

# Your HSBC Premier Worldwide Travel Insurance

Policy Summary and Policy Wording

Effective from 1 May 2016

**Policy Number: 011012**

*Please take time to read this booklet as it contains important information.*

*To help you understand what you are covered for at a glance – we've highlighted some common questions such as:*

- *who is covered by this policy?*
- *do I need to tell you that I'm travelling?*
- *do you need to know about any medical conditions?*
- *what is the maximum trip length?*
- *are holidays in the UK covered?*
- *are business trips and winter sports covered?*
- *how do I make a claim?*

*Further details are on page 2.*

# Welcome to your HSBC Premier Travel Insurance

Please take time to read this booklet as it contains important information. If you have a question and cannot find the answer either below or in the policy wording, please contact Customer Services.

## **Who is covered by this policy?**

Cover is for you, the account holder(s), your partner (providing you are both under 70 years of age at the start date of your trip), and your children travelling with you if, at the start date of the trip, they are under 18 years of age (or under 23 if in full time education and living at home outside of term time). All insured persons must be residents of the UK, Channel Islands or Isle of Man.

## **Do I need to tell you that I am travelling?**

No. As long as you have told us about any relevant pre-existing medical conditions you do not need to register with us or tell us that you are travelling.

## **Do you need to know about any medical conditions?**

Yes. Please call the Medical Risk Assessment helpline to tell them if you, or any other insured persons, have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease, which includes investigations or referrals for any undiagnosed symptom or conditions. Failure to disclose before booking trips or travelling will result in no cover for claims arising from undisclosed conditions. Please see the 'Your Health' section on page 17 for full details of when and what you must declare.

## **Do you need to know if any travel plans are reliant on the health of a travelling companion or close relative not insured by this policy?**

Yes. You must tell us if any other person you plan to travel with or a close relative (whether travelling or not) has any serious illness, injury or disease. Please see the 'Your Health' section on page 17 for full details of when and what you must declare.

## **What is the maximum trip length?**

Trips should be no longer than 31 days and must start and end in the UK, Channel Islands or Isle of Man. However when booking your trip you may be able to purchase an upgrade to increase the trip length to a maximum duration of 120 days.

## **Are holidays in the UK covered?**

Yes. Holidays in the UK, Channel Islands or Isle of Man need to involve a stay of at least 2 consecutive nights in pre-booked holiday accommodation. Please see our definition of pre-booked holiday accommodation on page 12.

## **Are winter sports holidays covered?**

Yes. Winter sports holidays are covered for up to a maximum of 31 days in any calendar year. Please see the full details of what is covered on page 26.

## **Are business trips covered?**

We will provide cover if you travel outside the UK to carry out office-based clerical or administrative duties, you are covered for up to a maximum of 31 days in any calendar year. We do not cover any other type of business travel, even if you have some leisure time during your trip.

## **Can I claim for cancellation of my trip if I have a problem with my travel documents, eg my passport is out of date/not arrived in time or my visa is invalid?**

No. There is no cover under this policy for problems with your travel documents before you leave. If your passport is lost or stolen or damaged while you are abroad there is cover in this situation. Please see the Emergency Travel Document section on page 24.

Before you book a trip, check the entry requirements of the country you intend to visit with the local government embassy and/or the Foreign and Commonwealth Office website [www.gov.uk/knowbeforeyougo](http://www.gov.uk/knowbeforeyougo).

## **How do I make a claim?**

To make a claim please call the relevant number on page 3 and refer to the information on page 33. Please see pages 7-9 for the limits and excesses which will apply to each section.

# Travel Insurance Helplines

<b>Medical Risk Assessment</b> You must tell us about pre-existing conditions. Please refer to the Medical Declaration on page 17 in this policy booklet.	Within the UK 0800 051 7457
	Lines open: 8am – 9pm everyday except Christmas Day, Boxing Day and New Years Day.
<b>24-hour Medical Emergency Assistance</b> If you are injured or fall ill while you are away, please contact this helpline.	Within the UK 0800 051 7458
	Outside the UK +44 1603 605 135
	All lines open: 24 hours a day 365 days a year.
<b>Customer Services</b> Use this number for all general policy enquiries. Policy documentation is available in large print, audio and Braille. If you require any of these formats please contact HSBC.	03457 70 70 70
	Textphone 03457 125 563
	Lines open: 24 hours, 365 days a year.
<b>Travel Claims</b> Use this number to report any travel claims, which are not as a result of a medical emergency.	Within the UK 0800 051 7459
	Outside the UK +44 1603 604 910
	Lines open: Mon-Thurs (8am – 6pm) Fri (8am – 5.30pm)
<b>Legal Expenses Claims and Advice</b> Use this number to report any legal expenses claims or if you require advice for any personal legal problem that may lead to a claim under this policy.	Within the UK 01603 208 533
	Outside the UK +44 1603 208 533
	Lines open: 24 hours a day, 365 days a year.
<b>Travel Assistant</b> This helpline can assist you with a wide range of travel advice before and while you are away. Please do not call this number for policy queries or claims.	Within the UK 0800 051 7461
	Outside the UK +44 1603 605 155
	Lines open: 24 hours a day, 365 days a year.
<b>Policy Upgrades</b> Additional cover may be available to extend your trip duration.	0800 328 1562
	Lines open: Mon to Fri (9am to 5pm).

