



Protection

HSBC 

Insurance

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Peace of mind

You would like to feel secure and confident about your future, but you can never be sure that things will go to plan. Life is a risky business and it is not possible to avoid all the dangers and worries that it can bring.

If you have a family or partner who is financially dependent on you, or if you have a house loan, then life assurance gives your loved ones financial security when you're not around to help them. And that provides the peace of mind you desire.

With the range of life assurance plans from HSBC Life Assurance (Malta) Ltd (hereinafter referred to as 'HSBC Life'), we can help provide the protection you need to get on with your life, knowing that you and your family will be financially protected should the worst happen in the future.

Serhan tal-mohh

Tixtieq thossok fiż-żgur u kunfidenti dwar il-futur tiegħek, imma qatt ma tista' tkun ċert li kollox ser imur kif ippjanajt. Il-ħajja fiha ħafna riskji u mhux possibbli tevita kull periklu u inkwriet li din iġġib magħha.

Jekk inti għandek familja jew sieheb li jiddependi minnek finanzjarjament, jew jekk għandek self fuq id-dar, assigurazzjoni fuq il-ħajja tagħti lill-maħbubin tiegħek sigurtà finanzjarja meta inti ma tkunx hemm biex tghinhom aktar. Dan hu s-serhan tal-mohh li inti tixtieq.

HSBC Life Assurance (Malta) Ltd ('il quddiem imsejha 'HSBC Life'). toffri medda ta' poloz ta' assigurazzjoni fuq il-ħajja li bihom tghinek ikollok il-protezzjoni li teħtieġ biex tkun tista' tghix hajtek b'rasek mistrieħa li inti u l-familja tiegħek tkunu finanzjarjament protetti fil-każ li jiġrilkom xi haġa fil-futur.





Why would you need life cover?

How would your family cope financially if you died suddenly or suffered a serious illness? Your family's income is likely to stop.

Everyday costs such as food, utility and fuel bills mount up. You may want to make sure there is money available to pay for your children's education, family holidays or any outstanding loans. Life assurance from HSBC Life could address such needs.

How much, if anything, will your employer or the state provide in such unfortunate circumstances? How will any outstanding loans be paid off? What about the financial future of your family? The financial burdens that your family may have to face after your loss could be very difficult to overcome.

You would want to know that your family would be financially secure in your absence. Our life assurance plans provide a simple solution at an affordable price.

Għaliex għandek bżonn assigurazzjoni fuq il-ħajja?

Kif taħseb li tintlaqat finanzjarjament il-familja tiegħek kieku kellek tiġi nieqes ħabta u sabta, jew issofri marda serja? Id-dhul finanzjarju għall-familja tiegħek jista' jkun li jieqaf.

Spejjeż ta' kuljum bħal ikel, kontijiet tad-dawl, ilma u petrol jakkumulaw. Għandek bżonn isserrah rasek li l-familja tiegħek ikollha finanzi biżżejjed għall-edukazzjoni tat-tfal, btajjel għall-familja u self pendenti. Assigurazzjoni fuq il-ħajja minghand HSBC Life tista' tintuża biex tindirizza bżonnijiet bħal dawn.

Kemm taħseb li jipprovdi min ihaddmek jew l-istat f'sitwazzjonijiet diffiċli bħal dawn? Kif ser jithallas is-self pendenti? Xi tghid dwar il-futur finanzjarju tal-familja tiegħek? Il-piżijiet finanzjarji li l-familja tiegħek jaf ikollha tiffaċċja jekk inti tiġi nieqes jistgħu jkunu kbar hafna u diffiċli biex tohroġ minnhom.

Jekk inti tixtieq isserrah rasek li l-familja tiegħek tkun finanzjarjament protetta fin-nuqqas tiegħek, il-pjanijiet tagħna ta' assigurazzjoni fuq il-ħajja jagħtuk soluzzjoni sempliċi u adattata għall-but ta' kulhadd.

What we offer

HSBC Life offers several forms of life assurance protection plans that provide you with the protection you and your family need. The table below is a quick reference guide to policies offered by HSBC Life.

