

HSBC Insurance (Singapore) Pte. Limited (Reg. No. 195400150N)

HSBC Insurance (Singapore) Pte. Limited

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High Net Worth Insurance

UNDERWRITING GUIDE

(FA Channel)

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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 application documents must be delivered to the following correspondence address:

HNW Underwriting Operations
HSBC Insurance (Singapore) Pte Limited

All new business documents (in softcopy) are to be emailed to: 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/adviser/broker, relationship managers etc.)

Documents for Submission

Mandatory documents for all submissions:

Form / Document	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"> • MAS 318 Life Insurance Advisory Form; or • Extract of signed Fact Find Form
Proof of Identity	Required for both Life Insured and Policyowner. <ul style="list-style-type: none"> • Singapore Citizens / Permanent Residents: Singapore ID card • Other Singapore residents (Employment Pass /Work Permit): Valid passport • Foreigners residing outside of Singapore: Valid passport with entry proof into Singapore
Proof of Residential Address	<ul style="list-style-type: none"> • Identity (ID) documents • Utility bill, telephone bill, bank statement • Correspondence from a government agency
Total Line Endorsement (TLE)	Required if there are concurrent insurance applications across different carriers.

Requirements for

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)
4. Proof of Business address (if different from registered address)

Type of Policyowner	Other Requirements
Corporation (keyman insurance)	<ol style="list-style-type: none"> 1. Corporate Authorisation Form 2. ACRA report <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"> • Any two of the Directors; • All Authorized Signatories; • All Ultimate Beneficial Owners.

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

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 Advisers / Insurance Specialist	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.

2 Medical Underwriting

2.1 Entry Age

Plan	Minimum Entry Age	Maximum Entry Age
Jade Legacy Universal Life	ALB 18yrs	ALB 80yrs
Emerald Legacy Life	ANB 1yr	ANB 75yrs

2.2 Medical Evidence Requirements Tables

- The requirements of routine medical evidences are based on the **Total Sum Insured (TSI)**.
- The Medical TSI is an aggregation of:
 - Sum Insured currently being applied with HSBC HNW business;
 - 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
< \$1,000,000	A+, A, B & C	NM	NM	1
\$1,000,001-\$2,250,000	A+ & A	NM*	NM*	2
	B & C	1	1	2
\$2,250,001-\$3,000,000	A+, A, B & C	1	1	2
\$3,000,001-\$5,000,000		1	2	2
\$5,000,001-\$10,000,000		1	3	3
\$10,000,001-\$30,000,000		2	3	3
≥\$30,000,001		3	3	3

NM*: For Malaysia, Indonesia, Philippines and Thailand:

An eligible criteria of USD1M liquid asset (i.e. cash or equities, bonds, managed funds, collectibles, cheque account deposits, savings account) is required to qualify for non-medical.

In USD:

EMERALD LIFE LEGACY - USD							
Total Sum Insured (USD)	Country of Permanent Residence	Age Next Birthday (ANB)					
		1 – 6yr [#]	7-14yr [#]	15-17yr [#]	18-46yr	47-56yr	>56yr
\$500,000-\$1,000,000	A+ & A	NM	NM	NM	NM	NM	1
	B & C	JME+ [^] CHB	JME+MU	ME+MU	NM	NM	1
\$1,000,001-\$2,250,000	A+ & A	JME+ [^] CHB	JME+MU	ME+MU	NM*	NM*	2
	B & C	JME+ [^] CHB	JME+MU	ME+MU	1	1	2
\$2,250,001-\$3,000,000	A+, A, B & C	JME+ [^] CHB	JME+ MU	ME+MU	1	1	2
\$3,000,001-\$5,000,000	A+, A, B & C	N.A	JME+MU	ME+MU	1	2	2
\$5,000,001-\$10,000,000	A+, A, B & C	N.A		ME+MU+APS	1	3	3
\$10,000,001-\$30,000,000	A+, A, B & C	N.A			2	3	3
≥\$30,000,001	A+, A, B & C				3	3	3

NM*: For Malaysia, Indonesia, Philippines and Thailand:

An eligible criteria of USD1M liquid asset (i.e. cash or equities, bonds, managed funds, collectibles, cheque account deposits, savings account) is required to qualify for non-medical.