## Telephone call charges and recording

Calls to 0800 numbers are free from UK landlines and mobiles.

The cost of calls to 01, 02 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.

## Travel Assistant Helpline

This service can help you sort out all kinds of travel problems before you go and while you are away, from providing information on the countries you are visiting to sorting out non-medical emergencies.

### Advice before you travel:

- any visa and entry permits you might need;
- any necessary vaccination and inoculation requirements, and where you can get them;
- what you should take with you regarding first aid and health;
- what currencies and travellers' cheques to take with you, and what the current exchange rates are;
- the languages spoken, time zones, bank holidays and climate of countries you plan to visit;
- import and export allowances for tourists.

### While travelling:

- how to replace lost or stolen passports, driving licences, air tickets or other travel documents;
- how to trace your baggage with the airline operator if it is delayed or lost;
- why, how, where and when you should contact local Embassies or Consulates;
- how to transfer money out to you if you need it;
- cancellation of credit cards, if lost or stolen, and helping you to report the loss to your card provider;
- provide information to close relatives, friends or employers if you have to go into hospital.

### Other emergency services while travelling:

- a 'phone home', translation and interpretation service if you need it in an emergency.

**Please note** There is no charge for the provision of the advice, guidance or other emergency service shown above. However if you wish us to obtain goods or services on your behalf that are not covered by a claim under this policy, you will need to pay any fees that the provider charges and you will need to adhere to the provider's terms and conditions.

## Foreign and Commonwealth Office (FCO) – Travel Advice by Country



As a partner in the Know Before You Go campaign, we are working with the FCO to help British travellers stay safe overseas. Before you travel abroad, check out the FCO website [www.gov.uk/knowbeforeyougo](http://www.gov.uk/knowbeforeyougo).

It is packed with essential travel advice and tips, plus up to date information about different countries.

## Air and Maritime Passenger Rights

For the latest advice and further details on your rights please visit the following websites:

[www.caa.co.uk](http://www.caa.co.uk) and search for 'travel problems'

[www.dft.gov.uk](http://www.dft.gov.uk) and search for 'maritime passenger rights'.

You should also refer to the terms and conditions of the carrier you are travelling with.

**Please note** - We are not responsible for the content of other websites.

## Your Claim

If you need to make a claim please telephone the number shown on page 3 immediately. Only a selection of claims scenarios are shown below. Please refer to the relevant section within this policy booklet for full details of cover and any evidence we may require.

