

# HSBC Life Protection

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## Making a claim, made simple

Better through experience. Providing life protection cover for more than 30 years in the UK has given us a deep understanding of what our customers value most when making their claim.

This is why we've developed a **simple, efficient** and **empathetic process** that's as straightforward as possible – for when your client or their family are at their most fragile.

- ✓ **Dedicated claims specialist** (with a direct line number) to manage the case with your client at every stage
  - ✓ **No claim form to complete** – a sensitive tele-claims service means most of the initial information can be gathered over the phone
  - ✓ **Proactive evidence gathering and assessment** to make the casework as hassle-free as possible
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## Getting in contact

Your client can contact our claims team in a number of ways. Whichever way they choose, we aim for one of our Claims Specialists to call them back the next working day.

**Call:** 0333 207 5563.

Our business hours are 9am to 5.30pm, Monday to Friday (excluding public holidays).

**Email:** [support@lifeProtectionplan.hsbc.co.uk](mailto:support@lifeProtectionplan.hsbc.co.uk)

**Write:** HSBC Life (UK) Limited, PO Box 1053, St Albans, AL1 9QG

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# Our 3 step tele-claims process

We've outlined the step-by-step process below, so you can let your client know exactly what to expect when they first contact us.

- 1 Your client or their family registers a claim**  
They will need the policyholder's name and number, any relevant medical information, and the original death certificate of the deceased.
- 2 They are assigned a Personal Claims Adviser**  
At this stage, your client or their family will communicate directly with a dedicated HSBC Personal Claims Adviser. There are no lengthy forms to complete.
- 3 The claim is assessed and decided**  
The claim is assessed against HSBC Policy Terms and Conditions and the client advised if further evidence is needed. A decision is usually made 4-6 weeks after initial contact, though Terminal Illness claims may take longer if we need to consult with your client's doctor.

We will communicate the claim decision over the phone. Alternatively, it can be shared by mail or email, if your client prefers.

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**3 weeks** For life claims, the average payment time from initial contact is 3 weeks.  
Over 80% of claims\* are paid within 1 month (HSBC Life - Claims Team, 2020).

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**5 weeks** For critical illness claims, the average payment time from initial contact is 5 weeks.  
Over 50% of claims\* are paid within 1 month (HSBC Life - Claims Team, 2020).

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\*Based on 600 claims, Jan-Sep 2020

For information on our HSBC Life protection solutions please visit [www.life.hsbc.co.uk](http://www.life.hsbc.co.uk)

**For Financial Advisers only**

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