

# High Net Worth Insurance

## UNDERWRITING GUIDE

### (Agency & FA)

Version 2.3

Last Updated/Published Date: **13 Sep 2022**

HSBC Insurance (Singapore) Pte. Limited

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This underwriting guide provides a general guidance of requirements and risk class criteria for High Net Worth (HNW) insurance products distributed by HSBC Insurance Singapore Pte. Limited.

For further enquiry, you may wish to contact our dedicated business development representative.

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## 1 New Business Application Submission

### 1.1 Contact and Submission

All HNW new business submissions are to be stated clearly with the intended recipient as follows:

Attention to:  
HNW Underwriting Operations  
HSBC Insurance (Singapore) Pte Limited

All HNW new business documents (in softcopy) are to be emailed to: [hnwnb@hsbc.com.sg](mailto:hnwnb@hsbc.com.sg)

- Please quote the Policy Number on any supplementary documents or requirements submitted.
- Any amendment to the forms are to be countersigned by the Policyowner and/or the Life Insured.
- All documents must be certified true copies (CTC) by a suitably qualified person (e.g. certified financial consultant/advisor/broker, relationship managers etc.).
- All documents or reports are to be in English, otherwise please furnish along with English translated copy to be translated by suitably certified translator.

### Documents for Submission

Mandatory documents for all submissions:

Forms / Documents	Remarks
Application Form	Valid version and to be duly completed, dated and signed
Financial Consultant's Confidential Report	Valid version and to be duly completed, dated and signed
Policy Illustration	Valid version and to be duly completed, dated and signed
Know Your Client Form (for individual client only)	If the Policyowner is not an Accredited Investor, we require: <ul style="list-style-type: none"> <li>• MAS 318 Life Insurance Advisory Form; or</li> <li>• Extract of signed Fact Find Form</li> </ul>
Proof of Identity	Required for both Life Insured and Policyowner <ul style="list-style-type: none"> <li>• Singapore Citizens / Permanent Residents: Singapore ID card</li> <li>• Other Singapore residents (Employment Pass / Work Permit): Valid passport</li> <li>• Foreigners residing outside of Singapore: Valid passport with entry proof into Singapore</li> </ul>
Proof of Residential Address	<ul style="list-style-type: none"> <li>• Identity (ID) documents</li> <li>• Utility bill, telephone bill, bank statement</li> <li>• Correspondence from a government agency</li> </ul>
Total Line Endorsement (TLE)	Required if there are concurrent insurance applications across different carriers

Documents required for submissions in which Policyowner is a Corporation, Partnership or Trustee:

#### Mandatory documents for all Non-Personal Policyowners:

1. CRS Entity Self-Certification Form
2. CRS Controlling Persons Self-Certification Form (if applicable)
3. FATCA relevant W forms (please refer [www.irs.com](http://www.irs.com) )
4. Proof of business address (if different from registered address)

Type of Policyowner	Other Requirements
Corporation (Keyman insurance)	<ol style="list-style-type: none"> <li>1. Corporate Authorisation Form</li> <li>2. ACRA report</li> </ol> <p><u>Information on Beneficial Owners and Authorised Signatories:</u> ID documents and Proof of Residential Address for:</p> <ul style="list-style-type: none"> <li>• All Directors</li> <li>• All Authorized Signatories</li> <li>• All Ultimate Beneficial Owners</li> </ul>

Type of Policyowner	Other Requirements
Partnership	<ol style="list-style-type: none"> <li>1. Corporate Authorisation Form</li> <li>2. ACRA report</li> <li>3. Partnership agreement or proof of membership of a relevant professional or trade association</li> </ol> <p><u>Information on Beneficial Owners and Authorised Signatories:</u> ID documents and Proof of Residential Address for:</p> <ul style="list-style-type: none"> <li>• All Directors</li> <li>• All Authorized Signatories</li> <li>• All Ultimate Beneficial Owners</li> </ul>
Trustee  (Only Trustee who fulfill MAS 314 requirements are acceptable)	<p><u>Information on Trustee:</u></p> <ol style="list-style-type: none"> <li>1. List of Authorised Signatories of the Trustee</li> <li>2. Trust Mandate Form</li> <li>3. Trust deed showing name and date of establishment of trust, and parties to the trust, e.g. Trustee, Settlor, etc.</li> <li>4. Certificate of Incorporation</li> <li>5. Certificate of Good Standing</li> <li>6. Certification of Incumbency (if corporation is not registered in Singapore)</li> <li>7. Director's Resolution on the setup of the Trust and signing authority of the policy</li> </ol> <p><u>Information on Beneficial Owners, Directors and Authorised Signatories</u> ID documents and Proof of Residential Address for:</p> <ul style="list-style-type: none"> <li>• All individuals named in the application, including Settlers, Beneficial Owners, Trustees and Others holding controlling interests</li> <li>• All directors and authorised signatories of the Trust</li> </ul>

## 1.2 Validity of Documents

Documents	Validity
Medical Examination Report*	12 months
Lab Tests*	12 months
Treadmill ECG / Resting ECG*	12 months
HSBC Application Form	6 months
Health Declaration (on Medical Examination or Application Form)	3 months
Declaration of Continued Insurability (DCI)	3 months
Bank Reference Letter	6 months
Background Report by the Financial Advisors / Consultant	6 months
Terms of Acceptance (TOA)	3 months
ACRA Report	3 months
Proof of Address (except Singapore NRIC)	6 months

\*Medical evidences are valid for:

- 12 months for Standard class and better
- 6 months for substandard case

Note: Underwriter reserves the right to request for further medical evidence, if required.

### 1.3 Payment

Payment should not be made until the Terms of Acceptance (TOA) is offered and must be funded by a bank account in Singapore or Hong Kong.

For policy to be incepted on the same day, premiums should be paid to us no later than 4pm on a working day.

Payment Account Details		
Payee	HSBC Insurance (Singapore) Pte. Limited	
Bank Name	The Hong Kong and Shanghai Banking Corporation Limited	
Branch	Collyer Quay Branch	
Bank Code	7232	
Swift Code	HSBCSGSG	
Currency	Plan	Account Number
USD	Jade	242-000313-179
USD	Emerald / Sapphire Income Prestige / Life Variable Annuity	260-033048-181
SGD	Emerald / Sapphire Income Prestige	141-043109-009

Please note:

- For Bank Name - please type in full "The Hong Kong Shanghai Banking Corporation Limited" and please do not select any other accounts bearing the abbreviation HSBC.
- Please email the proof of payment (Debit Advice or MT103) to [hnwnb@hsbc.com.sg](mailto:hnwnb@hsbc.com.sg) after payment has been made.

## 2 Medical Underwriting

### 2.1 Entry Age

Plan	Minimum Entry Age	Maximum Entry Age
Jade Legacy Universal Life	ALB 18 years	ALB 80 years
Emerald Legacy Life	ANB 1 year (30 days old)	ANB 75 years

### 2.2 Medical Evidence Requirements Tables

- The requirements of routine medical evidences are based on **Total Sum Insured (TSI)** of HNW full underwriting plans.
- The Medical TSI is an aggregation of:
  - Sum Insured currently being applied with HNW business in HSBC Life Singapore;
  - Existing in-forced coverage of HNW policies with HSBC Life Singapore incepted in the past two years.

(Sum Insured for Emerald Legacy Life Plan is the Minimum Protection Cover)

JADE				
Total Sum Insured (USD)	Country of Permanent Residence	Age Last Birthday (ALB)		
		18-45yr	46-55yr	>55yr
≤ USD 1,000,000	A+, A, B & C	NM	NM	1
USD 1,000,001 - USD 3,000,000	A+ & A	NM	NM	2
	B & C	1	1	2
USD 3,000,001 - USD 5,000,000	A+, A, B & C	1	2	2
USD 5,000,001 - USD 10,000,000		1	3	3
USD 10,000,001 - USD 30,000,000		2	3	3
≥ USD 30,000,001		3	3	3

In USD:

EMERALD LEGACY LIFE (USD)							
Total Sum Insured (USD)	Country of Permanent Residence	Age Next Birthday (ANB)					
		1 – 6yr <sup>#</sup>	7-14yr <sup>#</sup>	15-17yr <sup>#</sup>	18-46yr	47-56yr	>56yr
≤ USD 1,000,000	A+ & A	NM	NM	NM	NM	NM	1
	B & C	JME+ <sup>^</sup> CHB	JME+MU	ME+MU	NM	NM	1
USD 1,000,001 - USD 3,000,000	A+ & A	JME+ <sup>^</sup> CHB	JME+MU	ME+MU	NM	NM	2
	B & C	JME+ <sup>^</sup> CHB	JME+MU	ME+MU	1	1	2
USD 3,000,001 - USD 5,000,000	A+, A, B & C	N.A	JME+MU	ME+MU	1	2	2
USD 5,000,001 - USD 10,000,000	A+, A, B & C	N.A		ME+MU+APS	1	3	3
USD 10,000,001 - USD 30,000,000	A+, A, B & C	N.A			2	3	3
≥ USD 30,000,001	A+, A, B & C				3	3	3