Benefits of the plan	Personal Protector Plan	Loan Protector Plan
When are the benefits payable?*	On death	On death
Benefits paid as	Lump sum	Lump sum according to summary of benefits
Other optional additional benefits allowed	Accidental Death, Critical Illness, Permanent, Total or Partial Disability, Waiver of Premium	None

The plans have no investment element. If you survive to the end of the plan term, the plan terminates and no benefit is payable by HSBC Life. Also, if you stop paying the premiums prior to the indicated time, the cover ceases after 30 days and there is no refund of previous premiums paid.

All plans can be taken out by one person or jointly with another person, e.g. spouse/partner, in which case the sum assured is paid out on the first death to occur. The plan can also cover the life of another person who is different from the owner, as long as there is a financial interest in the person to be assured. The sum assured will be paid out on the death of the life assured.

**Terms and conditions apply. Full details of the standard definitions, exclusions and limitations are contained in the policy document that will be issued with your policy schedule. A copy is available on request from HSBC Life Assurance (Malta) Ltd.*

X'qeghdin noffru

HSBC Life toffri diversi forom ta' assigurazzjoni fuq il-hajja li jaghtuk il-protezzjoni li inti u l-familja tieghek ghandkom b'zonn. Hawn taht issib gwida hafifa tal-poloż li toffri HSBC Life.

Benefiċċji tal-pjan	Personal Protector Plan	Loan Protector Plan
Meta jithallsu l-benefiċċji?*	Mal-mewt	Mal-mewt
Kif jithallsu l-benefiċċji	Is-somma assicurata shiha	Is-somma assicurata skont is-sommarju ta' benefiċċji
Benefiċċji ohra li tista' żżid mal-pjan	Benefiċċju ghal Mewt b'Diżgrazzja, Benefiċċju ghal Mard Kritiku, Benefiċċju ghal Diżabbiltà Permanenti, Eżenzjoni mill-Hlas tal-Primjum	Xejn

Il-pjanijiet ma fihomx element ta' investiment. Jekk jgħaddi ż-żmien tal-pjan mingħajr ma jkun hemm talba ghal hlas wara mewt, il-pjan jispiċċa u l-benefiċċju ma jithallasx. Jekk inti tieqaf thallas il-primjum qabel iż-żmien, il-protezzjoni tieqaf wara 30 ġurnata u l-primjums li tkun hallast sa dak inhar ma jiġux irritornati lilek.

Il-pjanijiet kollha jstgħu jkopru l-hajja ta' persuna waħda jew ta' żewġ persuni flimkien, eż. żewġek/martek, fejn is-somma assicurata tithallas mal-ewwel mewt. Il-pjan jista' tkopri wkoll il-hajja ta' terza persuna, jiġifieri persuna differenti mid-detener tal-pjan, sakemm ikun hemm interess finanzjarju fuq il-persuna assicurata. Is-somma assicurata tithallas mal-mewt ta' dik il-persuna.

**Kundizzjonijiet japplikaw. Id-definizzjonijiet, esklużjonijiet u limitazzjonijiet jinsabu fid-dokument tal-polza li jinhareġ mal-iskeda tal-polza tieghek. Tista' titlob kopja ta' dan mingħand HSBC Life Assurance (Malta) Ltd.*

Main features of each plan

Il-karatteristiċi ewlenin ta' kull pjan

Personal Protector Plan

Should the life assured pass away during the term of the plan, the Personal Protector Plan pays the sum assured to the policyholder/s or their heir/s at law or the beneficiary/ies designated by you in the plan. You can utilise the policy 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 either to the policyholder/s or their heir/s at law or the beneficiary/ies designated by you in the plan.

You can choose any level of cover from €11,600 upwards. Our Premier Relationship Manager/Financial Planning Advisor can help you decide on the right amount.

The importance of additional protection on your life

If you suffer a life-threatening illness, such as a heart attack or cancer, life could turn out to be even harder financially for you and your family than if you had to die. Not only are your family members likely to lose your income but they will need to look after you. Our optional additional benefits offered under the Personal Protector Plan can provide valuable help. These are Accidental Death Benefit, Permanent Total and Partial Disability, Critical Illness, and Waiver of Premium. All benefits can be taken at commencement or any subsequent premium payment date subject to underwriting by HSBC Life.