In SGD:

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

NM*: For Malaysia, Indonesia, Philippines and Thailand:

An eligible criteria of SGD1.3M liquid asset (i.e. cash or equities, bonds, managed funds, collectibles, cheque account deposits, savings account) is required to qualify for non-medical.

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.

[^]APS from Paediatrician if required if CHB is not applicable (for non-Singaporean)

JME : Juvenile Medical Examination

ME : Medical Examination

MU : Microureanalysis

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 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):
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 Ages 18-55 years ALB (or 18-56 years ANB) with TSI of up to USD 5M; or
 - o Ages above 55 years ALB (or above 56 years ANB) with TSI of up to USD1M;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 meet the medical criteria for each class.
- Preferred risk classes (Standard Plus/Preferred/Preferred Plus) are not available for ANB 1-17 years.

Please refer below for criteria of each risk class:

Criteria	PREFERRED PLUS
Tobacco Use	<ul style="list-style-type: none"> • No tobacco or nicotine products in the last 5 years; • Urine Cotinine negative; • Less than 1 cigar per month
Blood Pressure	Treated or untreated: <ul style="list-style-type: none"> • Up to age 55yr: $\leq 137/87$ • Age > 55yr: $\leq 145/90$
Build	<ul style="list-style-type: none"> • Up to age 50yr: BMI ≤ 29 • Age > 50yr: BMI ≤ 31
Cholesterol	Treated or untreated: <ul style="list-style-type: none"> • Up to age 50yr: up to 230mg/dl (5.95 mmol) • Age > 50yr: up to 250mg/dl (6.47 mmol) (Disregard if Chol/HDL ratio ≤ 4.0 , subject to max Total Cholesterol of 300 mg/dl)
Cholesterol /HDL Ratio	Treated or untreated: <ul style="list-style-type: none"> • Up to age 50yr: ≤ 5.0 • Age > 50yr: ≤ 5.5

Family History	<p>No more than one death of a parent or sibling prior to age 60yrs from Coronary Artery Disease or Cancer*</p> <ul style="list-style-type: none"> Disregard if the Life Insured age > 60yrs *Only the following type of cancers would be evaluated: breast, prostate, colorectal, lung, ovarian and melanoma. *Gender-specific cancers are disregarded for opposite-sex applicants.
Personal History	<ul style="list-style-type: none"> No history of heart disease, diabetes or cancer (Tumours that would be taken standard immediately after excision may qualify for Preferred Plus) No current ratable impairment

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

** 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 review by the underwriter.

Criteria	PREFERRED SMOKER
Blood Pressure	<p>Treated or untreated:</p> <ul style="list-style-type: none"> Up to age 55yr: $\leq 145/90$ Age > 55yr: $\leq 150/90$
Build	<ul style="list-style-type: none"> To age 50yr: BMI ≤ 30 Age > 50yr : BMI ≤ 32
Cholesterol	<p>Treated or untreated:</p> <ul style="list-style-type: none"> Up to 260mg/dl (6.72mmol) <p>(Disregard if Chol/HDL ratio ≤ 4.5, subject to max Total Cholesterol of 300 mg/dl)</p>
Cholesterol /HDL Ratio	<p>Treated or untreated:</p> <ul style="list-style-type: none"> Up to age 50yr: ≤ 5.5 Age > 50yr: ≤ 6.0

Family History	No more than one death of parent prior to age 55yrs from Coronary Artery Disease or Cancer*. <ul style="list-style-type: none"> Disregard if the Life insured age > 55yrs. *Only the following type of cancers would be evaluated: breast, prostate, colorectal, lung, ovarian and melanoma. *Gender-specific cancers are disregarded for opposite-sex applicants.
Personal History	<ul style="list-style-type: none"> No heart disease, diabetes or cancer (except melanoma less than 1.5mm in depth). No current rateable impairment.

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

** 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 review by the underwriter.

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

- The requirements of routine financial evidences are based on the **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.