In SGD:

EMERALD LEGACY LIFE (SGD)							
Total Sum Insured (SGD)	Country of Permanent Residence	Age Next Birthday (ANB)					
		1 – 6yr <sup>#</sup>	7-14yr <sup>#</sup>	15-17yr <sup>#</sup>	18-46yr	47-56yr	>56yr
≤ SGD 1,300,000	A+ & A	NM	NM	NM	NM	NM	1
	B & C	JME+ <sup>^</sup> CHB	JME+MU	ME+MU	NM	NM	1
SGD 1,300,001 - SGD 4,000,000	A+ & A	JME+ <sup>^</sup> CHB	JME+MU	ME+MU	NM	NM	2
	B & C	JME+ <sup>^</sup> CHB	JME+MU	ME+MU	1	1	2
SGD 4,000,001 - SGD 6,500,000	A+, A, B & C	N.A	JME+MU	ME+MU	1	2	2
SGD 6,500,001 - SGD 13,000,000	A+, A, B & C	N.A		ME+MU+APS	1	3	3
SGD 13,000,001 - SGD 40,000,000	A+, A, B & C	N.A			2	3	3
≥ SGD 40,000,001	A+, A, B & C				3	3	3

Legend

\*Preferred risk classes (Standard Plus/Preferred/Preferred Plus) are not available for ANB 1-17 years.

\*The minimum entry age is 30 days old.

- APS** : Attending Physician Statement
- CHB** : Child's Health Book  
<sup>^</sup>APS from Paediatrician is required if CHB is not applicable (for non-Singaporean)
- JME** : Juvenile Medical Examination
- ME** : Medical Examination
- MU** : Microurinalysis
- N.A** : Not Applicable

**Non-Medical (NM):**

- Cases that qualify for NM will be assessed based on the application disclosures only and no routine medical evidence required by age and Medical TSI amount.
- For better than standard risk class, Profile 1 is required as a minimum.
- The non-medical limit may not be applicable if the Life Insured has any of the following condition(s):
  - Cancer
  - Diabetes
  - Heart Disease
  - Hepatitis B or C
  - Hypertension
  - Overweight
  - Severely underweight
  - Stroke
  - Any other medical conditions where the underwriter may deem necessary

Profile 1

- Medical Examination
- Microscopic Urinalysis, Urine Cotinine, Urine Microalbumin & Albumin/Creatinine Ratio
- Full Blood Profile (fasting required)

Profile 2

- Medical Examination
- Microscopic Urinalysis, Urine Cotinine, Urine Microalbumin & Albumin/Creatinine Ratio
- Full Blood Profile (fasting required)
- ECG (resting)

### Profile 3

- Medical Examination
- Microscopic Urinalysis, Urine Cotinine, Urine Microalbumin & Albumin/Creatinine Ratio
- Full Blood Profile (fasting required)
- Treadmill ECG:
  - o Reflexing to Stress Echocardiogram if Treadmill ECG is equivocal/positive
  - o For applicants over 75 years old, Treadmill ECG may be replaced with resting ECG and resting 2-D Echocardiogram
- Attending Physician Statement (APS) is required in the following scenarios:
  - o TSI above USD 10 million
  - o The Life Insured has a history of chronic medical conditions
  - o The Life Insured is on regular follow up / consultation / treatment

We will obtain APS from applicant's usual medical physician, and from any other doctor, clinic or hospital the applicant has consulted.

### Note:

- The underwriter reserves the right to request for additional evidence when necessary.
- All Medical Examinations are to be done by HSBC HNW approved panel physician / facility. Full Blood Profile and Microurinalysis are to be performed by an approved laboratory.
- Full Blood Profile consists of:
  - Complete blood count with blood film
  - Liver Function Tests (ALT, AST, GGT, Alkaline Phosphatase, Bilirubin, Total Protein, Albumin);
  - Hepatitis serology: HBsAg (if HBsAg +, reflexing to HBeAg and HBV DNA) and Anti-HCV (reflexing to HCV RNA Quantitative if Anti-HCV+);
  - Lipid Profile (Total Cholesterol, HDL-Cholesterol, LDL-Cholesterol, Triglyceride);
  - Fasting Blood Sugar (FBS), HbA1c, Urea, Uric Acid, Creatinine, Anti-HIV;
  - Alpha Feto-Protein (AFP);
  - Prostate Specific Antigen (PSA) - only for males above age 55 years ALB or 56 years ANB (reflexing to free PSA if PSA elevated)
- Para-Medical Examination is permitted only for the following conditions:
  - o Age 18-55 years ALB (or 18-56 years ANB) with TSI of up to USD 5M; or
  - o Age above 55 years ALB (or above 56 years ANB) with TSI of up to USD 1M;
 AND
  - o The Life Insured has no history of chronic illnesses requiring medications, current or ongoing investigations and regular follow-up (e.g. hypertension, heart disease, diabetes, hepatitis B or C, breast lumps in a female etc.) or being rated, postponed or declined.

## 2.3 Other Medical Requirements

**Known Hepatitis B** (including carrier state): An Upper Abdominal Ultrasound is required.

### Past Check Up or Health Screening

- Within past 2 years: Please submit complete copy of health check-up or screening reports

However the underwriter may consider waiving the check-up reports if the check-up was done more than 1 year ago subject to satisfactory client's declaration as follows:

- a) Date of the check-up
- b) Reasons for the check-up (e.g. routine screening, medical history, complaints, symptoms etc.)
- c) Complete list of tests done (e.g. blood test, CXR, ECG etc.)
- d) Any special tests done (e.g. MRI, CT Angiography, Colonoscopy etc.)
- e) Any abnormalities found in test results? If yes, to provide details
- f) Any treatment or follow up advised? If yes, to provide details
- g) Name & address of doctor or medical facility where the check-up was performed
- h) Reason health screening results are not available

The underwriter reserves the right to request for APS or full medical reports whenever it is deemed necessary due to:

- Any medical history disclosed or risk factor present on the Life Insured; or
- Any test done by the Life Insured is not the usual routine



#### No Regular Doctor

In cases where routine APS is required, and the proposed Life Insured has no regular doctor or any chronic medical history, the following declaration is required to be completed by the Life Insured:

#### Declaration of No Regular Doctor

I declare that:

- a) I have no regular doctor or usual medical practitioner; AND
- b) Within the last 12 months, I have not consulted any doctor or medical practitioner, received treatment or undergone any investigations; AND
- c) I am not awaiting any medical consultation or results of investigations, receiving treatment, or experiencing any symptoms.

## 2.4 Smoking Guidelines

Smoking Habit (as declared)	Urine Cotinine	Smoker/Non-Smoker Rates
Non-Smoker	Negative	Non-Smoker rates*
	Positive	Smoker rates
Cigarette Smoker / e-Cigarettes / Hookah	Negative	Smoker rates
	Positive	Smoker rates
Cigar Smoker	Negative	Non-Smoker rates*
	Positive	Smoker rates

\*To qualify for non-smoker rates, the Life Insured must not have any cigarette or tobacco use (except limited cigar smoking) for at least 12 months.

## 2.5 Preferred Lives Criteria

- Preferred Plus or Preferred classes are applicable for Life Insured that is rated for travel, occupation and avocation so long as he/she meets the medical criteria for each class.
- Preferred risk classes (Standard Plus/Preferred/Preferred Plus) are not available for ANB 1-17 years.