Personal Protector Plan

Il-Personal Protector Plan iħallas is-somma assicurata lid-detentur/i tal-polza, lill-eredi tiegħu/tagħhom skont il-liġi jew lill-benefiċjarju/i nominat/i minnek fil-pjan, jekk il-ħajja assicurata tiġi nieqsa tul iż-żmien tal-pjan. Tista' tuża l-polza bħala sigurtà għal self, u f'dak il-każ il-benefiċċju li jithallas ma' xi klejm iħallas lura s-self pendent, u jekk jibqa' xi flus addizzjonali jithallsu lid-detentur/i tal-polza, lill-eredi tiegħu/tagħhom skont il-liġi jew lill-benefiċjarju/i nominat/i minnek fil-pjan.

Inti tista' tagħżel somma assicurata minn €11,600 'l fuq. Il-Premier Relationship Manager/Financial Planning Advisor jistgħu jgħinek tiddeċiedi dwar somma adattata għalik.

L-importanza ta' protezzjoni addizzjonali fuq ħajtek

Jekk inti ssufri marda jew kundizzjoni serja, bħal attakk tal-qalb jew kanċer, il-ħajja tiegħek u tal-familja tista' ssir finanzjarjament aktar diffiċli milli kieku inti kellek tiġi nieqes. Dan għaliex mhux biss jieqaf id-dhul finanzjarju tiegħek imma wkoll jiżdiedu l-ispejjeż għall-kura tiegħek. Il-benefiċċji addizzjonali li noffru jistgħu jkunu ta' għajjnuna kbira għalik f'sitwazzjoni bħal din. Dawn huma l-Benefiċċju għal Mewt b'Diżgrazzja, Benefiċċju għal Mard Speċjali, Benefiċċju għal Diżabbiltà Permanenti Totali u Parzjali u Eżenzjoni mill-Hlas tal-Primjum. Inti tkun tista' tagħżel li tixtri l-benefiċċji ta' protezzjoni żejda mill-bidu tal-pjan jew meta jkun imissek thallas il-primjum u l-għażla tkun sugġetta għal sottoskrizzjoni mill-HSBC Life.



The premium you would have to pay for each benefit is clearly shown on the quotation provided by our Premier Relationship Manager/Financial Planning Advisor, so you know exactly how much it will cost you.

It is important that you read this brochure in conjunction with the enclosed Key Features Document.

Loan Protector Plan

The Loan Protector Plan is an economical plan, ideal if you are taking out a loan. The plan benefits are used to pay off the outstanding amount owed on the loan should you pass away at any time during the term of the plan. The sum assured decreases each year in such a way that if the loan repayments have been kept up to date, your loan is repaid in full in the event of a death claim. Hence it is important that you repay your loan according to the schedule agreed with the bank, as otherwise the sum assured on your plan will not be enough to repay the outstanding loan.

The quotation given to you will be based on your own needs and it will show the duration of the policy as agreed prior to its agreement, for which you will be covered.

If you stop paying the premiums prior to the indicated time the cover ceases after 30 days and there is no refund of previous premiums paid.

It is important that you read this Brochure in conjunction with the Key Features Document, which includes all the definitions of this cover.

Il-primjum li tkun trid thallas għal kull benefiċċju addizzjonali jiġi kkwotat separatament fuq il-kwotazzjoni li jagħtik l-Premier Relationship Manager/Financial Planning Advisor. B'hekk inti tkun taf eżatt kemm se jiswik.

Hu importanti li inti taqra dan il-ktejjeb flimkien mad-dokument tal-Karatteristiċi Ewlenin, li jinsab fuq wara ta' dan il-ktejjeb.

