill-Hlas tal-Primjum mill-bidu tal-pjan jew meta jkun imissek thallas il-primjum (aktar dettalji f'paġna 5). L-għażla tkun suġġetta għal sottoskrizzjoni mill-HSBC Life Assurance (Malta) Ltd.

Il-Personal Protector Plan tista' tintuża bħala sigurtà għal self.

X'inhu l-impenn tieghek?

Inti tkun trid thallas primjum regolari matul iż-żmien kollu tal-pjan tieghek.

Risk factors

- We will not pay out if you do not fully disclose any requested material information or provide inaccurate information prior to the commencement of the plan.
- If you stop paying premiums during the term of your plan, your cover will end 30 days from the date the last unpaid premium was due. You will not get back any premiums you paid.
- The plan will not pay out if a claim arises from an excluded condition. Full details of the standard definitions, exclusions and limitations are contained in the Policy Terms and Conditions that will be issued with your policy schedule. A copy is available on request from HSBC Life.
- The plan will not pay out if the Life Assured survives to the end of the term.
- This plan has no cash-in (surrender) value at any time.
- Proposal is subject to underwriting and life insurance will only commence once we accept the risk for life cover.

When will the plan pay out?

The plan will only pay out on death of the Life Assured. If the plan covers two persons, the money is paid on the first death and the plan will then end. Payments of additional benefits are treated separately under "What other benefits can I choose?"

Is the life cover guaranteed?

Provided you maintain the premiums, and assuming there is no withheld information when you fill in the proposal form for the cover, this plan guarantees to pay the sum assured (in cash) to the designated Beneficiary. The plan can also be utilised as security against a loan, in which case any claim benefit will pay off the outstanding loan amount and any additional money will be paid to the designated Beneficiary. In either of the cases above, if no Beneficiary is designated, the proceeds will go to the Policyholder or their Heir. The sum assured is not paid if the death occurs directly or indirectly as a result of suicide within the first year of the plan or if the Life Assured is actively involved in an invasion or raid by an enemy, foreign or civil war, revolution, political or military coup or civil commotion acts and any other war risk. We may apply specific exclusions when we accept your proposal, in which case we will advise you before acceptance of such terms.

Riskji

- Is-somma assicurata ma tithallasx jekk inti ma tghaddilniex id-dettalji neċessarji kollha jew tipprovdi informazzjoni hażina qabel ma jibda l-pjan.
- Jekk inti tieqaf tħallas il-primjums waqt iż-żmien tal-pjan, il-protezzjoni tieqaf 30 ġurnata wara d-data tal-hlas tal-aħħar primjum. Il-primjums li tkun ħallast qabel, ma teħodhomx lura.
- Il-pjan ma jħallasx jekk it-talba għall-hlas tkun riżultat ta' kundizzjoni li tkun eskluża. Id-dettalji kollha tat-tifsiriet bażiċi, esklużjonijiet u limitazzjonijiet jinsabu fid-dokument tal-Kundizzjonijiet tal-Polza li jinħareġ mal-iskeda tal-pjan tiegħek. Tista' titlob kopja ta' dan minghand HSBC Life Assurance (Malta) Ltd.
- Il-pjan ma jħallasx jekk il-hajja assicurata tibqa' hajja matul iż-żmien kollu tal-pjan.
- Il-pjan ma fihx valur jekk tikkanċellaha/twaqqafha.
- Il-proposta hija suġġetta għal sottoskrizzjoni u l-assigurazzjoni tibda meta aħna naċċettaw l-applikazzjoni.

Meta tħallas il-pjan?

Il-pjan iħallas biss mal-mewt tal-hajja assicurata. Jekk il-pjan ikopri żewġ persuni, dan iħallas mal-ewwel mewt, imbagħad tieqaf. Hlas ta' beneficiċċi addizzjonali mniżżlin taht "X'benefiċċi ohra nista' naghzel?"

Is-somma assicurata hija garantita?