Criteria	PREFERRED PLUS
<b>Tobacco Use</b>	<ul style="list-style-type: none"> <li>No tobacco or nicotine products in the last 5 years;</li> <li>Urine Cotinine negative;</li> <li>Less than 1 cigar per month</li> </ul>
<b>Blood Pressure</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 55yr: <math>\leq 137/87</math></li> <li>Age &gt; 55yr: <math>\leq 145/90</math></li> </ul>
<b>Build</b>	<ul style="list-style-type: none"> <li>Up to age 50yr: BMI <math>\leq 29</math></li> <li>Age &gt; 50yr: BMI <math>\leq 31</math></li> </ul>
<b>Cholesterol</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 50yr: up to 230mg/dl (5.95 mmol)</li> <li>Age &gt; 50yr: up to 250mg/dl (6.47 mmol)</li> </ul> (Disregard if Chol/HDL ratio $\leq 4.0$ , subject to max Total Cholesterol of 300 mg/dl)
<b>Cholesterol /HDL Ratio</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 50yr: <math>\leq 5.0</math></li> <li>Age &gt; 50yr: <math>\leq 5.5</math></li> </ul>
<b>Family History</b>	No more than one death of a parent or sibling prior to age 60yrs from Coronary Artery Disease or Cancer* <ul style="list-style-type: none"> <li>Disregard if the Life Insured age &gt; 60yrs</li> <li>*Only cancers of breast, prostate, colorectal, lung, ovary and melanoma would be evaluated</li> <li>*Gender-specific cancers are disregarded for opposite-sex applicants</li> </ul>
<b>Personal History</b>	<ul style="list-style-type: none"> <li>No history of heart disease, diabetes or cancer (Tumours that would be taken standard immediately after excision may qualify for Preferred Plus)</li> <li>No current ratable impairment</li> </ul>

Criteria	PREFERRED NON-SMOKER
<b>Tobacco Use</b>	<ul style="list-style-type: none"> <li>No tobacco or nicotine products in the last 2 years;</li> <li>Urine Cotinine negative;</li> <li>Less than 1 cigar per month</li> </ul>
<b>Blood Pressure</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 55yr: <math>\leq 145/90</math></li> <li>Age &gt; 55yr: <math>\leq 150/90</math></li> </ul>
<b>Build</b>	<ul style="list-style-type: none"> <li>Up to age 50yr: BMI <math>\leq 30</math></li> <li>Age &gt; 50yr: BMI <math>\leq 32</math></li> </ul>
<b>Cholesterol</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to 260mg/dl (6.72mmol)</li> </ul> (Disregard if Chol/HDL ratio $\leq 4.5$ , subject to max Total Cholesterol of 300 mg/dl)
<b>Cholesterol /HDL Ratio</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 50yr: <math>\leq 5.5</math></li> <li>Age &gt; 50yr: <math>\leq 6.0</math></li> </ul>
<b>Family History</b>	No more than one death of a parent prior to age 55yrs from Coronary Artery Disease or Cancer*. <ul style="list-style-type: none"> <li>Disregard if the Life Insured age &gt; 55yrs</li> <li>*Only cancers of breast, prostate, colorectal, lung, ovary and melanoma would be evaluated</li> <li>*Gender-specific cancers are disregarded for opposite-sex applicant</li> </ul>
<b>Personal History</b>	<ul style="list-style-type: none"> <li>No heart disease, diabetes** or cancer (except melanoma less than 1.5mm in depth).</li> <li>No current ratable impairment</li> </ul>

\*\* Diabetes (non-smoker only) may be considered for Preferred rates for older ages on a case by case basis. Only the best risks will qualify subject to underwriter's review.

Criteria	PREFERRED SMOKER
<b>Blood Pressure</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 55yr: <math>\leq 145/90</math></li> <li>Age &gt; 55yr: <math>\leq 150/90</math></li> </ul>
<b>Build</b>	<ul style="list-style-type: none"> <li>To age 50yr: BMI <math>\leq 30</math></li> <li>Age &gt; 50yr : BMI <math>\leq 32</math></li> </ul>
<b>Cholesterol</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to 260mg/dl (6.72mmol)</li> </ul> (Disregard if Chol/HDL ratio $\leq 4.5$ , subject to max Total Cholesterol of 300 mg/dl)
<b>Cholesterol /HDL Ratio</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 50yr: <math>\leq 5.5</math></li> <li>Age &gt; 50yr : <math>\leq 6.0</math></li> </ul>
<b>Family History</b>	No more than one death of parent prior to age 55yrs from Coronary Artery Disease or Cancer*. <ul style="list-style-type: none"> <li>Disregard if the Life insured age &gt; 55yrs.</li> <li>*Only cancers of breast, prostate, colorectal, lung, ovary and melanoma would be evaluated</li> <li>*Gender-specific cancers are disregarded for opposite-sex applicant</li> </ul>
<b>Personal History</b>	<ul style="list-style-type: none"> <li>No heart disease, diabetes or cancer (except melanoma less than 1.5mm in depth)</li> <li>No current rateable impairment</li> </ul>

Criteria	STANDARD PLUS
<b>Tobacco Use</b>	<ul style="list-style-type: none"> <li>No tobacco or nicotine products in the last 12 months;</li> <li>Urine Cotinine negative;</li> <li>Less than 2 cigars per month</li> </ul>
<b>Blood Pressure</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 55yr: <math>\leq 150/90</math></li> <li>Age &gt; 55yr : <math>\leq 155/90</math></li> </ul>
<b>Cholesterol /HDL Ratio</b>	Treated or untreated: <ul style="list-style-type: none"> <li>Up to age 50yr: <math>\leq 6.0</math></li> <li>Age &gt; 50yr : <math>\leq 6.5</math></li> </ul>
<b>Personal History</b>	<ul style="list-style-type: none"> <li>History of cancer may eligible for Standard Plus subject to: <ul style="list-style-type: none"> <li>If immediately following excision or after 5 years of qualifying for standard rates;</li> <li>Some histories of breast cancer, melanoma, leukaemia, Hodgkin's or non-Hodgkin's lymphoma after 10 years of qualifying for standard rates.</li> </ul> </li> <li>No current rateable impairment**</li> </ul>

\*\* Diabetes may be considered for Standard Plus rates for older ages on a case by case basis. Only the best risks will qualify subject to underwriter's review.

### 3 Financial Underwriting

Goals and Importance of financial underwriting:

- Sound financial underwriting ensures satisfactory insurable interest, reduces the risk of anti-selection and ensures total line is appropriate.

#### 3.1 Financial Evidence Requirements Table

##### 3.1.1 HNW Full Underwriting Plans - Financial Requirements

###### For Jade and Emerald

- The requirements of routine financial evidences are based on **Total Sum Insured (TSI)**.
- The Financial TSI is an aggregation of:
  - Sum Insured currently being applied with HSBC Life Singapore
  - Existing in-forced coverage with HSBC Life Singapore
 (Sum Insured for Emerald Legacy Life Plan is the Minimum Protection Cover)
- The underwriter reserves the right to call for additional evidences if warranted, depending on the case profile.
- Client with higher compliance risk profile may subject to additional source of wealth and source of fund requirements.

#### Personal Insurance – Financial Requirements

PERSONAL INSURANCE		
Total Sum Insured		Financial Requirements (Financial Advisory)
USD	SGD*	
≤ USD 4,500,000	≤ SGD 6,000,000	1) Financial Questionnaire (in application form)
USD 4,500,001 – USD 7,500,000	SGD 6,000,001 – SGD 10,000,000	1) Financial Questionnaire (in application form) 2) Background Report by the Financial Advisor/Consultant
> USD 7,500,000	> SGD 10,000,000	1) Financial Questionnaire (in application form) 2) Background Report by the Financial Advisor/Consultant; and 3) Any <u>one</u> of the following: <ul style="list-style-type: none"> <li>- Income tax return for last 2 years; or</li> <li>- Audited financial statements for last 3 years with proof of shareholding; or</li> <li>- CPA's Letter (from Big 4)</li> </ul>

\*SGD: Applicable for Emerald Legacy Life Plan only.

## Business Insurance – Financial Requirements

BUSINESS INSURANCE		
Total Sum Insured		Financial Requirements (Financial Advisory)
USD	SGD*	
≤ USD 4,500,000	≤ SGD 6,000,000	1) Financial Questionnaire (in application form)
USD 4,500,001 – USD 7,500,000	SGD 6,000,001 – SGD 10,000,000	1) Financial Questionnaire (in application form) 2) Background Report by the Financial Advisor/Consultant
USD 7,500,001 - USD 25,000,000	SGD 10,000,001 – SGD 35,000,000	1) Financial Questionnaire (in application form) 2) Background Report by the Financial Advisor/Consultant 3) Any <u>one</u> of the following: - Income tax return for last 2 years; or - Audited financial statements for last 3 years with proof of shareholding; or - CPA's Letter (from Big 4)
> USD 25,000,000	> SGD 35,000,000	<p><b>Individual consideration</b> but the following are the minimum requirements:</p> <ol style="list-style-type: none"> <li>1) Financial Questionnaire (in application form)</li> <li>2) Background Report by the Financial Advisor/Consultant</li> <li>3) Audited financial statements for last 3 years with proof of shareholding;</li> <li>4) If a new venture or floatation within last 2 years, a copy of the business plan and Prospectus</li> <li>5) A copy of the actual Board Resolution sanctioning the effecting of such policy</li> <li>6) A copy of such arrangement between the business partners if it is for Buy &amp; Sell arrangement</li> <li>7) Any additional available materials or corporate information that might be readily available, and especially within the public domain such as publications or intranet sites</li> </ol> <p><i>*HSBC reserves the right to call for other evidence at its discretion including an Independent Investigation company to conduct on location full investigative research.</i></p>

\*SGD: Applicable for Emerald Legacy Life Plan only.

Please also take note of the mandatory documents required for all Non-Personal Policyowner.