Loan Protector Plan

Il-Loan Protector Plan huwa pjan bi hlas baxx, ideali għalik jekk inti ser tiehu self. Is-somma assicurata tintuża biex thallas l-ammont pendenti fuq self jekk inti tiġi nieqes waqt iż-żmien tal-pjan. Minhabba li s-somma assicurata tonqos kull sena, jekk inti tkun żammejt il-hlas tas-self kif suppost, allura s-somma assicurata taht dan il-pjan ikopri s-self kollu fil-każ li inti tiġi nieqes, u normalment ma jifdalx flus għall-eredi jew legati. Għalhekk hu importanti li inti żzomm il-pagament tas-self skont kif miftiehem mal-bank. Jekk dan ma jiġrix, l-ammont assigurat taht dan il-pjan ma jkunx biżżejjed biex ikopri s-self pendenti tiegħek.

Il-kwotazzjoni li tingħatalek tkun ibbażata fuq il-bżonnijiet tiegħek u turi kemm se ddum kopert mill-polza skont kif ikun miftiehem minn qabel.

Jekk inti tieqaf thallas il-primjum qabel iż-żmien, il-protezzjoni tieqaf wara 30 ġurnata u l-primjums li tkun hallast sa dak inhar ma jiġux irritornati lilek.

Hu importanti li inti taqra dan il-ktejjeb flimkien mad-dokument tal-Karatteristiċi Ewlenin li jinkludi d-definizzjonijiet ta' din il-protezzjoni.



How flexible are these plans?

A life assurance is a long-term contract; you have to pay a premium, periodically, for a number of years. The premium on your plan may be paid monthly, quarterly, half yearly or yearly. You choose the payment frequency when you apply for the cover. This can also be changed on every plan anniversary.

The term of the plan cannot be changed once the risk is accepted by HSBC Life.

The Personal Protector Plan and any additional riders, allow you to increase or reduce the sum assured on plan anniversary to adjust to your changing personal circumstances. All you have to do is call at your nearest HSBC branch and ask for an appointment with a Premier Relationship Manager / Financial Planning Advisor. Increases in the sum assured are subject to new medical evidence.

Kemm huma flessibbli dawn il-pjanijiet?

Assigurazzjoni fuq il-hajja hi kuntratt fit-tul; inti trid thallas il-primjum regolarment ghal numru ta' snin. Il-primjum jista' jithallas kull xahar, kull tliet xhur, kull sitt xhur jew kull sena. Inti taghzel il-frekwenza tal-hlas tal-primjum meta timla l-proposta. Din tista' wkoll tinbidel ma' kull anniversarju tal-pjan.

Iż-żmien tal-pjan ma jinbidilx la darba HSBC Life taċċetta li tkopri r-riskju.

Il-Personal Protector Plan u l-provizjonijiet addizzjonali jippermettulek iżżid jew tnaqqas is-somma assicurata dakinhar tal-anniversarju tal-pjan biex tadatta għall-bidliet fiċ-ċirkostanzi personali tieghek. Kull ma tkun trid taghmel hu li tmur fl-eqreb fergħa tal-HSBC u taghmel appuntament mal-Premier Relationship Manager / Financial Planning Advisor. Żidiet fis-somma assicurata jirrikjedu evidenza medika ġdida.





How much will it cost?

Your premiums are based on a number of factors depending on your circumstances, for example:

1. The amount of cover you choose (the sum assured)
2. Your age
3. Your occupation
4. Your medical history
5. Your pastimes
6. Whether you smoke
7. The duration of the plan

Therefore we cannot give you the exact premium without knowing your circumstances. A Premier Relationship Manager / Financial Planning Advisor, can help you work out the assurance cover you require and provide you with a quotation for the cost of the cover. This will be the premium you pay unless your circumstances require us to increase your premiums at underwriting stage.

Before accepting your risk, HSBC Life underwrites the proposal, that is it assesses the individual's circumstances according to set criteria. As such, we may request additional medical examinations or reports or other evidence on the life to be assured to enable us to do this. You, or the person whose life is being assured, may therefore need to undergo a medical examination and tests for the Company to confirm your health status. In some cases, a higher premium than that quoted may be required, or the cover may be restricted.

We will inform you if you have to pay more than the quotation after we have assessed your circumstances. You will then decide whether or not to proceed with your proposal.

Do I have to pay any additional fees or charges?

No. All costs of providing the plan are met within the premium you pay.

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 the lower cost of the medical tests or the premium.

