

HSBC Health Goal Insurance Plan

Patrick is a small business owner and he has just turned 50. He's successful in his business and has a happy family. Currently, cancer, heart disease, and stroke are the 3 major life-threatening diseases in Hong Kong. Figures for these are on the increase, local health expenditure is on the rise, and medical error costs are also of concern. Patrick believes that the money he has saved so far needs to grow to ensure he can take care of unforeseen expenses, due to the continuing rise in medical costs. What's more, he also wants to pass on wealth and protection to his family.

Patrick chose the HSBC Health Goal Insurance Plan at the age 45. He paid up all his premiums in the first 5 years of his policy. Unfortunately, he was diagnosed with lung cancer at age 50 and heart disease at 65. Because these 2 illnesses are covered in the 3 critical illnesses benefits in the HSBC Health Goal Insurance Plan, Patrick is able to get an additional payment of 50% of the basic plan's total premium for each of his illnesses and the value of his policy remains unchanged.

While confronting such major critical illnesses is daunting, ensuring the right treatment option is paramount. HSBC Health Goal Insurance Plan also offers Global Medical Care Services, giving personalised care and privileged access to leading Harvard-level specialists and hospitals in the US. Through the service, Patrick's diagnosis will be reviewed by multiple Harvard-level specialists who will verify the diagnosis, develop a treatment plan and discuss his case and treatment options with his local doctors. A personal care manager will provide Patrick with dedicated support throughout the process.

When Patrick reaches 75 years old, his policy would have rolled over for 30 years with a projected policy value at 329% of the Total Basic Plan Premium Paid. This year, Patrick also decides to transfer his policy through the change of policy ownership and change of life insured to his son. He is happy that he made a full recovery from his illnesses and that he is able to pass on his wealth and protection to the next generation. If Patrick has not made any claims under the critical illnesses benefits, he can also pass on the critical illness benefits to his son.

HSBC Health Goal Insurance Plan does not only offer Patrick potential wealth growth, but also offers adequate protection to alleviate any financial burden when he suffers from cancer, heart disease or stroke in the meantime. No one can predict the future. That's why we need to plan ahead to ensure that the quality of our life will not be affected by unforeseen circumstances.

For more details, please visit any HSBC branch or visit our website.