#### Legend

Financial Questionnaire	Financial Questionnaire in HSBC HNW application form.
Background Report	<p>A detailed write-up by the Financial Advisor/Consultant with below information:</p> <ul style="list-style-type: none"> <li>• Applicant's background (Details of family, education &amp; qualification, career &amp; business/company, annual income &amp; net worth with breakdown, lifestyle and habits etc.)</li> <li>• Banking relationship</li> <li>• Basis of the applied sum insured; Purpose of insurance</li> <li>• Details of existing cover and/or concurrent applications</li> <li>• Any other general information</li> </ul> <p>For <b>Business Insurance</b>, below additional information to be included:</p> <ul style="list-style-type: none"> <li>• Organisation chart;</li> <li>• Financial highlights for last 3 years;</li> <li>• Summary of facility (if available).</li> </ul> <p>If not adequately substantive, other evidence may be required.</p>
CPA's Letter (Certified Public Accountant Letter)	<p>Letter from the Big 4 (Deloitte &amp; Touche; Ernest &amp; Young; KPMG; Pricewaterhouse Coopers) or such other equally recognized international company where CPA Certification is issued in Hong Kong, Singapore, Taiwan or Japan only.</p> <ul style="list-style-type: none"> <li>• Only applicable for self-employed</li> <li>• Minimum 2 years' business relationships with the proposed Life Insured</li> <li>• The CPA letter should include below information: <ul style="list-style-type: none"> <li>- Details of the applicant's annual income, net worth and breakdown of asset and liabilities;</li> <li>- Details of the business performance (e.g. business ownership, turnover, net assets, total profit and net profit);</li> <li>- Any other financial information of the Life Insured</li> </ul> </li> </ul> <p>For Country Group A only where not internationally recognised, we will consider maximum sum insured USD 10M on a report from a recognized and verified registered local CPA. For other Country Groups, an approval should be obtained before requesting such requirement.</p>
Loan Offer	<p>Only applicable for Business Loan.</p> <p>If the amount of any loan being covered as part of an application exceeds USD5M, a copy of the Loan Offer is required in addition to the routine financial requirements.</p>

### 3.1.2 GIO Single Premium Plans - Financial Requirements

#### For Sapphire Income Prestige and Life Variable Annuity

- The requirements are based on **Total GIO Single Premium size** aggregated per life basis from:
  - New GIO Single Premium currently being applied with HSBC Life Singapore; and
  - Existing in-forced GIO Single Premium policies with HSBC Life Singapore
- Underwriter reserves the right to call for additional financial evidence if required, depending on individual profile.
- Client with higher compliance risk profile may subject to additional source of wealth and source of fund requirements.

GIO Single Premium Plans		
Aggregated GIO Single Premium		Financial Requirements (Financial Advisory)
USD	SGD	
≤ USD 499,999	≤ SGD 649,999	1) Financial details (in application form)
USD 500,000 - USD 1,999,999	SGD 650,000 - SGD 2,599,999	1) Financial details (in application form) 2) Background Report by the Financial Advisor/Consultant^
≥ USD 2,000,000	≥ SGD 2,600,000	1) Financial details (in application form) 2) Background Report by the Financial Advisor/Consultant^ 3) Proof of Income or source of wealth, e.g.: <ul style="list-style-type: none"> <li>Income tax return for last 2 years</li> <li>Audited financial statements for last 3 years with proof of shareholding</li> <li>Bank statements or Investment portfolio statements</li> <li>Property title deeds etc.</li> </ul>

- ^Background Report** – A detailed write-up to be duly signed and dated by the Financial Advisor/Consultant with below information^:
  - Applicant's personal and financial background (including occupation, career & business/company, annual income, net worth with breakdown of assets & liabilities)
  - Source of wealth and source of fund details
  - Banking relationship and duration, source of referral,
  - Purpose of the application
  - Premium affordability
  - Any other supporting information
- For Applicant who is a non-income earner, or with annual income less than USD 30,000 or SGD 40,000, further financial requirements will be called for.
- If the premium is from a third party payor (i.e. neither Life Insured nor Policyowner), financial requirements will be called for accordingly.

### 3.2 Financial Justification (HNW Full Underwriting Plans)

#### For Jade and Emerald

The aggregated total sum insured of new cover applied for or Total Line plus inforced cover across all carriers per life is to be used for financial justification.

The following calculations gives an indication to an appropriate sum insured. This only represents a guideline and is not intended to be prescriptive as each case is unique in terms of wealth profile, mix of earned and unearned income, asset allocation plan etc.

#### 3.2.1 Personal Insurance

##### 1) Income Replacement Approach:

- Income Multiplier = 75 minus current attained age (in years) [ *capped at maximum 35* ]
- Sum Insured amount = Earned Annual Income x Income Multiplier [ *capped at 35* ]

Earned Income includes: Basic Salary and bonuses.

##### 2) Net Assets Approach (Estate Liquidity Needs):

- Sum Insured amount = Up to 30%\* of individual net worth (excluding cash).

\*For age over 70 years: Sum Insured amount = Up to 20% of personal net worth (excluding cash).

##### 3) Combination of Income Replacement and Net Assets Approach (Estate Liquidity Needs)

- Sum Insured amount = Total of Income Replacement Approach + Net Asset Approach\*

\*For age over 70 years: The net asset approach is limited to up to 20% of personal net worth (excluding cash).

##### 4) Private Investor

- Sum Insured amount = Up to 50% of Unearned Income x Income Multiplier [ *capped at 35* ]

Cannot use combination of income replacement method and liquidity needs for private investors.

This approach is applicable subject to the following applicant's profile:

- He/she is not gainfully employed or not a business owner;
- He/she has been self-managing investments (e.g. shares or property) for at least 24 months;
- He/she is 100% or the major owner of the investments;

Otherwise individual consideration will apply.

Unearned Income is any ongoing income from sources other than employment, e.g.:

- Rental income
- Share dividends, interest (from savings accounts, funds/bonds, convertible notes etc.)
- Regular payments from lump sum investment products (e.g. annuity payment)
- Royalties or other monies

#### 3.2.2 Homemaker

##### 1) Baseline assessment:

For non-working spouse, or working spouse but not earning sufficient income to justify the sum insured:

- 100% x Sum Insured on spouse, subject to maximum USD 5M per life; OR
- 50% x Sum Insured on spouse, subject to maximum USD 10M per life; OR
- 30%\* of personal net worth (excluding cash).

\*For ages 70 years or above, use 20% of personal net assets (excluding cash).

(Use whichever is higher)

##### 2) Spouse of Private Banking Customer

Applicable to Life Insured who does not have substantial personal-owned assets or income and are non-Private Banking (PB) customers but their spouse/partner is.

We can consider sum insured of up to USD 20M per life, subject to the following:

- The non-PB spouse is involved in the business, or actively managing the family assets/investments
- The PB spouse should have an equivalent or higher sum insured insurance cover (either in-force/applying for)

Where a spouse does not have any insurance cover due to medical reasons, we may consider offering cover to the non-covering spouse. Please refer to HNW underwriting team for individual consideration by emailing to [hnnwb@hsbc.com.sg](mailto:hnnwb@hsbc.com.sg)



### 3.2.3 Adult Children and Adult Student

#### 1) Baseline assessment:

For adult children and students (age 18 years and above):

- a) 100% of Sum Insured on a parent (either father or mother), subject to maximum USD 5M per life; OR
- b) 50% of Sum Insured on a parent (either father or mother), subject to maximum USD 10M per life.

*(Use whichever is higher)*

Where both parents are uninsurable due to serious medical problems, we may consider based on theoretical sum insured using the Net Assets ratio approach on such parents and distributed equally to each child. Please refer to HNW underwriting team for individual consideration by emailing to [hnwnb@hsbc.com.sg](mailto:hnwnb@hsbc.com.sg).

#### 2) HNW Second Generation – Net Asset Group Approach

Applicable to HNW second generation lives without substantial personally owned assets.

- Total Insurable Amount on child\* = 30% of household net worth (excluding cash) x 50%

\*For multiple children: The Total Insurable Amount on children is to be divided equally among all children in the family.

We can consider sum insured up to maximum USD 20M per life, considering the following:

- For Life Insured ages 18 to 30 years;
  - Neither parent has any in-force insurance cover;
  - Must have strong family financial background;
  - Other factors: Number of siblings in the family, course of studies, position of Life Insured in parent's business etc.
- Financial requirements and assessment would normally be based on the parents, but can be on that child if they own substantial personal asset or income.
  - If the sum insured varies significantly between each child, or not all sibling are being insured, some reasonable explanation is expected.

### 3.2.4 Age 17 years ANB and below

Only applicable for age 17 years and below; and for Emerald Legacy Life Plan only.

Sum Insured justification for age 17 years and below:

- a) 100% of Sum Insured on a parent (either father or mother), subject to maximum USD 5M per life; OR
- b) 50% of Sum Insured on a parent (either father or mother), subject to maximum USD 10M per life.