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
USD 7,500,001 – USD 45,000,000	SGD 10,000,001 – SGD 60,000,000	1) Financial Questionnaire (in application form) 2) Background Report by the Financial Advisor; and 3) Any <u>one</u> of the following: <ul style="list-style-type: none"> - Income tax return for last 2 years; or - Audited financial statements for last 3 years with proof of shareholding; or - CPA's (from Big 4) letter.
> USD 45,000,000	> SGD 60,000,000	1) Financial Questionnaire (in application form) 2) Background Report by the Financial Advisor; and 3) Any <u>one</u> of the following: <ul style="list-style-type: none"> - Income tax return for last 2 years; or - Audited financial statements for last 3 years with proof of shareholding.

*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 Advisory
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 Advisory 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 (from Big 4) letter.
> USD 25,000,000	> SGD 35,000,000	<p>Individual consideration but the following are the minimum requirements:</p> <ol style="list-style-type: none"> 1) Financial Questionnaire (in application form); 2) Background Report by the Financial Advisory; 3) Audited financial statements for last 3 years with proof of shareholding; 4) If a new venture or floatation within last 2 years, a copy of the business plan and Prospectus; 5) A copy of the actual Board Resolution sanctioning the effecting of such policy; 6) A copy of such arrangement between the business partners if it is for Buy & Sell arrangement; 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. <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 - for Financial Evidence Requirements:

Financial Questionnaire	Financial Questionnaire in HSBC HNW application form.
Background Report	<p>A detailed write-up by the Financial Advisor with below information:</p> <ul style="list-style-type: none"> • Applicant's background (Details of family, education & qualification, career & business/company, annual income & net worth with breakdown, lifestyle and habits etc.) • Banking relationship • Basis of the applied sum insured; Purpose of insurance • Details of existing cover and/or concurrent applications • Any other general information <p>For Business Insurance, below additional information are to be included:</p> <ul style="list-style-type: none"> • Organisation chart; • Financial highlights for last 3 years; • Summary of facility (if available). <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 & Touche; Ernest & 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"> • Only applicable for self-employed • Minimum 2 years business relationships with the proposed Life Insured • The CPA letter should include below information: <ul style="list-style-type: none"> - Details of the applicant's annual income, net worth and breakdown of asset and liabilities; - Details of the business performance (e.g. business ownership, turnover, net assets, total profit and net profit); - Any other financial information of the Life Insured <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>

3.2 Financial Justification

The aggregate 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:

- a) 100% x Sum Insured on spouse, subject to maximum USD 5M per life; OR
- b) 50% x Sum Insured on spouse, subject to maximum USD 10M per life; OR
- c) 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 hnwnb@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.

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
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- 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 evidence additional 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 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 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.

Note: These are correct only at date of publication of this note and HSBC reserves the right to modify or withdraw without 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
Canada	A	
Canary Islands	A	
Cayman Islands	A	
Chile	A	
China	A+	All except Xinjiang and Tibet which are declined.
Costa Rica	A	
Curacao	A	
Cyprus	B	
Czech Republic	A	
Denmark	A	
Dominica	B	
Dominican Republic	B	
Ecuador	B	
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 & 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	
Myanmar	C	Yangon only (No ties to military activities, manufacturing or sale of arms or equipment which might be used for internal repression)
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> .
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	
Sri Lanka	B	Colombo only
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	A	For Emerald Legacy Life Plan only. <u>Not allowed for Jade.</u>
U.S. Virgin Island	B	For Emerald Legacy Life Plan only. <u>Not allowed for Jade.</u>
Uruguay	B	
Vatican City	A	
Venezuela	B	
Vietnam	B	Danang, Hanoi, Ho Chi Minh City and Haiphong only.

Decline Risk Countries/Territories:

Country or Territory	Rate Group	Notes
Angola	Decline	
Bangladesh	Decline	Residents of Bangladesh are not allowed
Belarus	Decline	Selective Programme Country - refer Sanctions Guidance
Burkina Faso	Decline	
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 resident 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	
Madagascar	Decline	
Mozambique	Decline	
North Korea	Decline	Sensitive Sanctioned Country – Prohibited Risk
Pakistan	Decline	
Papua New Guinea	Decline	
Seychelles	Decline	
Sudan	Decline	Sensitive Sanctioned Country – Prohibited Risk
Syria	Decline	Sensitive Sanctioned Country – Prohibited Risk
Uganda	Decline	
Ukraine	Decline	Selective Programme Country - refer Sanctions Guidance
Uzbekistan	Decline	
Yemen	Decline	
Zambia	Decline	
Zimbabwe	Decline	Selective Programme Country - refer Sanctions Guidance

