

Summary of benefits

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100 per cent of the credit cardholder's outstanding balance is covered in the event of Permanent Total Disability, Critical Illness or Loss of Life (God Forbids)

Eligibility

All credit cardholders between the age of 21 and 64 may choose to be enrolled to benefit from the credit cover. The cover will cease when the credit cardholder reaches the age of 65

Monthly premium

A premium is charged at 0.2 per cent per month of the credit cardholder's monthly outstanding balance. This premium will be reflected on your credit card statement

In the event of a claim

Just call us on (202) 19007 and submit the following documents within 90 days if the incident

Loss of Life (God Forbids)

- Original death certificate indicating exact cause of death
- Detailed medical report if cause of death is not stated in the death certificate
- Police report if death is due to an accident or murder
- Post mortem of coroner's report, if conducted
- Copy of ID or passport of the deceased

Permanent Total Disability

- Detailed medical report indicating nature and date of onset of ailment/risk factors/accident as well as degree of disability
- All relevant X-rays/CT scans/MRIs/Lab tests and reports
- Police report if Permanent Total Disability is due to an accident

Exclusions applicable in case of Loss of Life and Permanent Total Disability

- Suicide while sane or insane
- A sickness directly or indirectly attributed to HIV and/or any related illness including AIDS
- Abuse of alcohol or drugs
- War, or riot, or civil commotion, acts of terrorism
- Radioactive contamination
- Service in the armed forces while on duty and active war
- Illegal act/criminal activity
- Flight in a non-scheduled aircraft
- Participation in any sport involving a motor engine (including rallies), professional sports, boxing, scuba/skin diving, parachuting or hang-gliding, horse racing and mountain climbing

Additional exclusions for Permanent Total Disability

- Self-inflicted bodily injury while sane or insane
- Psychiatric Illness or any mental or nervous disorder
- Subjective complaints not detectable with laboratory measurement, microbiological, biochemical means and/or imaging
- Failure to undergo medical treatment recommended by a qualified medical practitioner

Critical Illness coverage:

(Cancer – Stroke – Heart Attack – Serious Coronary Artery Disease – Kidney Failure – Major organ Transplantation – Multiple Sclerosis)

Critical Illness exclusions:

- Cancer:
 1. Chronic lymphocytic leukemia
 2. Non-invasive cancers in situ
 3. All skins cancers and tumors in the presence of a human-immune-deficiency virus
- Stroke:

Transient ischemic

Required Claim Documents

- Claim intimation slip
- Bank statement
- Copy of the ID
- A copy of all relevant x-rays/lab tests and reports. These should show your name and the date they were taken
- Regular medical reports providing status of the Illness. In certain cases, we may also need you to attend a medical examination or provide more details requested through a doctor or a medical committee. If this applies in your case, we will let you know
- Finance application for the credit card

For more details on the product, please check the product terms and conditions

Disclaimer:

This Insurance Product is underwritten by MetLife Alico Egypt Insurance Company and under its full responsibility and without any responsibility on HSBC Bank Egypt now or in future

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