The above shall subject to the maximum sum insured limit per life as follows:

Age Group	Maximum Sum Insured Limit (per life)
1 – 6 years ANB	USD 3,000,000 or SGD 4,000,000
7 - 14 years ANB	USD 5,000,000 or SGD 6,500,000
15 - 17 years ANB	USD 10,000,000 or SGD 13,000,000

- For sum insured exceeded USD 5M or SGD 6.5M per life, siblings (if any) must be insured with equivalent cover.
- Financial requirements would normally be based on the parents. However, the Underwriter reserves the right to call for additional evidence if warranted by case profile.

### 3.2.5 Business Insurance

#### 1) Key Person Protection

##### a) Business Profit Approach

- 6 x Net company profit averaged for the last 3 years; OR
- 3 x Gross company profit averaged for the last 3 years.

The sum insured is to be divided proportionately among all Key Persons

##### b) Income Replacement Approach (applicable only for Key persons who are employees and not business owners)

- Age up to 40 years : 15 x Annual employment benefit
- Age > 40 to 55 years: 14 x Annual employment benefit
- Age > 55 years : 6 x Annual employment benefit

#### 2) Business Loan Protection

- Sum Insured up to 100% of the outstanding loan for the company (which is the Policyowner)
- The maximum Sum Insured that can be offered will be the lower of:
  - The current outstanding loan; or
  - The Life Insured's eligibility
- Loan amounts with other companies cannot be aggregated to justify higher cover (Note: Separate application will be required for each company)
- If the amount of any loan being covered as part of an application exceeds USD5M, a copy of the Loan Offer is required in addition to the routine financial requirements

#### 3) Partnership: Value of partnership holding

##### a) Business valuation report

- Company valuation = Net Profit After Tax x Price Earning Ratio (PER)

The sum insured is to be divided proportionately among all Key Persons

##### b) Net Profit Approach

- 6 x Net company profit

The sum insured is to be divided proportionately among all Key Persons

## 4 Residency Guide

### 4.1 HNW Full Underwriting Plans – Residency Underwriting

#### For Jade and Emerald

##### Determining Country Group Rates

- HSBC uses the rule of “more than 183 days” residence time basis as the determinant irrespective of stated primary residence. If the Life Insured “ordinarily” resides or lives in location for more than 183 days per annum, a country rate group will be designated based on that location.
- For those who travel and spend extended period of time in a number of countries but within the same Country Group, they may be eligible for that group rate.
- HSBC reserves the right to ask for full copy of all pages of a passport (or other travel documents) to verify time spend in each country.
- War and/or travel exclusion or residential loading may be imposed on a case-by-case basis.

##### Country/Territory Rates List

The Country Rates directly correlates with political, economic and other national environmental conditions that can change rapidly. Many of these countries also have regulatory constraints on the selling and soliciting of business on-shore, and in some instances off-shore also. HSBC therefore expects all intermediaries to be fully familiar with the laws and regulations of the countries in which they intend to operate.

**Table 4a - List of Acceptable Countries/Territories**

*The list is correct only at date of publication of this guide and HSBC reserves the right to modify or withdraw without prior notice.*

Country or Territory	Rate Group	Notes
All of British Isles	A	
Andorra	A	
Argentina	A	
Australia	A	
Austria	A	
Bahamas	A	
Bahrain	B	
Belgium	A	
Belize	B	
Bermuda	A	
Brazil	A	
British Virgin Islands	A	
Brunei	A	
Bulgaria	B	
Cambodia	C	Phnom Penh only
Canary Islands	A	
Cayman Islands	A	
Chile	A	
China	A+	All except Xinjiang and Tibet which are <u>declined</u>
Costa Rica	A	
Curacao	A	
Cyprus	B	
Czech Republic	A	
Denmark	A	
Dominica	B	
Dominican Republic	B	
Ecuador	B	

Country or Territory	Rate Group	Notes
Estonia	B	
Fiji	B	
Finland	A	
France and territories	A	
Germany	A	
Greece	A	
Greenland	B	
Guatemala	B	
Hong Kong	A+	
Hungary	A	
Iceland	A	
Indonesia	A	Except Central Sulawesi, Maluku, Papua and West Papua provinces which are <u>declined</u>
Ireland	A	
Israel	B	Exclude West Bank and Gaza Strip
Italy	A	
Jamaica	B	
Jordan	B	
Kuwait	B	
Laos	C	
Latvia	B	
Lebanon	B	With war exclusion
Liechtenstein	A	
Lithuania	B	
Luxembourg	A	
Macau	A+	
Malaysia	A	
Maldives	B	
Malta (Gozo)	A	
Martinique	B	
Mauritius	B	
Mexico	A	
Monaco	A	
Montserrat	B	
Morocco	B	
Netherlands	A	
Netherlands Antilles	B	
New Caledonia	B	
New Zealand	A	
Northern Mariana Islands	B	
Norway	A	
Oman	B	
Panama	B	
Paraguay	B	
Peru	B	
Philippines	A	Except Mindanao and the Sulu Archipelago which are <u>declined</u>

Country or Territory	Rate Group	Notes
Poland	A	
Portugal	A	
Puerto Rico	B	
Qatar	B	
Romania	B	
Saint Kitts and Nevis	A	
Saint Lucia	A	
San Marino	A	
Saudi Arabia	B	
Singapore	A+	
Slovakia	B	
Slovenia	A	
South Africa	B	
South Korea	A	
Spain	A	
St Vincent & the Grenadines	A	
Sweden	A	
Switzerland	A	
Taiwan	A	
Thailand	A	Except Yala, Pattani, Narathiwat, Songkhla which are <u>declined</u>
Tonga	B	
Trinidad and Tobago	A	
Tunisia	B	Tunis only
Turkey	B	
Turks and Caicos Islands	B	
United Arab Emirates (UAE)	A+	
United Kingdom	A	
United States of America (USA)	A	Acceptable for Emerald plan only, subject to mandatory FATCA relevant W forms (refer <a href="http://www.irs.com">www.irs.com</a> )
Uruguay	B	
Vatican City	A	
Vietnam	B	Danang, Hanoi, Ho Chi Minh City and Haiphong only

## 4.2 GIO Single Premium Plans – Residency Underwriting

### For Sapphire Income Prestige and Life Variable Annuity

- We assess based on the residency of Life Insured, on either accept or decline basis for GIO plans.
- Insureds residing in the above [Table 4a - List of Acceptable Countries/Territories](#) can be considered, except for:
  - Countries/Territories with War and/or Travel Exclusion or residential loading
  - Cities which are declined
  - Any countries/territories or cities which HSBC Life deem unfavourable in view of the political, economic or other circumstantial conditions of the jurisdiction

### 4.3 Declined Countries/Territories

**Table 4b – List of Declined Countries/Territories**

*The list is correct only at date of publication of this guide and HSBC reserves the right to modify without prior notice.*

Country or Territory	Rate Group	Notes
Angola	Decline	
Bangladesh	Decline	Residents of Bangladesh are not allowed
Belarus	Decline	Selective Programme Country
Burkina Faso	Decline	
Canada	Decline	Residents of Canada are not allowed
Cuba	Decline	Sensitive Sanctioned Country – Prohibited Risk
Egypt	Decline	Currently suspended
India	Decline	Residents of India are not allowed
Iran	Decline	Sensitive Sanctioned Country – Prohibited Risk
Iraq	Decline	Sensitive Sanctioned Country – Prohibited Risk
Japan	Decline	Japanese nationals residing in Japan are not permitted under Article 186 Japan Insurance Act 2007 to take out insurance with a foreign insurance carrier
Kazakhstan	Decline	Republic of Kazakhstan law prohibits our accepting business
Libya	Decline	Selective Programme Country
Madagascar	Decline	
Mozambique	Decline	
Myanmar	Decline	
North Korea	Decline	Sensitive Sanctioned Country – Prohibited Risk
Pakistan	Decline	
Papua New Guinea	Decline	
Russia	Decline	Selective Programme Country
Seychelles	Decline	
Sri Lanka	Decline	
Sudan	Decline	Selective Programme Country
Syria	Decline	Sensitive Sanctioned Country – Prohibited Risk
The Crimea Region	Decline	Sensitive Sanctioned Country – Prohibited Risk
Uganda	Decline	
Ukraine	Decline	Selective Programme Country
Uzbekistan	Decline	
Venezuela	Decline	Selective Programme Country
Yemen	Decline	
Zambia	Decline	
Zimbabwe	Decline	Selective Programme Country

\*For countries/territories that are not listed in the above tables, please refer to HNW underwriting team for individual consideration by emailing to [hwnb@hsbc.com.sg](mailto:hwnb@hsbc.com.sg)

#### **4.4 Special Handling Residency or Nationality**

##### **4.4.1 Japan Residents or Nationals**

###### **a) Non-Japanese Nationals**

If the Non-Japanese Applicant (Life Insured or Policyowner) serves at a Japan office OR has been in Japan for > 6 months, he/she would be deemed a Japan Resident, and we will not consider such application.