*For countries/territories that are not listed above, please refer to HNW underwriting team for individual consideration by emailing to hnnwb@hsbc.com.sg

4.2 Japanese Nationals or Residents

a) Non-Japanese Nationals (“Non-Japanese Applicant”):

If the Non-Japanese Applicant (Life Insured OR Policyholder) serves at a Japan office OR has been in Japan for > 6 months, he/she would be deemed a Japanese Resident, and we would not be allowed to enter into an insurance contract.

b) Japanese Nationals (“Japanese Applicant”):

If the Japanese Applicant (Life Insured AND Policyholder) fulfils the following criteria, they are presumed not to be a Japanese Resident, and the Company is allowed to enter in such an insurance contract (the “non-Japanese Insurance Contract”).

The Japanese Applicant must be able to provide the following:

1. A copy of an identification document proving that the Japanese Applicant is a Japanese national;
2. A copy of the Juminhyo or Japanese Embassy Letter confirming the Japanese Applicant’s residential address outside of Japan;
3. 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.

ENQUIRIES

For any other enquiries, feel free to contact HNW Underwriting team at hnnwb@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 have 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
Raffles Hospital 585 North Bridge Road #12-00 Raffles Hospital Singapore 188770	Tel: (65) 6311 1276 Email: hnw@rafflesmedical.com Website: http://www.rafflesmedicalgroup.com/	Mon – Fri 7:30am – 5:00pm Sat 7:30am – 1:00pm
Raffles Medical, Shaw Centre 1 Scotts Road Shaw Centre Level 4 #09 to 14 Singapore 228208	Tel: (65) 6838 0090 Email: shawcentre@rafflesmedical.com	Mon - Fri 8:30am – 5:30pm Sat 8:30am – 1:00pm
Raffles Medical, Marina Bay Financial Centre 12 Marina Boulevard #17-05 Marina Bay Financial Centre Tower 3 Singapore 018982	Tel: (65) 6636 0390 Email: mbfc@rafflesmedical.com *Profile 3 not available.	Mon - Fri 8.00am – 5:30pm
Raffles Medical, Holland Village 118 Holland Avenue #05-02/3/4 Raffles Holland V Singapore 278997	Tel: (65) 6250 1411 Email: hollandvhs@rafflesmedical.com *Profile 3 not available.	Mon - Fri 8:30am – 5:30pm Sat 8:30am – 1:00pm
Fullerton Healthcare Screening Centre, Ocean Financial Centre 10 Collyer Quay, #03-08 Ocean Financial Centre, Singapore 049315	Tel: (65) 6672 5000 Appointment: (65) 9722 5031 Email: hnw@fullertonhealthcare.com	Mon - Fri 7:30am – 1:00pm, 2:00pm – 5:00pm Sat 7:30am – 1:00pm
Fullerton Healthcare Screening Centre, Ngee Ann City The Penthouse, #26-02 Ngee Ann City Tower B, 391B Orchard Road, Singapore 238874	Tel: (65) 6836 3366 Appointment: (65) 9722 5026 Email: hnw@fullertonhealthcare.com	Mon - Fri 7:30am – 1:00pm, 2:00pm – 5:00pm Sat 7:30am – 1:00pm
Medifast (S) Pte. Ltd 10 Sinaran Drive #11-27 to 29 Novena Medical Centre Singapore 307506	Tel: (65) 6222 3373 Email: Singapore@medifast.com Website: http://www.medifast.com.sg/	Mon – Fri 8:00am – 1:00pm 1:00pm – 4:00pm Sat 8:00am – 1:00pm *Afternoon appointment available upon request
Mount Elizabeth Novena 38 Irrawaddy Road Level 2 Mount Elizabeth Novena Hospital Singapore 329563	Tel: (65) 8481 8708 Email: EHS.HNW@parkwaypantai.com Website: www.parkwayshenton.com	Mon – Fri 8:00am – 4:30pm Sat 8:00am – 12:00pm (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.
- To proceed offshore medical screenings for cases above USD 20M sum insured, please check with HNW underwriting team via email hnnwb@hsbc.com.sg