Kemm jiswa?

Il-primjums huma bbażati fuq numru ta' fatturi li jiddependu miċ-ċirkostanzi tiegħek, bħal:

1. L-ammont ta' protezzjoni li tagħzel (is-somma assicurata)
2. L-età tiegħek
3. L-xogħol tiegħek
4. Is-sitwazzjoni medika tiegħek
5. Id-delizzji tiegħek
6. Jekk inti tpejjipx
7. Iż-żmien tal-pjan

Għalhekk ma nistgħux nagħtuk il-primjum eżatt qabel ma nkunu nafu ċ-ċirkostanzi tiegħek. L-Uffiċjali li Jippjanaw il-Finanzi jistgħu jgħinuk tikkalkula s-somma assicurata li għandek bżonn u jagħtuk kwotazzjoni ta' kemm se tiswik. Dan ikun il-primjum tiegħek sakemm ma jkollniex inżidu l-primjum fl-istadju tas-sottoskrizzjoni minhabba ċ-ċirkostanzi tiegħek.

Qabel taċċetta r-riskju, HSBC Life tagħmel sottoskrizzjoni tal-proposta tiegħek, jiġifieri tanalizza ċ-ċirkostanzi individwali skont kriterji stabbiliti. Għalhekk nistgħu nitolbuk evidenza oħra jew aktar evidenza medika fuq il-persuna li jkollha l-hajja assicurata fuq il-pjan biex inkunu nistgħu nagħmlu dan. Jista' jkun ukoll li inti jew il-hajja assicurata, jkollkom tagħmlu xi eżami mediku biex il-kumpanija tikkonferma s-sitwazzjoni medika tagħkom. F'xi każi nistgħu nitolbu hlas ta' primjum oghla jew nimponu limitazzjoni fuq il-protezzjoni li noffrulek.

Jekk, wara s-sottoskrizzjoni taċ-ċirkostanzi tiegħek, ikun il-każ li jkollna bżonn nitolbuk tħallas aktar mill-primjum ikkwotat lilek, jew li nimponu limitazzjoni fuq il-protezzjoni li noffrulek, aħna ninfurmawk. Inti mbagħad għandek tiddeċiedi jekk taċċetta dawn il-kundizzjonijiet godda.

Irrid inhallas xi spejjeż oħra?

Le. Lispejjeż kollha konnessi mal-pjan huma inkluzi fil-primjum.

Jekk inti tirtira l-proposta wara li fil-proċess tas-sottoskrizzjoni jkunu sarulek eżamijiet mediċi u HSBC Life ma jkollhiex bżonn tgħolli l-primjum, inti tħallas jew l-ispejjeż tal-eżamijiet mediċi jew il-primjum li tkun hallast mal-proposta, skont liema jkun l-orħos.

The next step

Your local HSBC Bank Malta p.l.c. branch can give you more information about starting a life assurance protection plan.

With the help of a Premier Relationship Manager / Financial Planning Advisor, you will decide upon the financial amount your family would need should you pass away, and also the number of years for which you would like to be covered. A quotation will be given to you showing what premium you have to pay for your chosen amount of life assurance and any extra benefits. Please read the quotation and Policy Terms and Conditions carefully so that you fully understand what you are buying. We suggest that you keep your quotation with your plan documents.

You will be asked to fill in a proposal form for life assurance and the initial premium will be taken upon policy activation. The proposal is then assessed by our underwriters and processed by us.

You will have to pay the premium regularly to keep your cover going. Your premiums may be collected by us directly from your bank account by means of a direct debit or standing order for monthly installments and by cheque for quarterly, half-yearly and annually payment frequencies.

We will not be liable to pay any benefit until:

- you have completed a proposal form;
- we have received your first premium;
- we have issued acceptance terms.

Il-pass li jmiss

Tista' żżur l-eqreb fergħa tal-HSBC Bank Malta p.l.c. fejn nagħtuk l-informazzjoni kollha li għandek bżonn biex tibda Pjan ta' Assigurazzjoni fuq il-Hajja.