Type of claim	What must I do?	What will I need?
<b>Cancelling your trip or coming home early</b> See page 18.	<ul style="list-style-type: none"> <li>• Check that the reason you need to cancel or come home early is covered.</li> <li>• Contact the Medical Emergency Helpline before returning home.</li> </ul>	<ul style="list-style-type: none"> <li>• For medical claims, we will send a medical certificate for completion by the patient's doctor to confirm the reason for your claim.</li> <li>• Evidence of your booking and the cancellation.</li> </ul>
<b>Missed Departure</b> See page 19.	<ul style="list-style-type: none"> <li>• Do all you can to get to your departure point on time.</li> </ul>	<ul style="list-style-type: none"> <li>• A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident.</li> </ul>
<b>Delayed Departure after check in</b> See page 20.	<ul style="list-style-type: none"> <li>• Check that your delay was over 12 hours before submitting a claim.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/ carrier of the actual date and time of departure and the reason for the delay.</li> </ul>
<b>Medical emergency</b> See page 20.	<ul style="list-style-type: none"> <li>• Contact the Medical Emergency Helpline before any hospital admission or as soon as possible thereafter.</li> </ul>	<ul style="list-style-type: none"> <li>• All medical reports given to you by the treating facility.</li> </ul>
<b>Enforced Stay Abroad</b> See page 20.	<ul style="list-style-type: none"> <li>• Contact your airline/carrier and they will advise if you should travel to the airport/port to check in at your specified time.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/ carrier of the actual date and time of your return to the UK.</li> <li>• Documentary evidence of costs incurred if you make your own way home.</li> </ul>
<b>Legal Expenses</b> See page 22.	<ul style="list-style-type: none"> <li>• Contact the Legal Expenses Claims and Advice Helpline as soon as you are aware of the incident.</li> </ul>	<ul style="list-style-type: none"> <li>• We will tell you when you call if we need anything else to deal with your claim.</li> </ul>
<b>Emergency Travel Document</b> See page 24.	<ul style="list-style-type: none"> <li>• Report incident to the police as soon as reasonably possible.</li> </ul>	<ul style="list-style-type: none"> <li>• All receipts for any costs incurred.</li> </ul>
<b>Baggage and Personal Money</b> See page 24.	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover lost/stolen property.</li> <li>• Report incident details to the police as soon as reasonably possible.</li> <li>• Report the loss/damage to the airline/ carrier within the timescales stated within their terms and conditions.</li> <li>• Do not dispose of damaged items.</li> </ul>	<ul style="list-style-type: none"> <li>• A 'Property Irregularity Report' from the airline/carrier and your baggage tag receipts.</li> <li>• Proof of purchase of the lost, stolen or damaged item.</li> <li>• Proof that you owned the money and its value.</li> <li>• A written report from the police or any other relevant authority.</li> </ul>
<b>Delayed Baggage</b> See page 24.	<ul style="list-style-type: none"> <li>• Report the loss/damage to the airline/ carrier within the timescales stated within their terms and conditions.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the airline/ carrier of the number of hours delay.</li> </ul>

# Guide to your HSBC Premier Travel Insurance Policy

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## Section 1 – Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in Section 2 of this booklet. It is important that you read the full policy wording carefully and keep it for future reference.

### Who is the insurer?

The insurer is Aviva Insurance Limited.

### What is HSBC Premier Travel Insurance?

This policy is designed to meet certain costs that might arise in the course of your worldwide trips.

### What are the main benefits, features, exclusions, limits and excesses?

- Travel Insurance for each HSBC Premier Account holder and his/her partner on trips anywhere in the world. Children under 18 (under 23 years of age if still in full time education and living at home outside of term time) travelling with the HSBC Premier Account holder or his/her domestic partner are also covered
- Cover is provided for taking part in certain recreational leisure activities and also some activity based holidays where this is the main purpose of the trip.
- Cover is provided for trips of up to 31 days duration including winter sports holidays.

The table below explains the main benefits, features, exclusions and limitations for each section of your Travel Insurance. Please refer to the terms and conditions for further information.

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per insured person	Excess per insured person
<b>Cancelling or coming home early Page 18</b>	Refund of your own personal and non-recoverable travel and accommodation costs; or Proportionate refund of your unused and non-recoverable accommodation costs and, where applicable, reasonable costs to return home.	<ul style="list-style-type: none"> <li>• Pre-existing medical conditions unless disclosed to and accepted by us.</li> <li>• Any awareness, at the time of booking your trip, of possible reasons that could prevent you from travelling or continuing your trip.</li> </ul>	Up to £7,500	£50