Country	Medical Facilities	Contact
HONG KONG	Adventist Medical Centre Unit 1606-1610 16/F, Hang Lung Centre 2-20 Paterson Street, Causeway Bay Website http://www.adventistmedical.hk/en/main	Tel No. (852) 2782 2202 Fax No. (852) 2782 3202
	Blue Care Medical Centre Unit 2802 28/F BEA Tower Millennium City 5 418 Kwun Tong Road Kowloon, Hong Kong Blue Care Medical Centre 10/F 33 Des Voeux Road, Central Hong Kong Website: www.ucare.com.hk	Tel No. (852) 2523 9383 Fax No. (822) 2523 9913 Tel No. (852) 2523 1808 Fax No. (852) 2523 9699
	Matilda International Hospital 41 Mount Kellett Road The Peak Hong Kong Matilda Medical Centre – Central Suite 502, 5/F, Prosperity Tower 39 Queen’s Road Central, Hong Kong Website: http://www.matilda.org/	Tel No. (852) 2849 0338 Fax No. (852) 2849 2604 Tel No. (852) 2537 8500 Fax No. (852) 2537 8509
	Medifast (HK) Ltd 1/F Bonaventure House 91 Leighton Road, Causeway Bay Hong Kong Medifast (HK) Ltd 2/F Hip Shing Hong Centre 55 Des Voeux Road, Central Hong Kong Medifast (HK) Ltd 13/F Wai Fung Plaza 664 Nathan Road Mongkok Kowloon Website: http://www.medifast.com/	Tel No. (852) 2272 8222 Fax No. (852) 2272 8333 Tel No. (852) 2272 8222 Fax No. (852) 2272 8333 Tel No. (852) 2272 8222 Fax No. (852) 2272 8333
	Premier Medical Centre Suite 718-733 Central Building 1 Pedder Street Hong Kong. Website http://www.premiermedical.com.hk/	Tel No. (852) 2621 6818 Fax No. (852) 2868 3129
	Raffles Medical Group - Central Unit 604-5 6/F, New World Tower 1 16-18 Queen’s Road Central, Central Hong Kong Raffles Medical Group – Taikoo Place	Tel No. (852) 3168 2102 Fax No. (852) 3168 2106 Tel No. (852) 2525 1730