Bl-għajnuna tal-Premier Relationships Manager / Financial Planning Advisor, inti tasal għall-ammont ta' flus li l-familja tiegħek ikollha bżonn jekk inti tiġi nieqes u anki t-tul ta' snin li għandek bżonn tkun kopert. Il-kwotazzjoni li tingħatalek turik il-primjum li tkun trid tħallas għall-ammont ta' assigurazzjoni fuq hajtek kif ukoll għall-benefiċċji ta' protezzjoni oħra li jekk trid tista' tagħzel. Nitolbuk taqra l-kwotazzjoni biex tifhem sew xi tkun ser tixtri, kif ukoll biex iżżomm il-kwotazzjoni flimkien mad-dokumenti tal-pjan wara li tixtrih.

Inti tintalab timla formula ta' proposta għal assigurazzjoni fuq il-hajja u l-ewwel primjum jithallas hekk kif tiġi attivata l-polza. Imbagħad il-proposta tiġi sottoskritta u pproċessata minna.

Inti trid tħallas il-primjum regolarment biex iżżomm il-protezzjoni għaddejja. Il-primjums jistgħu jkunu miġbura direttament mill-kont bankarju tiegħek permezz ta' direct debit, jew ordni tal-ħlas kull xahar u b'cheque kull tlett xhur, sitt xhur u ħlas frekwenti kull sena.

Aħna ma nkunux responsabbli għal kwalunkwe ħlas sakemm:

- inti timla l-proposta;
- aħna nirċievu l-ewwel primjum tiegħek;
- aħna naċċettaw ir-riskju u noħorġu d-dokumenti.

Why choose us?

HSBC Life Assurance (Malta) Ltd. is a fully owned subsidiary of HSBC Bank Malta p.l.c., which is a member of the HSBC Group, whose ultimate parent company is HSBC Holdings p.l.c., headquartered in London. HSBC Group serves customers worldwide from around 4,000 offices in 70 countries and territories in Europe, Asia, North and Latin America, and the Middle East and North Africa. With assets of US\$2,375 at 31 December 2016, HSBC is one of the world's largest financial services organisations.

How else can we help?

We can offer you financial solutions throughout your lifetime. We are always ready to discuss your circumstances such as:

- protecting your family from the financial effect of death, critical illness and disability;
- planning for an enjoyable retirement;
- protecting your family from outstanding loans;
- saving and investing.

Għaliex għandek tagħzel lilna?

HSBC Life Assurance (Malta) Ltd. hija sussidjarja shiħa ta' HSBC Bank Malta p.l.c., li tiffirma parti minn HSBC Group, li jappartjeni lil HSBC Holdings p.l.c., li għandha l-kwartieri ġenerali tagħha f'Londra. HSBC Group jaqdi lil klijenti minn madwar id-dinja kollha minn madwar 4,000 ufficiċċju f'70 pajjiż u territorju fl-Ewropa, l-Asja, l-Amerika ta' Fuq u l-Amerika Latina, u l-Lvant Nofsani u l-Afrika ta' Fuq. B'assi ta' US\$2,375bn sal-31 ta' Diċembru 2016, l-HSBC huwa waħda mill-ikbar organizzazzjonijiet ta' servizzi finanzjarji fid-dinja.

Kif nistgħu ngħinuk aktar

Aħna nistgħu nagħtuk soluzzjonijiet finanzjarji tul hajtek kollha u dejjem lesti niddiskutu ċ-ċirkustanzi tiegħek, bħal:

- protezzjoni tal-familja tiegħek mill-effett finanzjarju ta' mewt, mard serju u diżabbiltà;
- ippjanar għall-irtirar pjaċevoli;
- protezzjoni tal-familja tiegħek minn self pendenti;
- tfaddil u investiment.

Important Notes

What happens if I change my mind?

After your proposal is accepted you will receive a Statutory Notice that explains your right to cancel the plan. By law, you then have 30 days in which to change your mind. If you cancel, you will receive back a full refund of the premiums you would have already paid.

The Statutory Notice does not apply if the plan is taken up as a security against credit or loan facilities.