Sakemm tibqa' tħallas il-primjums, u jekk tkun għaddejtilna l-informazzjoni kollha meta tkun imlejt il-formula tal-proposta għall-assigurazzjoni, il-pjan jiggarrantixxi li jħallas is-somma assicurata (fi flus kontanti) lill-Benefiċjarju nominat. Il-pjan jista' jintuża bħala sigurtà għal self, u f'dak il-każ il-benefiċċju li jithallas ma' xi klejm iħallas lura s-self pendenti, u jekk jibqa' xi flus addizzjonali jithallsu lill-Benefiċjarju nominat. Fiz-żewġ każi msemmija, jekk ma jkunx hemm Benefiċjarju nominat, il-flus imorru għand id-Detentur tal-Polza jew l-Eredi tiegħu. Is-somma assicurata ma tithallasx jekk il-mewt tkun kaġun dirett jew indirett ta' suwiċidju fl-ewwel sena tal-pjan jew jekk il-Persuna Assicurata tkun involuta b'mod attiv f'invażjoni jew rejd minn għadu, fi gwerra ċivili jew barranija, f'rivoluzzjoni, kolp politiku jew militari, jew f'atti ta' kommozzjoni ċivili u f'xi riskju ta' gwerra iehor. Aħna nistgħu napplikaw esklużjonijiet speċifiċi meta naċċettaw l-applikazzjoni tiegħek, u f'dak il-każ navżawk qabel ikunu aċċettati dawn it-termini.

What other benefits can I choose?

The following options are available at an extra cost:

Accidental Death Benefit

Whilst accidental death is covered under the additional term cover, this option guarantees the payment of an additional sum assured equal to that of the additional term cover if the Life Assured dies due to bodily injuries resulting exclusively from an accident.

Full details of this benefit are contained in the Additional Policy Terms and Conditions for Accidental Death Benefit.

Permanent Total and Partial Disability

This option provides protection if the Life Assured becomes totally or partially disabled, and a lump sum is paid according to the degree of disability. Payment of the lump sum is made after the occurrence of the accident.

Full details of this benefit are contained in the Additional Policy Terms and Conditions for Permanent Total and Partial Disability Benefit.

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 artery bypass grafting, stroke, kidney failure, life threatening cancer, major organ transplant, coma, paralysis, blindness, and severe burns.

Full details of this benefit are contained in the Additional Policy Terms and Conditions for Critical Illness Benefit.

Critical Illness Benefit will not be paid if covered illness or disease occurs within 3 months of commencement of the plan. In addition, the Life Assured must survive for 28 days 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 illness was diagnosed.

Waiver of Premium

This option applies only if the Policyholder is also the Life Assured.

This option provides you with a waiver of premium if you suffer a disability which causes you to lose your income. In other words, your life plan will continue. The disability must continue for a period of not less than 6 consecutive months to qualify you for the waiver of premium.

X'benefiċċji oħra nista' nagħzel?

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

Benefiċċju għal Mewt b'Disgrazzja

Għalkemm il-mewt b'disgrazzja hija diġà koperta taħt il-Kopertura Addizzjonali fuq il-Hajja, din l-opzjoni tiggarrantixxi l-hlas ta' somma addizzjonali assigurata ekwivalenti għal dik tal-Kopertura addizzjonali fuq il-Hajja jekk il-persuna assigurata tmut riżultat ta' griegħi kkwżati esklussivament minn disgrazzja.

Linformazzjoni kollha dwar dan il-benefiċċju ssibha fit-Termini u Kundizzjonijiet Addizzjonali tal-Polza fuq Benefiċċju għal Mewt b'Disgrazzja.

Benefiċċju għal Diżabilità Permanenti Totali u Parzjali

Dan il-benefiċċju jagħti harsien jekk il-persuna assigurata tisfa totalment jew parzjalment diżabilitatà. Tithallas somma ta' darba skont il-grad tad-diżabilitatà. Il-hlas tas-somma jsir wara li jkun seħħ l-inċident.

Linformazzjoni kollha dwar dan il-benefiċċju ssibha fit-Termini u Kundizzjonijiet Addizzjonali tal-Polza fuq Diżabilità Permanenti Totali u Parzjali.

Benefiċċju għal Mard Kritiku

Din l-opzjoni tiggarrantixxi l-hlas tas-somma assigurata magħzula jekk il-persuna assigurata tinstab li għandha xi waħda minn dawn il-kundizzjonijiet: attakk tal-qalb, by-pass koronarja, puplesija, taħsir tal-kliewi, kanċer ta' theddida għall-hajja, trapjant ta' organu maġġuri, koma, paralizi, telfien tad-dawl, jew hruq serju.