	<p>Suite 906-7 9/F Lincoln House Taikoo Place, 979 King's Road, Island East Hong Kong</p> <p>Raffles Medical Group – Hong Kong International Airport Landside Medical Centre, Room 6T- 104 Level 6 Terminal 1, Hong Kong International Airport</p> <p>Website: https://www.afflesmedicalgroup.com/hong-kong</p>	<p>Fax No. (852) 2877 2416</p> <p>Tel No. (852) 2261 2626 Fax No. (852) 2261 0909</p>
	<p>Shiny Health Medical Services Ltd (Impact Medical Imaging Centre) Room 712-715, 7/F., Office Tower One, Grand Plaza, 639 Nathan Road, Mong Kok, Kowloon Website http://www.shinyhealth.com.hk</p>	<p>Tel No. (852) 2815 8805 Fax No. (852) 2815 8836</p>
	<p>T.H.E. Check-up Centre (a.k.a. Trinity Health Enterprise) Room 1701, Euro Trade Centre 13-14 Connaught Road Central, Hong Kong</p> <p>T.H.E. Check-up Centre (a.k.a. Trinity Health Enterprise) Room 1208 Ocean Centre, Harbour City 5 Canton Road, Tsim Sha Tsui, Kowloon</p> <p>Website http://www.the-hk.com/index.html</p>	<p>Tel No. (852) 3723 3053 Fax No. (852) 2104 0100</p> <p>Tel No. (852) 3628 3228 Fax No. (852) 3188 0164</p>
INDONESIA	<p>Pluit Hospital Jl. Raya Pluit Selatan No 2, Jakarta Utara 14450 Indonesia Website http://www.pluit-hospital.com/</p>	<p>Tel: (62) 21 668 5070/5006 ext 18050 Fax: (62) 21 668 4878 Email: marketing@pluit-hospital.com</p>
	<p>Medikaloka Healthcare RDTX Tower, Lobby Level (ex Menara Bank Danamon) Kawasan Mega Kuningan, Jl. Prof. Dr. Satrio Kav E-4 No. 6, Jakarta 12950, Indonesia. Website: http://medikaloka.com</p>	<p>Tel: (62) 21 5799 1055</p>
	<p>Gleneagles Diagnostic Centre Jl. Taman Ade Irma Suryani (TAIS) Nasution No.5 (ex.Embong Macan), Surabaya 60271, Indonesia Website: https://www.gleneagles.co.id/index.html</p>	<p>Tel: (62) 31 545 5470 Fax: (62) 31 546 5466 Email: info@gleneagles.co.id</p>
	<p>Siloam Gleneagles Jl. Siloam No. 6, Lippo Karawaci 1600 Tangerang 15811, Indonesia Website: https://www.siloamhospitals.com/en</p>	<p>Tel: (62) 21 8064 6900</p>
	<p>Siloam Hospitals Kebon Jeruk (NEW) Jl. Raya Perjuangan Kav. 8, Kebon Jeruk, Jakarta Barat, Indonesia Website: https://www.siloamhospitals.com/en/Hospitals-and-Clinics/Hospitals/Siloam-Hospitals-Kebon-Jeruk</p>	<p>Tel: +62 21 25677888</p>
	<p>Rumah Sakit Pondok Indah (NEW) Jl. Metro Duta Kav. UE, Jakarta 12310, Indonesia Website: https://www.rspondokindah.co.id/id</p>	<p>Tel: +62 21 7657525</p>
MALAYSIA	<p>Gleneagles Kuala Lumpur 282-286 Jalan Ampang, 50450 Kuala Lumpur, Malaysia. Website: www.gleneagleskl.com.my/</p>	<p>Tel : (60) 3 4141 3000 (Main) Tel : (60) 3 4141 3282 / 3381 (Health Screening Ctr) Email: my.gkl.esc@parkwaypantai.com</p>
	<p>Gleneagles Medical Center Penang 1 Jalan Pangkor, 10050 Penang, Malaysia Website: www.gleneagles-penang.com</p>	<p>Tel : (60) 4 2229 111 (Main) Email: my.gpg.enquiry@parkwaypantai.com</p>
	<p>Gleneagles Hospital Medini Johor (NEW) No.2, Jalan Medini Utara 4, Medini Iskandar, 79250 Iskandar Puteri, Johor, Malaysia Website: https://www.gleneagles.com.my/international</p>	<p>Tel: (60) 75601000</p>
	<p>Life Care Diagnostic Medical Centre 1st Floor, Wisma Life Care, No. 5 Jalan Kerinchi, Bangsar South 59200 Kuala Lumpur Website: https://lifecarediagnostic.com/</p>	<p>Tel: (60) 3 2241 3610 Email: info@lifecare.com.my</p>
	<p>Pantai Hospital Kuala Lumpur</p>	