Protection and Compensation scheme

A protection and compensation scheme is available under local insurance business legislation should the insurer become insolvent in respect of claims and obligations that arise from a policy of insurance covering protected commitments where Malta is the country of commitment subject to such limitations, restrictions and exclusions as may from time to time be prescribed.

Claims guidance

Claims should be made as promptly as is reasonably possible after the event that entitles you or your family to claim. In the unfortunate event of premature death or disability, HSBC Life will assist you and/or your family through the claims process. Either you or someone close to you can simply visit any HSBC branch or call our Customer Service on 2380 2380. HSBC Life will then advise you what to do next.

What about the tax situation?

There is currently no personal liability to tax on death or disability benefits under current legislation. This may be subject to change in the future.

Noti Importanti

X'jigri jekk nibdel fehmti?

Wara li l-proposta tiegħek tiġi aċċettata, inti tirċievi formola msejha Avviż Statutorju, li tispjegalek id-dritt li għandek biex tikkancella l-pjan. Bil-liġi inti mbagħad għandek 30 jum biex tibdel fehmtok. Jekk tikkancella, terġa' tirċievi lura l-ammont kollu li tkun hallast.

L-Avviż Statutorju ma japplikax jekk il-pjan jintuza biex tagħmel tajjeb għal xi kreditu jew self ta' flus.

Skema ta' Protezzjoni u Kumpens

Jekk l-assigurat ma jkunx jista' jonora l-obbligazzjonijiet mitluba minn polza ta' assigurazzjoni maħruġa Malta, hemm ipprovduta fil-liġi tal-assigurazzjoni tan-negozju lokali skema ta' protezzjoni u kumpens suġġetta għal-limitazzjonijiet, restrizzjonijiet u esklużjonijiet li jistgħu joħorġu minn żmien għal żmien.

Gwida biex tissottometti talba għal hlas

Talbiet għal hlas għandhom isiru kemm jista' jkun malajr wara s-sehħ tar-riskju li jintitola lilek jew lill-familja tiegħek għal hlas. HSBC Life tgħin lilek u/jew lill-familja tiegħek fl-ipproċessar tat-talba għal hlas. Kull ma trid tagħmel hu li inti jew xi qraba tiegħek iżżuru fergħa tal-HSBC jew iċċemplu Customer Service 2380 2380. HSBC Life imbagħad tgħidlek x'għandek tagħmel.

X'inhi s-sitwazzjoni dwar it-taxxa?

Kif inhi l-liġi bħalissa ma hemm ebda obbligu personali ta' hlas ta' taxxa fuq is-somma assigurata li tithallas fuq mewt. Din naturalment hi haġa li 'l quddiem tista' tinbidel.

Customer Service

We want you to be entirely satisfied with the products and services you receive from us. If you are dissatisfied with any aspect of our service, please let us know. We always endeavour to resolve any concerns fairly and quickly.

If you ever need further information or have concerns or a complaint, please contact us at HSBC Life Assurance (Malta) Ltd., 80, Mill Street, Qormi QRM3101. We shall issue an acknowledgement within 48 hours.

We will provide you with a definitive reply as soon as the relevant facts of the complaint have been investigated. In all cases we will provide periodical updates where a resolution is not available within 14 working days.

If your complaint is not dealt with to your satisfaction, you can contact the Office of the Arbiter for Financial Services, First Floor, St Calcedonius Square, Floriana FRN5130, Malta or by visiting www.financialarbiter.org.mt.

Complaints with the Arbiter for Financial Services' Office should always be made in writing.

Making a complaint will not prejudice your right to take legal proceedings.

How can I find out more?

If you need to discuss further, you can:-

- send an online contact request via Internet Banking
- phone our 'Contact Centre' on:-
 - (+356) 2148 9100 Premier Customers
 - (+356) 2148 9101 Advance Customers
 - (+356) 2380 2380 Other Customers

Calls to our helpline may be recorded and monitored for quality and security purposes.

- visit your local HSBC branch and ask for an appointment with a Premier Relationship Manager / Financial Planning Advisor. This applies also if you would like a Financial Planning Review.