###### **b) Japanese Nationals residing outside Japan**

If the Japanese Nationals Applicant (Life Insured AND Policyholder) fulfils the following criteria, they are presumed not to be a Japan Resident. Hence we may consider the application, subject to the following being provided:

1. Copy of identification document proving that the Applicant is a Japanese national (e.g. ID or valid passport);
2. A Supplementary Proposal Form (SPF) declaration confirming that the Japanese Applicant fulfils at least one of the following criteria:
  - a) is currently living in a jurisdiction other than Japan for the purpose of serving in an office in such jurisdiction;
  - b) is currently living in a jurisdiction other than Japan and intends to stay in such jurisdiction > 2 years;
  - c) other than those mentioned in (a) or (b) above, has already stayed in a jurisdiction other than Japan > 2 years regardless of the initial intention; or
  - d) is any person who fulfils the criteria in (a), (b) or (c) above but who has returned to Japan temporarily and has stayed in Japan for < 6 months consecutively.
3. Copy of valid proof of residential address (Life Insured AND Policyholder)
4. Copy of valid Resident ID and/or Employment Pass/Work Permit proving that the Applicant residing outside of Japan

##### **4.4.2 Canada Residents or Nationals**

###### **a) Canada Residents**

We will not consider the application if the Applicant (Life Insured or Policyowner) is a Canada resident or has been residing in Canada for > 6 months per annum.

###### **b) Canada Nationals residing outside Canada**

We may consider the application if the Applicant is a Canada Nationals/Citizen residing outside Canada.

Applicant is required to submit a duly signed Canadian Citizen Declaration Form.

###### **Enquiries**

For any other enquiries, please reach out to HNW Underwriting team at [hnwnb@hsbc.com.sg](mailto:hnwnb@hsbc.com.sg)

## Appendix 1 – HNW Approved Medical Panel

### Preparation prior to Medical Examination:

- Fasting for at least 10 hours is required for full blood profile testing. Plain water is allowed.
- Avoid heavy or strenuous exercise in the morning of the examination.
- Avoid alcohol intake at least 48 hours prior to medical examination
- Try to get a good night's sleep the night before.
- Do remind your client to bring along the ID documents for identity verification.
- If your client has consulted any doctor or attended any clinic or hospital in the last 5 years, please remind him/her to take the name, address, dates and reason of consultations.
- Please remind your client to tell the doctor on the medication and the dosage.
- For female applicant, please undergo the medical examination at least 5 days after menstruation period.

Services available at our HNW approved medical panel in Singapore:

- ✓ VIP room or Private Suites
- ✓ Limousine service (Applicable to Full HSBC HNW Profile 1, 2 and 3 and up to 3 hours)
- ✓ Female doctors are available however please call to confirm availability of female doctor.

Medical Panel	Contact	Opening Hours
<b>Raffles Hospital</b> 585 North Bridge Road, #12-00 Raffles Hospital Singapore 188770	Tel: (65) 6311 1276 Email: <a href="mailto:hnw@rafflesmedical.com">hnw@rafflesmedical.com</a> Website: <a href="http://www.rafflesmedicalgroup.com">www.rafflesmedicalgroup.com</a>	Mon – Fri 7:30am – 5:00pm Sat 7:30am – 1:00pm
<b>Raffles Medical - Shaw Centre</b> 1 Scotts Road, Shaw Centre Level 4 #09 to 14 Singapore 228208	Tel: (65) 6838 0090 Email: <a href="mailto:shawcentre@rafflesmedical.com">shawcentre@rafflesmedical.com</a>	Mon - Fri 8:30am – 5:30pm Sat 8:30am – 1:00pm
<b>Raffles Medical - Marina Bay Financial Centre</b> 12 Marina Boulevard #17-05 Marina Bay Financial Centre Tower 3 Singapore 018982	Tel: (65) 6636 0390 Email: <a href="mailto:mbfc@rafflesmedical.com">mbfc@rafflesmedical.com</a>  *Profile 3 not available.	Mon - Fri 8:30am – 5:30pm
<b>Raffles Medical - Holland Village</b> 118 Holland Avenue, Level 5, Raffles Holland V Singapore 278997	Tel: (65) 6250 1411 Email: <a href="mailto:hollandvhs@rafflesmedical.com">hollandvhs@rafflesmedical.com</a>  *Profile 3 not available	Mon - Fri 8:30am – 5:30pm Sat 8:30am – 1:00pm
<b>Fullerton Healthcare Screening Centre (NAC26) @ Ngee Ann City</b> The Penthouse, #26-02 Ngee Ann City Tower B, 391B Orchard Road, Singapore 238874	Tel: (65) 8938 9034 (65) 9722 5026 Email: <a href="mailto:hnw@fullertonhealth.com">hnw@fullertonhealth.com</a>	Mon - Fri 7:30am – 1:00pm, 2:00pm – 5:00pm Sat 7:30am – 1:00pm
<b>Medifast (S) Pte. Ltd</b> 10 Sinaran Drive #11-27 to 29 Novena Medical Centre Singapore 307506	Tel: (65) 6222 3373 Email: <a href="mailto:Singapore@medifast.com">Singapore@medifast.com</a> Website: <a href="http://www.medifast.com.sg">www.medifast.com.sg</a>	Mon – Fri 8:00am – 1:00pm 2:00pm – 5:00pm Sat 8:00am – 1:00pm *Afternoon appointment available upon request
<b>Mount Elizabeth Novena</b> 38 Irrawaddy Road Level 2 Mount Elizabeth Novena Hospital Singapore 329563	Tel: (65) 8481 8708 Email: <a href="mailto:EHS.HNW@parkwaypantai.com">EHS.HNW@parkwaypantai.com</a> Website: <a href="http://www.parkwayshenton.com">www.parkwayshenton.com</a>	Mon – Fri 8:00am – 1:00pm 2:00pm – 4:30pm Sat 8:00am – 12:30pm (Appointment timing from 8am to 11am)



## Appendix 2 – Offshore Medical Facilities

The following overseas medical facilities have been identified for customers who unable to travel to Singapore for insurance medical screening.

As these are offshore medical facilities that are not our appointed panel, hence do take note of the following:

- Client must bring along his/her ID proof to the medical facility for identity verification and registration. The copy of ID proof certified by the medical facility must be submitted to us along with the medical reports.
- To clearly specify the list of required tests when making appointment for insurance medical screening. This is to avoid misunderstanding as our insurance requirements may not match the usual standard health screening package in the medical facility
- No direct billing arrangements are in place for any of these medical facilities. Please settle the medical fees at the time of screening. You may then submit the receipt as per our usual reimbursement protocol.
- All reports are to be in English, otherwise please furnish English translated copy.
- To proceed offshore medical screenings for cases above USD 20M sum insured, please check with HNW underwriting team via email [hnwnb@hsbc.com.sg](mailto:hnwnb@hsbc.com.sg)