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per insured person	Excess per insured person
<b>Travel Disruption</b> Page 19	<b>Travel Delay after Check-in</b> A benefit if your pre-booked transport is delayed for more than 12 hours on your outward journey from the UK.	<ul style="list-style-type: none"> <li>You must have checked in at the specified time.</li> </ul>	£50 for each 12 hours you are delayed up to a maximum of £250	Nil
	<b>Missed Departures</b> Cover for extra travel and accommodation costs if you miss your pre-booked transport.	<ul style="list-style-type: none"> <li>You cannot claim the benefit for a missed departure if your trip is solely within the UK, Channel Islands or Isle of Man.</li> <li>Any claim for a missed departure for a trip which was not pre-booked before you left the Channel Islands or Isle of Man.</li> <li>Any claim if you have not left sufficient time to reach your destination.</li> </ul>	Up to £1,000 for missed departure	Nil
	<b>Enforced Stay Abroad</b> Cover if you are unable to return home on your scheduled return date due to strike, port or airport/airspace closure.	<ul style="list-style-type: none"> <li>Any payment if you have not purchased a return ticket or confirmed your return date with your travel provider before the claim arises.</li> </ul>	£100 for each full 24 hours that you are unable to return home up to a maximum of £1,500	Nil
<b>Emergency Medical and Associated Expenses</b> Page 20	Cover for emergency medical treatment and, if necessary, repatriation.	<ul style="list-style-type: none"> <li>Pre-existing medical conditions, unless disclosed to and accepted by us.</li> </ul>	£10,000,000 Lower limits apply for some associated expenses	£50
<b>Accidental Death or Permanent Disability</b> Page 22	Death, loss of limbs/sight or permanent total disablement following an accidental injury.	<ul style="list-style-type: none"> <li>Sickness, disease, nervous shock or a naturally occurring condition or degenerative process.</li> </ul>	Up to £50,000 (£1,000 death benefit if aged under 16)	Nil
<b>Legal Expenses</b> Page 22	Cover to pursue a civil claim if you suffer personal injury or death during your trip.	<ul style="list-style-type: none"> <li>Any costs before your claim has been accepted.</li> </ul>	Up to £50,000	Nil
<b>Personal Liability</b> Page 23	Cover for your legal liability if you cause accidental injury or death to third parties, or damage to their property.	<ul style="list-style-type: none"> <li>Claims arising from your job or the use of animals, firearms, motorised vehicles, vessels or aircraft.</li> </ul>	Up to £2,000,000	£50 damage to temporary holiday accommodation

Section	What are the main benefits and features?	What are the significant or unusual exclusions or limitations?	Limit per insured person	Excess per insured person
<b>Your Possessions</b> <b>Page 24</b>	<b>Delayed Baggage</b> A benefit to replace temporarily lost essential items.	<ul style="list-style-type: none"> <li>• Any incident not reported to the police as soon as reasonably possible following discovery of the loss or theft.</li> <li>• Money or valuables not carried in your hand baggage whilst you are in transit.</li> <li>• Theft claims from locked property or motor vehicles when there is no evidence of forcible and violent entry.</li> <li>• Theft claims from unattended motor vehicles unless your belongings are left out of view.</li> </ul>	Up to £250 for delayed baggage	Nil
	<b>Baggage and Personal Money</b> Cover for loss, or theft or damage of your baggage, personal money or travel documents.		Up to £2,500 for baggage Up to £650 for any individual item Up to £750 for personal money	£50 baggage and personal money.
	<b>Emergency Travel Documents</b> Cover for the cost of an emergency passport or visa and travel and accommodation costs if you cannot use your return ticket.		Up to £750 emergency travel document expenses	Nil
<b>Winter Sports Cover</b> <b>Page 26</b>	Cover for loss, theft or damage to winter sports equipment. Also covers additional benefits for delays due to avalanche, ski pack, piste closure or injury or illness.	<ul style="list-style-type: none"> <li>• Winter sports equipment left in a motor vehicle.</li> <li>• Winter sports equipment if it is damaged whilst being used</li> <li>• Theft claims from locked property when there is no evidence of forcible or violent entry.</li> </ul>	Up to £500 equipment Up to £200 avalanche delay Up to £300 piste closure Up to £500 ski pack	£50 for equipment

## The following are the main General Exclusions and Conditions that apply to the whole policy

Please see the full details on pages 14 and 15.

There is no cover for:

- air miles, loyalty/points based ownership schemes, timeshares or similar promotions, any course or tuition fees or similar;
- you using a motorcycle over 125cc during the trip, unless this is your mode of transport from the UK, Channel Islands or Isle of Man;
- you using a quad bike, all terrain vehicle or similar on or off road or any claim relating to you driving a motor vehicle without a valid licence and/or insurance;
- any costs you have paid for any person not insured under this policy;
- any claim arising from paid or unpaid manual work or physical labour of any kind (other than Charity or Conservation work shown in the activity based holidays section);
- any claim resulting from you misusing or being under the direct or indirect influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction);
- you climbing on to, on top of, or jumping from any balcony, railing, ledge or wall; or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.

We can, at any time and after taking a fair and reasonable view, but no more than once in a 6 month period make changes to your policy cover and/or terms and conditions of insurance to reflect:

- changes in our expectation of the future cost of providing cover and administering this policy;
- changes in the law, regulation or taxation that affects us or this policy.

Changes will be notified to you in writing at least 30 days before they become effective. Policy cover may be increased or decreased.

You are free to cancel this policy in accordance with General Condition 14.

