

One minute lifestyle check

By understanding how you live, we can make better recommendations on your life insurance

From one year to the next, things happen and life changes. What's going on in your life right now determines the type of insurance you need and the cover levels you require. That's why we've designed the lifestyle check for you below.

Why should you do a lifestyle check?

This lifestyle check is a purpose-built tool that makes it easy to review your insurance needs. It gathers up-to-date information about lifestyle factors such as income, dependants, responsibilities and future plans. Armed with this information, your HSBC relationship manager will be able to make recommendations that are relevant to your current situation.

For more information on how we can protect you and your loved ones, call 0800 80 23 80 or email premier@hsbc.co.nz.

One minute lifestyle check – complete the following:

I have a current will that will distribute my estate to my loved ones.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I believe that the public hospital system will be able to provide prompt, effective treatment or surgery for any health problems I may experience in the future.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I have health insurance that will fully reimburse me for the cost of hospitalisation and/or surgery.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I have enough savings to get by if I was unable to work for several months because of sickness or injury.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If I was diagnosed with a serious form of cancer tomorrow, but was likely to survive, I would have enough money to support my family during a lengthy treatment and recovery period.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If an accident or illness made it impossible for me to ever work again, my family wouldn't suffer financial hardship.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If I die, those who are dependent on me financially will have enough money to support their current lifestyle now and in the future.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
I'm confident that my family and lifestyle are financially protected from life's unexpected unfortunate events.	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Lifestyle check diagnosis

Total number of **no** responses

None: Fantastic

You are managing life's risks well. However it's important to stay on top of things, so you'll need to regularly review your financial back-up plans. Talk to your HSBC relationship manager to get a clear picture of where you stand now, and what you might need to do in the future.

1-3: Not bad

Most of your financial and risk concerns seem to be under control at the moment. However a change in circumstances, such as taking on a bigger mortgage or having another child, could make it necessary to review your financial protection. We recommend you talk to your HSBC relationship manager soon, so that you're ready for what your future holds.

4 or more: High alert

You urgently need to get a financial protection plan in place. If something happened to you tomorrow, life could take a turn for the worse in more ways than one. We strongly suggest you make an appointment with your HSBC relationship manager today. When it comes to health and personal insurance, the best time to get cover is before you need it.

Find out more

For more information on the suite of AIA New Zealand life insurance products available through HSBC, please contact your relationship manager, call 0800 80 23 80 or email premier@hsbc.co.nz.

Eligibility criteria apply to HSBC Premier. Insurance products are arranged by HSBC, underwritten by AIA New Zealand. Terms and conditions apply to the products and services mentioned. Fees and charges may also apply. Issued by The Hongkong and Shanghai Banking Corporation Limited, incorporated in the Hong Kong SAR with limited liability, acting through its New Zealand branch.