Country	Medical Facilities	Contact
HONG KONG	<b>Adventist Medical Centre</b> Unit 1606-1610 16/F, Hang Lung Centre 2-20 Paterson Street, Causeway Bay, Hong Kong Website: <a href="http://www.adventistmedical.hk/en/main">http://www.adventistmedical.hk/en/main</a>	Tel: (852) 2782 2202 Email: <a href="mailto:info@adventistmedical.hk">info@adventistmedical.hk</a>
	<b>Blue Care Medical Centre - Central Clinic</b> 10/F 33 Des Voeux Road, Central Hong Kong	Tel: (852) 2523 1808
	<b>Blue Care Medical Centre - Kowloon</b> Unit 2802, 28/F, BEA Tower, Millennium City 5 418 Kwun Tong Road, Kowloon, Hong Kong Website: <a href="http://www.ucare.com.hk">www.ucare.com.hk</a>	Tel: (852) 2523 9383  Email: <a href="mailto:info@ucare.com.hk">info@ucare.com.hk</a>
	<b>Matilda International Hospital</b> 41 Mount Kellett Road, The Peak, Hong Kong	Tel No. (852) 2849 0111 Email: <a href="mailto:info@matilda.org">info@matilda.org</a>
	<b>Matilda Medical Centre - Central</b> 3/F, Prosperity Tower, 39 Queen's Road Central, Hong Kong Website: <a href="http://www.matilda.org/">http://www.matilda.org/</a>	Tel No. (852) 2537 8500 Email: <a href="mailto:mmc.central@matilda.org">mmc.central@matilda.org</a>
	<b>Medifast - Causeway Bay</b> 1/F Bonaventure House, 91 Leighton Road, Causeway Bay, Hong Kong	Tel: (852) 2272 8222 Email: <a href="mailto:csi@medifasthk.com">csi@medifasthk.com</a>
	<b>Medifast - Central</b> 2/F Hip Shing Hong Centre, 55 Des Voeux Road, Central, Hong Kong	
	<b>Medifast - Kowloon</b> 13/F Wai Fung Plaza, 664 Nathan Road, Mongkok, Kowloon, Hong Kong Website: <a href="https://www.medifasthk.com/">https://www.medifasthk.com/</a>	
	<b>Premier Medical Centre</b> Suite 718, Central Building, 1 Pedder Street, Central, Hong Kong Website: <a href="http://www.premiermedical.com.hk/">http://www.premiermedical.com.hk/</a>	Tel: (852) 3651 1733 Email: <a href="mailto:nurse-fp@premiermedical.com.hk">nurse-fp@premiermedical.com.hk</a>
	<b>Raffles Medical Group - Central</b> Unit 604-5, 6/F, New World Tower 1, 16-18 Queen's Road Central, Hong Kong	Tel: (852) 3168 2102
	<b>Raffles Medical Group – Hong Kong International Airport</b> 6T- 104, Level 6, Terminal 1 (Non-Restricted Area) Hong Kong International Airport, Chek Lap Kok, Hong Kong Website: <a href="https://www.rafflesmedicalgroup.com/hong-kong">https://www.rafflesmedicalgroup.com/hong-kong</a>	Tel: (852) 2261 2626
	<b>Shiny Health Medical Services Ltd (Impact Medical Imaging Centre)</b> Room 3104, 31/F, 69 Jervois Street, Sheung Wan, Hong Kong Website: <a href="http://www.shinyhealth.com.hk">http://www.shinyhealth.com.hk</a>	Tel: (852) 2815 8805 Email: <a href="mailto:info@shinyhealth.com.hk">info@shinyhealth.com.hk</a>
	<b>T.H.E. Check-up Centre (a.k.a. Trinity Health Enterprise)</b> Room 1204, 1207-08, Ocean Centre, Harbor City, 5 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong Website: <a href="http://www.the-hk.com/insurer">http://www.the-hk.com/insurer</a>	Tel: (852) 3628 3228 Email: <a href="mailto:info@the-hk.com">info@the-hk.com</a>

Country	Medical Facilities	Contact
INDONESIA	<b>Fullerton Health Indonesia - Jakarta</b> CIBIS Nine, 5 <sup>th</sup> Floor, Jl. TB Simatupang No. 2, Cilandak – Pasar Minggu, Jakarta 12560 Indonesia Website: <a href="https://www.fullertonhealth.co.id/">https://www.fullertonhealth.co.id/</a>	Tel: (62) 21 2997 8999 Email: <a href="mailto:nurse@global-assistance.net">nurse@global-assistance.net</a>
	<b>Gleneagles Diagnostic Centre</b> Jl. Taman Ade Irma Suryani (TAIS) Nasution No.5, Surabaya 60271, Indonesia Website: <a href="https://www.gleneagles.co.id">https://www.gleneagles.co.id</a>	Tel: (62) 31 545 5470 Email: <a href="mailto:info@gleneagles.co.id">info@gleneagles.co.id</a>
	<b>Medikaloka Healthcare</b> RDTX Tower, Lobby Level (ex Menara Bank Danamon), Kawasan Mega Kuningan, Jl. Prof. Dr. Satrio, Kav E-4 No. 6, Jakarta 12950, Indonesia Website: <a href="http://medikaloka.com">http://medikaloka.com</a>	Tel: (62) 21 5799 1066
	<b>Pluit Hospital</b> Jl. Raya Pluit Selatan No 2, Jakarta Utara 14450 Indonesia Website: <a href="http://www.pluit-hospital.com/">http://www.pluit-hospital.com/</a>	Tel: (62) 21 2922 8000 / 668 5070
	<b>Rumah Sakit Pondok Indah</b> Jl. Metro Duta Kav. UE Pondok Indah, Jakarta Selatan, 12310, Indonesia Website: <a href="https://www.rspondokindah.co.id/id">https://www.rspondokindah.co.id/id</a>	Tel: +62 21 765 7525
	<b>Siloam Hospital – Lippo Village</b> Jl. Siloam No. 6, Lippo Karawaci 1600 Tangerang 15811, Indonesia Website: <a href="https://www.siloamhospitals.com/en/rumah-sakit/siloam-hospitals-lippo-village">https://www.siloamhospitals.com/en/rumah-sakit/siloam-hospitals-lippo-village</a>	Tel: (62) 21 8064 6900 Email: <a href="mailto:info.shlv@siloamhospitals.com">info.shlv@siloamhospitals.com</a>
	<b>Siloam Hospital - Kebon Jeruk</b> Jl. Raya Perjuangan Kav. 8, Kebon Jeruk, Jakarta Barat, Indonesia Website: <a href="https://www.siloamhospitals.com/en/Hospitals-and-Clinics/Hospitals/Siloam-Hospitals-Kebon-Jeruk">https://www.siloamhospitals.com/en/Hospitals-and-Clinics/Hospitals/Siloam-Hospitals-Kebon-Jeruk</a>	Tel: +62 21 2567 7888 Email: <a href="mailto:info.shki@siloamhospitals.com">info.shki@siloamhospitals.com</a>
MALAYSIA	<b>Gleneagles Hospital - Kuala Lumpur</b> 282-286 Jalan Ampang, 50450 Kuala Lumpur, Malaysia Website: <a href="http://www.gleneagleskl.com.my/">www.gleneagleskl.com.my/</a>	Tel: (60) 3 4141 3282 / 3381 Email: <a href="mailto:my.gkl.esc@parkwaypantai.com">my.gkl.esc@parkwaypantai.com</a>
	<b>Gleneagles Hospital - Penang</b> 1 Jalan Pangkor, 10050 Gorge Town, Pulau Pinang, Malaysia Website: <a href="http://www.gleneagles-penang.com">www.gleneagles-penang.com</a>	Tel : (60) 4 222 9103 Email: <a href="mailto:my.gpg.enquiry@gleneagles.com.my">my.gpg.enquiry@gleneagles.com.my</a>
	<b>Gleneagles Hospital Medini - Johor</b> 2, Jalan Medini Utara 4, 79250 Nusajaya, Johor, Malaysia Website: <a href="https://www.gleneagles.com.my/medini-johor#">https://www.gleneagles.com.my/medini-johor#</a>	Tel: (60) 7 560 1064 / 1065 Email: <a href="mailto:my.gmh.hsc@gleneagles.com.my">my.gmh.hsc@gleneagles.com.my</a>
	<b>Cardiac Vascular Sentral Kuala Lumpur</b> Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur, Malaysia Website: <a href="http://www.cvskl.com/">www.cvskl.com/</a>	Tel: (60) 3 2276 7000 Email: <a href="mailto:info@cvskl.com">info@cvskl.com</a>
	<b>Life Care Diagnostic Medical Centre</b> 1st Floor, Wisma Life Care, No. 5 Jalan Kerinchi, Bangsar South 59200 Kuala Lumpur, Malaysia Website: <a href="https://lifecare.com.my/">https://lifecare.com.my/</a>	Tel: (60) 3 2241 3610 Email: <a href="mailto:info@lifecare.com.my">info@lifecare.com.my</a>
	<b>Pantai Hospital - Kuala Lumpur</b> 8, Jalan Bukit Pantai, 59100 Kuala Lumpur, Malaysia Website: <a href="https://www.pantai.com.my/">https://www.pantai.com.my/</a>	Tel: (60) 3 2296 0888
	<b>Prince Court Medical Centre</b> 39 Jalan Kia Peng, 50450 Kuala Lumpur, Malaysia Website: <a href="http://www.princecourt.com">www.princecourt.com</a>	Tel: (60) 3 2160 0000 Email: <a href="mailto:enquiries@princecourt.com">enquiries@princecourt.com</a>
	<b>Regency Specialist Hospital</b> 1, Jalan Suria, Bandar Seri Alam, 81750 Masai, Johor, Malaysia Website: <a href="https://www.regencyspecialist.com/executive-health-screening-centre/">https://www.regencyspecialist.com/executive-health-screening-centre/</a>	Tel: (60) 7 381 7700 Email: <a href="mailto:info@regencyspecialist.com">info@regencyspecialist.com</a>