## Pre-existing medical conditions – important declarations you need to make

Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our Medical Risk Assessment Helpline. It is important that you read and fully understand the Medical Declaration in this booklet.

**You must contact the Medical Risk Assessment Helpline if on the date you opened your HSBC Premier account or when booking a trip (whichever is later), any insured person:**

- a. has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months;
- b. has been referred for investigations or tests, or have had investigations and are awaiting results, for any medical condition or undiagnosed symptom;
- c. is on a waiting list for, or aware of the need for, in-patient treatment for any medical condition or undiagnosed symptom;
- d. has received a terminal prognosis;
- e. is travelling against the advice of a doctor or purposely travel without medical advice when it was reasonable to have consulted a doctor.

**You must also call the Medical Risk Assessment Helpline if any insured person knows of:**

- a. a close relative or close business colleague whether travelling or not; and/or
- b. a travelling companion or person you plan to stay with, (and upon whose good health the trip depends)

who has a serious illness, injury or disease which could affect your decision to take or continue your trip.

**Between booking a trip and paying any balance or the departure date (whichever is later), you must call the Medical Risk Assessment Helpline if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant/Specialist or out-patient clinic, attends A&E or is admitted to hospital. Cancellation cover will apply, however if you still wish to travel the Medical Risk Assessment helpline will advise if cover will apply while on the trip.**

As this travel insurance is part of your HSBC Premier account, subject to you being an account holder, cover will continue as long as you remain eligible. During this time, you must tell the Medical Risk Assessment Helpline about any deterioration in the status or control of any condition previously declared or if you or anyone upon whose good health the trip depends develops another condition.

## How long does my HSBC Premier Travel Insurance run for?

All cover under this policy will cease automatically if:

1. the account holder:
  - Closes the HSBC Premier bank account.
  - Reaches 70 years of age (on joint accounts cover continues for the other eligible account holders until they reach age 70).
  - Is no longer a UK, Channel Islands or Isle of Man resident.
  - Is believed to be or reasonably suspected by us to be acting fraudulently
2. HSBC:
  - Cancels the HSBC Premier account under one of the reasons set out in the HSBC Premier bank account terms and conditions.

## Eligibility

As your circumstances may change over time, it is important that you review the terms and conditions of your Travel Insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

## Your Cancellation Rights

You have a statutory 14 day period in which to close your HSBC Premier bank account. This period begins on the date you successfully opened your HSBC Premier bank account or when you receive your Travel Insurance policy document, whichever is later. To exercise your right to cancel this travel insurance the HSBC Premier bank account must be closed. If it is not closed the Travel Insurance will remain active until the first of the termination events shown above occur.

To exercise your right to cancel, please contact HSBC or your HSBC Premier Relationship Manager.

## How do I make a claim?

Should you need to make a claim under this policy, please contact the appropriate helpline shown on page 3.

## How do I make a complaint?

We hope you will be happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please contact the Claims or Customer Service Helpline on page 33. Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

## Would I receive compensation if Aviva were unable to meet their liabilities?

Aviva is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the FSCS arrangements is available from them on 0800 678 1100, or by visiting their website [www.fscs.org.uk](http://www.fscs.org.uk),

or write to:

Financial Services Compensation Scheme,  
10th Floor,  
Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU.

## Section 2 – Policy Wording

### Definitions

Wherever the following words or phrases appear in bold, they will have the following meanings:

#### account holder

Any person named as an **account holder** on the HSBC Premier Bank Account who is under 70 years of age at the start date of the **trip**.

#### close business colleague

Someone **you** work with in the **UK** who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

#### close relative

**Your** mother, father, sister, brother, **partner**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin nephew, niece, legal guardian or foster child.

#### doctor

A registered member of the medical profession who is not related to **you** or anyone **you** are travelling with.

#### excess

The amount that **you** will have to pay towards each claim per **insured person**.

#### home

**Your** home address in the **UK**.

#### home territory

1. England, Scotland, Wales, Northern Ireland, Jersey and Isle of Man if **your home** is located in any of these areas;
2. Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou if **your home** is located on any of these islands

#### office-based business travel

Travel outside the **UK** if the reason for **your trip** is to carry out wholly office-based clerical or administrative duties only, which do not involve **you** dealing with members of the public.

Office-based business travel is limited to 31 days in any calendar year.

#### partner

The person that the **account holder** lives with at home in a domestic relationship, whether married or co-habiting (as if husband and wife), regardless of gender, who is under 70 years of age at the start date of the **trip**.