Servizz għall-klijenti

Aħna rriduk tkun sodisfatt kompletament bil-prodotti u s-servizzi li tieħu minghandna. Jekk m'intix sodisfatt b'xi aspett mis-servizz Tagħna, jekk jogħġbok għidilna. Aħna dejjem infittxu li nrrisolvu kull tħassib b'mod ġust u malajr.

Jekk xi darba jkollok bżonn iktar informazzjoni jew ikollok xi tħassib jew ilment, jekk jogħġbok ikkuntattjana fl-indirizz tagħna, HSBC Life Assurance (Malta) Ltd., 80, Triq il-Mithna, Hal Qormi QRM3101 Aħna noħorġu rikonoxximent fi żmien 48 siegħa.

Nagħtuk risposta definittiva malli l-fatti rilevanti tal-ilment ikunu ġew investigati. F'kull każ Aħna nipprovdu aġġornamenti perjodiċi fejn ma tingħatax risoluzzjoni fi żmien 14-il ġurnata ta' xogħol.

Jekk l-ilment tiegħek ma jissolviex u ma tkunx sodisfatt, tista' tagħmel kuntatt mal-Uffiċju tal-Arbitrar għal-Servizzi Finanzjarji, Lewwel sular, Pjazza St Kalcidonju, Floriana FRN 5130, Malta jew billi żżur www.financialarbiter.org.mt.

Ilmenti mal-Arbitrar għal-servizzi finanzjarji iridu jkunu dejjem bil-miktub.

Billi tagħmel ilment ma jfissirx li tkun qed timmina d-dritt Tiegħek għal proċedimenti legali.

Kif nista' nkun naf aktar?

Għal aktar informazzjoni tista':-

- tuża l-*Internet Banking* biex tagħmel talba ta' kuntatt
- iċċempel il-*Contact Centre* tagħna fuq:-
 - (+356) 2148 9100 għall-klijenti Premier
 - (+356) 2148 9101 għall-klijenti Advance
 - (+356) 2380 2380 għal klijenti oħrajn.

It-telefonati fuq il-*helpline* jistghu jiġi rrekordjati u monitorati għal raġunijiet ta' kwalità u ta' sigurtà.

- iżżur il-fergħa lokali tal-HSBC u titlob appuntament mal-*Premier Relationship Manager / Financial Planning Advisor*. Dan jgħodd ukoll jekk tixtieq tagħmel *Financial Planning Review*.

Any information contained in this brochure is generic and not based on your personal objectives, financial situation and needs. It is important that you read this brochure in conjunction with the enclosed Key Features document. Full details of standard definitions, exclusions and limitations are contained in the Key Features document and the Terms and Conditions that will be issued with your policy schedule. A copy is available on request from HSBC Life Assurance (Malta) Ltd.

HSBC Life Assurance (Malta) Ltd. (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).

L-informazzjoni f'dan il-ktejjeb hi ġenerali u mhix maħduma fuq l-ghanijiet, is-sitwazzjoni finanzjarja u l-bżonnijiet tiegħek. Hu importanti li inti taqra dan il-ktejjeb flimkien mad-dokument tal-Karatteristiċi Ewlenin. Id-definizzjonijiet, esklużjonijiet u limitazzjonijiet jinstabu fid-dokument tal-Karatteristiċi Ewlenin u fid-dokument tal-Kundizzjonijiet li jinhareġ mal-iskeda tal-polza tiegħek. Tista' titlob kopja ta' dan minghand l-HSBC Life Assurance (Malta) Ltd.

HSBC Life Assurance (Malta) Ltd. (Company No: C18814) hija awtorizzata biex tmexxi kummerċ tal-assigurazzjoni fit-tul f'Malta u hija regolata mill-Awtorita' għas-Servizzi Finanzjarji ta' Malta taht l-att dwar il-Kummerċ tal-Assigurazzjoni 1998. HSBC Bank Malta p.l.c. huwa intermedjarju marbut fl-assigurazzjoni tal-HSBC Life Assurance (Malta) Ltd. taht l-Att dwar Intermedjarji fl-Assigurazzjoni 2006 (Uffiċċju Reġistrat: 116, Triq l-Arcisqof, Valletta VLT 1444 Kumpanija Nru: C3177).

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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**