Linformazzjoni kollha dwar dan il-benefiċċju ssibha fit-Termini u Kundizzjonijiet Addizzjonali tal-Polza tal-Mard Kritiku.

Il-Benefiċċju għall-Mard Kritiku ma jithallasx jekk il-kundizzjoni jew marda koperta sseħħ fi żmien tliet xhur mill-bidu tal-pjan. Barra minn dan, il-persuna assigurata trid tibqa' hajja għal 28 jum minn meta ssir id-dijanjsi tal-kundizzjoni li għaliha tkun saret il-klejm biex tithallas is-somma assigurata taħt dan il-benefiċċju. Fil-każ ta' klejm, il-persuna assigurata trid tavża lill-HSBC Life Assurance (Malta) Ltd. bil-miktub fi żmien 90 jum mid-data li tkun saret id-dijanjsi tal-marda.

Eżenzjoni mill-Hlas tal-Primjum

Din l-opzjoni tghodd biss jekk id-detenu tal-polza huwa wkoll il-persuna assigurata.

Din l-opzjoni tagħtik maħfra tal-primjum jekk iġġarrab diżabilitatà li ttellfek id-dhul tiegħek. Fi kliem ieħor, il-pjan fuq il-hajja tkompli għaddejja. Id-diżabilitatà trid ittul għal perijodu ta' mhux inqas minn sitt xhur konsekuttivi biex int tikkwalifika għall-Eżenzjoni mill-Hlas tal-primjum.

Full details of this benefit are contained in the Additional Policy Terms and Conditions for Waiver of Premium Benefit.

Do I have to pay any additional fees or charges?

No. All costs for providing the plan are included in the premium you pay. For clarification purposes please find details in the table below. The plan fee is dependent on the premium frequency you choose.

Frequency	Monthly	Quarterly	Half Yearly	Annually
Policy Fee	€6.99	€19.22	€34.95	€55.90

If you cancel the proposal after medical tests have been carried out and the premium remains unchanged (standard) after the underwriting assessment, you will pay either the cost of the medical tests or the premium, whichever is the lower.

L-informazzjoni kollha dwar dan il-benefiċċju ssibha fit-Termini u Kundizzjonijiet Addizzjonali tal-Polza fuq Eżenzjoni mill-Hlas tal-Primjum.

Ser ikolli nhallas xi spejjeż oħra?

Le. L-ispejjeż kollha konnessi mal-pjan huma inklużi fil-primjum li thallas. Għal skopijiet ta' kjarifika, għandek issib id-dettalji fit-tabella t'hawn taht. L-ispiża tal-pjan tiddependi minn kull kemm tagħżel li thallas il-primjum.

Frekwenza	Kull Xahar	Kull Tliet Xhur	Kull Sitt Xhur	Kull Sena
Hlas tal- Polza	€6.99	€19.22	€34.95	€55.90

Jekk inti tirtira l-proposti wara li jsirulek leżamijiet mediċi u l-primjum jibqgħa' l-istess wara il valutazzjoni sottoskritta, inti thallas jew l-ispejjeż mediċi jew il-primjum, skont liema jkun l-orħos.

HSBC Life Assurance (Malta) Ltd. (Registered Office: 80, Mill Street, Qormi QRM 3101 Malta. Company No: C18814) is regulated and authorised by the MFSA to carry on long term business of insurance under the Insurance Business Act 1998. HSBC Bank Malta is enrolled as a Tied Insurance Intermediary for HSBC Life Assurance (Malta) Ltd under the Insurance Intermediaries Act 2006 (Registered Office:116, Archbishop Street, Valletta VLT 1444. Company No: C3177).

HSBC Insurance is a trading name used worldwide by the insurance businesses of the HSBC Group, including HSBC Life Assurance (Malta) Ltd., which has issued this document.

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

80, Mill Street, Qormi QRM 3101, Malta

www.hsbc.com.mt

Customer Service: **Premier: 2148 9100 / Advance: 2148 9101 / Other: 2380 2380**

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