

## HSBC Life (UK) Critical Illness Cover Just Got Stronger

At HSBC Life (UK) we pride ourselves on listening to feedback from advisers and industry experts and following customer testing we've put together a series of meaningful Critical Illness policy enhancements that will mean we are there to financially assist more people who are facing difficult health diagnoses. This will offer **new customers** the flexibility to deal with their situation in their own way with less pressure on paying the bills or getting back to work.

In summary, here's what's new:

- **Addition of top up payments for 9 conditions (CI Plus only)**  
We will make 'top up payments' of £200,000 or the sum assured (whichever is lower) if the customer makes a valid claim before the age of 60.
- **Enhanced definitions with easier to understand wording (CI Core and Plus)**  
We've enhanced several definitions as we want it to be clearer what people are covered for and at the same time provide broader, improved cover, for conditions such as less advanced prostate cancer and Parkinson's Disease
- **Introduction of pregnancy complications cover (CI Plus only)**  
We have added a payout of £5,000 on seven different types of pregnancy complication including still birth after 24 weeks gestation for policyholders and their partners\*.
- **Advanced payments for customers placed on NHS waiting lists for qualifying surgery (CI Core and Plus)**  
Customers can claim when they are placed on the NHS waiting list for surgery for more qualifying conditions - they don't have to wait for the surgery to actually take place.

[Visit our dedicated CI webpage for terms and conditions and to register for one of our webinars.](#)

If you'd like bespoke training for your team, [please contact your local HSBC Life UK BDM](#) who will be happy to help.

### Need support with your agency setup?

Contact our Protection Adviser Support Team who will help you with everything from general queries to agency setup. Call them on 0345 587 3877 or email [protectionteam@hsbc.com](mailto:protectionteam@hsbc.com).

\*Partner: Someone the policyholder is married to or in a civil partnership with, or someone they have been living with for a minimum of two years as if they were married or in a civil partnership.