Country	Medical Facilities	Contact
PHILIPPINES	<b>St Luke's Medical Centre - Global City</b> Rizal Drive cor. 32nd St. and 5 <sup>th</sup> Ave., Taguig, 1634 Philippines  <b>St. Luke's Medical Center - Quezon City</b> 279 E. Rodriguez Sr. Ave., Quezon City, 1112 Philippines Website: <a href="https://www.stlukes.com.ph/">https://www.stlukes.com.ph/</a>	Tel: (63) 2 789 7700 Email: <a href="mailto:customer.bgc@stlukes.com.ph">customer.bgc@stlukes.com.ph</a>  Tel: (63) 2 8723 0101 Email: <a href="mailto:customer.qc@stlukes.com.ph">customer.qc@stlukes.com.ph</a>
	<b>Makati Medical Centre (MMC)</b> No 2 Amorsolo Street, Legaspi Village, Makati City, 1229 Philippines Website: <a href="https://www.makatimed.net.ph/">https://www.makatimed.net.ph/</a>	Tel: (63) 2 888 8999 Email: <a href="mailto:mmc@makatimed.net.ph">mmc@makatimed.net.ph</a>
SWITZERLAND	<b>Hirslanden Clinique La Colline</b> Avenue Beau-Séjour 6, 1206 Genève, Switzerland Website: <a href="https://www.hirslanden.ch/en/clinique-la-colline/home.html">https://www.hirslanden.ch/en/clinique-la-colline/home.html</a>	Tel: (41) 22 702 20 22
	<b>Clinique Générale-Beaulieu</b> Chemin de Beau-Soleil 20, 1206 Genève, Switzerland Website: <a href="https://www.beaulieu.ch/en/">https://www.beaulieu.ch/en/</a>	Tel: (41) 22 839 55 55
	<b>Double Check Clinic</b> Zollikerstrasse 60, 8702 Zurich-Zollikon, Switzerland Website: <a href="https://doublecheck.ch/en/">https://doublecheck.ch/en/</a>	Tel: (41) 44 212 11 00 Email: <a href="mailto:care@doublecheck.ch">care@doublecheck.ch</a>
THAILAND	<b>Bumrungrad International Hospital</b> 33 Sukhumvit Soi 3, Khlong Toei Nuea, Wattana, Bangkok, 10110 Thailand Website: <a href="http://www.bumrungrad.com">www.bumrungrad.com</a>	Tel: (66) 2066 8888 Email: <a href="mailto:info@bumrungrad.com">info@bumrungrad.com</a>
	<b>Samitivej Sukhumvit Hospital</b> 133 Sukhumvit 49, Klongtan Nua, Vadhana, Bangkok 10110 Thailand Website: <a href="http://www.samitivejhospitals.com/sukhumvit/">www.samitivejhospitals.com/sukhumvit/</a>	Tel: (66) 2022 2222 Email: <a href="mailto:info@samitivej.co.th">info@samitivej.co.th</a>
	<b>Bangkok Hospital</b> 2 Soi Soonvijai 7, New Petchburi Road, Huay Kwang, Bangkok 10310 Thailand Website: <a href="https://www.bangkokhospital.com/en">https://www.bangkokhospital.com/en</a>	Tel: (66) 2310 3000 Email: <a href="mailto:info@bangkokhospital.com">info@bangkokhospital.com</a>
TAIWAN	<b>Chang Gung Memorial Hospital – Taipei 台北長庚紀念醫院</b> No. 199, Dunhua N Rd., Songshan Dist., Taipei City 105406, Taiwan Website: <a href="http://www.chang-gung.com/">http://www.chang-gung.com/</a>	Tel: (886) 3 3184 301 Email: <a href="mailto:isc@cgmh.org.tw">isc@cgmh.org.tw</a>
	<b>Lianan Wellness Center 聯安診所</b> B2F, No.16, Sec.4, Nanjing E. Rd., Songshan District, Taipei City 105, Taiwan Website: <a href="https://www.lianan.com.tw/en/">https://www.lianan.com.tw/en/</a>	Tel: (886) 2 2570 2155 Email: <a href="mailto:service@lianan.com.tw">service@lianan.com.tw</a>
	<b>Pojen Health Management Centre 博仁健康管理中心</b> 66, Guangfu North Road, Taipei City, Taiwan Website: <a href="http://www.pojenhmc.com.tw/">http://www.pojenhmc.com.tw/</a>	Tel: (886) 02 2570 9966 Email: <a href="mailto:pojenhmc@gmail.com">pojenhmc@gmail.com</a>
	<b>Taipei Veterans General Hospital 台北榮民總醫院</b> No. 201, Section 2, Shipai Road, Beitou District, Taipei City, Taiwan 112 Website: <a href="https://vghtpeimsc.tw/zh-tw/home">https://vghtpeimsc.tw/zh-tw/home</a>	Tel: (886) 2 2875 7808 Email: <a href="mailto:imsc@vghtpe.gov.tw">imsc@vghtpe.gov.tw</a>
UNITED ARAB EMIRATES (UAE)	<b>Harley International Medical Clinic</b> Nashwan Building - 128 Al Mankhool Rd, Al Raffa, Dubai, UAE Website: <a href="http://harleycl.com/">http://harleycl.com/</a>	Tel: (971) 4 398 6677 / 9988 Email: <a href="mailto:info@harleycl.com">info@harleycl.com</a>
	<b>Mediclinic Welcare Hospital</b> Al Garhoud, P.O. Box 31500, Dubai UAE Website: <a href="https://www.mediclinic.ae/en/welcare-hospital/home.html">https://www.mediclinic.ae/en/welcare-hospital/home.html</a>	Tel: (971) 800 1999
	<b>OCP Medical Center</b> 620, The Fairmont Hotel, Sheikh Zayed Road, Dubai UAE Website: <a href="http://www.ocp.ae">www.ocp.ae</a>	Tel: (971) 4 351 9933 Email: <a href="mailto:appointments@ocp.ae">appointments@ocp.ae</a>
	<b>Prime Medical Center - Jumeirah</b> Al Fersdous 1 Building Al Wasl Road, Al Safa, Dubai UAE Website: <a href="http://www.primehealth.ae">www.primehealth.ae</a>	Tel: (971) 4 707 0999 Email: <a href="mailto:helpdesk@primehealth.ae">helpdesk@primehealth.ae</a>

Country	Medical Facilities	Contact
UNITED KINGDOM (UK)	<b>Bupa Cromwell Hospital</b> 164-178 Cromwell Road, London SW5 0TU, UK Website: <a href="http://www.bupacromwellhospital.com/">www.bupacromwellhospital.com/</a>	Tel: (44) 020 7460 5700
	<b>Harley Street Clinic</b> 35 Weymouth Street, London W1G 8BJ, UK Website: <a href="https://www.hcahealthcare.co.uk/facilities/the-harley-street-clinic/">https://www.hcahealthcare.co.uk/facilities/the-harley-street-clinic/</a>	Tel: (44) 020 3811 5708
	<b>London Bridge Hospital</b> 27 Tooley Street, London SE1 2PR, UK Website: <a href="https://www.hcahealthcare.co.uk/facilities/london-bridge-hospital/">https://www.hcahealthcare.co.uk/facilities/london-bridge-hospital/</a>	Tel: (44) 020 3993 0922
	<b>London Medical</b> 49 Marylebone High Street, London, W1U 5HJ, UK Website: <a href="https://londonmedical.co.uk/">https://londonmedical.co.uk/</a>	Tel: (44) 080 8239 4015 Email: <a href="mailto:info@londonmedical.co.uk">info@londonmedical.co.uk</a>
	<b>Lumen Physicians - Dr. M Maltz &amp; Associates</b> 19 Harley Street, London W1G 9QP, UK Website: <a href="https://gp-harley-street.co.uk/about-us/about-lumen-physicians/">https://gp-harley-street.co.uk/about-us/about-lumen-physicians/</a>	Tel: (44) 020 7580 3145, 7323 9292 Email: <a href="mailto:info@gp-harley-street.co.uk">info@gp-harley-street.co.uk</a>
	<b>Princess Grace Hospital</b> 42-52 Nottingham Place, London W1U 5NY, UK Website: <a href="https://www.hcahealthcare.co.uk/facilities/the-princess-grace-hospital/">https://www.hcahealthcare.co.uk/facilities/the-princess-grace-hospital/</a>	Tel: (44) 020 3993 7786
	<b>Spire Leicester Hospital</b> Gartree Road, Oadby, Leicester LE2 2FF, UK Website: <a href="http://www.spirehealthcare.com/leicester/">http://www.spirehealthcare.com/leicester/</a>	Tel: (44) 011 6490 9811
	<b>The Wellington Hospital</b> Wellington Place, London NW8 9LE, UK Website: <a href="https://www.hcahealthcare.co.uk/facilities/the-wellington-hospital/">https://www.hcahealthcare.co.uk/facilities/the-wellington-hospital/</a>	Tel: (44) 020 3131 6751
	<b>The Lister Hospital</b> Chelsea Bridge Road, London SW1W 8RH, UK Website: <a href="https://www.hcahealthcare.co.uk/facilities/the-lister-hospital/">https://www.hcahealthcare.co.uk/facilities/the-lister-hospital/</a>	Tel: (44) 020 3993 8295
	<b>The London General Practice</b> 114a Harley Street, London W1G 7JL, UK Website: <a href="https://www.thelondongeneralpractice.com/">https://www.thelondongeneralpractice.com/</a>	Tel: (44) 020 7935 1000 Email: <a href="mailto:info@thelondongeneralpractice.com">info@thelondongeneralpractice.com</a>