	8, Jalan Bukit Pantai, 59100 Kuala Lumpur Website: https://www.pantai.com.my/	Tel: (60) 3 2296 0888 Fax: (60) 3 2282 1557
	Prince Court Medical Centre 39 Jalan Kia Peng, 50450 Kuala Lumpur, Malaysia Website: www.princecourt.com	Tel: (60) 3 2160 0000 (Main) Email: corporate.affairs@princecourt.com
PHILIPPINES	St Luke's Medical Centre, Global City 32nd St Bonifacio Global City, Taguig City, 1634 Philippines	Tel: (63) 2 789 7700 ext. 5104 Fax: (63) 2 789 7599
	St. Luke's Medical Center, Quezon City (NEW) 279 E. Rodriguez Sr. Ave., Quezon City, Philippines Website: https://www.stlukes.com.ph/	Tel: (63) 2 8723 0101
	Makati Medical Centre (MMC) No 2 Amorsolo Street, Legaspi Village, Makati City, 1229 Philippines. Website: https://www.makatimed.net.ph/	Tel : (63) 2 888 8999 (Main) Email: mmc@makatimed.net.ph
SWITZERLAND	Hirslanden Clinique La Colline (NEW) Av. De Beau-Séjour 6, 1206 Genève, Switzerland Website: https://www.hirslanden.ch/en/clinique-la-colline/home.html	Tel: (41) 22 702 20 22
	Clinique Générale-Beaulieu (NEW) Chemin de Beau-Soleil 20, 1206 Genève, Switzerland Website: https://www.beaulieu.ch/en/	Tel: (41) 22 839 55 55
	Double Check Clinic (NEW) Zollikerstrasse 60, 8702 Zurich-Zollikon, Switzerland Website: https://doublecheck.ch/en/	Tel: (41) 44 505 14 51
THAILAND	Bumrungrad International Hospital 33 Sukhumvit Soi 3 Khlong Toei Nuea, Wattana, Bangkok, 10110 Thailand Website: www.bumrungrad.com	Tel : (66) 2066 8888 Fax : (66) 2011 5100 Email: info@bumrungrad.com
	Samitivej Sukhumvit Hospital 133 Sukhumvit 49, Klongtan Nua, Vadhana, Bangkok 10110 Thailand. Website: www.samitivejhospitals.com/sukhumvit/	Tel: (66) 2022 2222 Email: info@samitivej.co.th
	Bangkok Hospital 2 Soi Soonvijai 7, New Petchburi Rd., Huaykwang, Bangkok 10310 Thailand. Website: https://www.bangkokhospital.com/en	Tel: (66) 2310 3000 Email: info@bangkokhospital.com
TAIWAN	Chang Gung Memorial Hospital No. 199 Tunghwa Road Taipei Taiwan R.O.C Website: http://www.chang-gung.com/en/	Tel: (886) 2 2713 5211 Email: isc@cgmh.org.tw
	Taipei Veterans General Hospital No. 201, Section 2, Shipai Road, Beitou District, Taipei City, Taiwan 112 Website: https://www.vghtpe.gov.tw/Index.action	Tel: (886) 2 2875 7808 Fax: (886) 2 2875 7858 Email: imsc@vghtpe.gov.tw
	Lianan Wellness Center 聯安診所 (NEW) B2, No.16, Sec.4, Nanjing E. Rd., Songshan District, Taipei City, Taiwan Website: https://www.lianan.com.tw/en/	Tel: (886) 2 2570 2155 (02)2570-2155 Ext. 260
UNITED ARAB EMIRATES (UAE)	Mediclinic Welcare Hospital Al Garhoud area of Dubai, P.O. Box 31500, Dubai UAE Website: https://www.mediclinic.ae/en/welcare-hospital/home.html	Tel: (971) 4282 7788 Fax: (971) 4282 8226 Email: welcarehospital@mediclinic.ae
	Prime Medical Center Jumeirah Fersdous 1 Building Al Wasl Road, Al Safa Website: www.primehealth.ae	Tel: (971) 4707 0999 Email: helpdesk@primehealth.ae
	Harley International Medical Clinic (NEW) 128 Al Mankhool Rd, Dubai, UAE Website: http://harleycl.com/	Tel: (971) 4398 6677; (971) 4398 9988 Email: info@harleycl.com
	OCP Medical Center The Fairmont Dubai, Office 620-621, Sheikh Zayed Road, Dubai Website: www.ocp.ae	Tel: (971) 4351 9933 Email: appointments@ocp.ae

UNITED KINGDOM (UK)	Bupa Cromwell Hospital Cromwell Road, London, SW5 0TU Website: www.bupacromwellhospital.com/	Tel: (44) 020 7460 5700 Email: karen.tasker@cromwellhospital.com
	Harley Street Clinic 35 Weymouth Street, London W1G 8BJ Website: https://www.hcahealthcare.co.uk/facilities/the-harley-street-clinic/	Tel: (44) 020 3131 4529
	London Bridge Hospital 27 Tooley Street, London SE1 2PR Website: https://www.hcahealthcare.co.uk/facilities/london-bridge-hospital/	Tel: (44) 020 3733 6592
	London Medical 49 Marylebone High Street, London, W1U 5HJ, UK Website: https://londonmedical.co.uk/	Tel: (44) 020 7467 5470
	Lumen Physicians Dr. M Maltz & Associates 27 Harley Street, London W1G 9QP, UK Website : http://58harleystreet.co.uk/	Tel : (44) 0207 580 3145, (44) 0207 323 9292 Email: drmaltz@lumanphysicians.co.uk
	Princess Grace Hospital 42-52 Nottingham Place, London W1U 5NY Website: https://www.hcahealthcare.co.uk/facilities/the-princess-grace-hospital/	Tel: (44) 020 3131 5214
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