#### period of insurance

Each **trip you** make, whilst the HSBC Premier account is in force, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, declarations and exclusions. Cover for each individual **trip** applies as follows:

1. Cover for cancelling **your trip** begins from the date of opening **your** HSBC Premier account, or the date of booking each **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**;
2. Cover under all other sections starts when **you** leave **your home** and ends when **you** return **home** (or are repatriated to a hospital in the **UK**), providing you do not exceed the **trip** limit.

#### personal money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports, visas and driving licences.

#### point of international departure

The airport, port or station from which **you** will undertake international travel from or to the **UK**. If **your home** is in Northern Ireland, **you** are also covered for international travel from or to the Republic of Ireland.

#### pre-booked holiday accommodation

A commercially run premises where a fee is charged which has been booked prior to the start of **your trip**, including a pre-booked tent or caravan pitch but not including residential properties belonging to friends or family.

#### travelling companion

A person **you** travel with, without whom **you** cannot make or continue **your trip**.

#### this policy

The HSBC Premier Worldwide Travel Insurance.

#### trip(s)

Journeys beginning and ending in the **UK** that last no more than 31 days that are either:

1. Holidays outside the **UK**; or
2. **Office-based business travel** outside the **UK**; or
3. Holidays within the **UK**, that include two or more consecutive nights stay in **pre-booked holiday accommodation**.

#### UK

England, Scotland, Wales, Northern Ireland, Channel Islands and Isle of Man.

#### UK resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **doctor** and who is liable to pay taxes in the **UK**. **You** must have been resident in the **UK** for at least 6 months before the HSBC Premier account was opened or the **trip** was booked (whichever is later).

#### valuables

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, photographic equipment, video cameras, e-readers, laptops and tablets, or any accessories which are designed to be used with these items.

## we, us our, insurer

Aviva Insurance Limited. Registered in Scotland, no. 2116. Registered office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

## winter sports equipment

Skis, snowboards, boots, helmets, bindings or poles.

## you, your(s), yourself, insured person

The **account holder**, his/her **partner** and their dependent children who at the start date of the **trip** are under 18 years of age (under 23 years of age if still in full-time education and living at **home** outside term time).

## Helpful and Important Information about this policy

This policy is included with your HSBC Premier Bank Account. Please read this booklet carefully, keep it in a safe place and take it with **you** when you travel. It gives **you** full details of what is covered, what is not covered and the limits, excesses and conditions of cover. It is the **account holder's** responsibility to ensure that all insured persons are aware of their responsibility and comply with all of the policy conditions. If **you** do not comply, we may refuse **your** claim or reduce **your** cover in the event of a claim.

In respect of each **trip** taken during the **period of insurance**, we will provide the cover set out in **this policy** document provided:

1. **you** are an **account holder**;
2. **you** are a **UK** resident;
3. the **trip** begins after the date the HSBC Premier bank account was opened;
4. **you** have booked **your** return journey before leaving the **UK**, or if **you** have an open ticket, **you** have confirmed **your** return date with the airline;

## Children

Dependent children who at the start date of the **trip** are under 18 years of age (under 23 years of age if still in full time education and living at **home** outside of term time) are only covered:

1. when travelling with the **account holder** or his/her **partner**; or
2. whilst travelling abroad on their own to stay with **close relatives** who permanently live abroad, for the duration of the **trip**.

## Automatic Cover

**This policy** automatically applies for each **trip**, this means you do not have to contact us every time you book a **trip**, unless **you** need to tell the Medical Risk Assessment Helpline about any change to a previously disclosed medical condition or the diagnosis of a new condition. Please also read 'Information and changes we need to know about' below/on page 13.

## Information and Changes we need to know about

**You** must take reasonable care to provide complete and accurate answers to the questions we ask **you**. For example when **you** open **your** HSBC Premier account, **you** must tell the Medical Risk Assessment Helpline about any pre-existing medical conditions relating to **you** and anyone upon whose health **your trip** depends (whether travelling or not). After **your** HSBC Premier account is opened, **you** must make sure that **you** tell the Medical Risk Assessment Helpline if there are any changes in health, including the health of others. Please see the Medical Declaration section for full details of what **you** need to declare.

**You** also need to tell HSBC if **you** move address – if this means that **you** are no longer a **UK resident** then all cover under **this policy** will end.

When **we** are notified of a change, **we** will tell **you** if it affects **this policy**, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms. If the information provided by **you** is not complete and accurate **we** may:

1. revise or amend the medical underwriting decision(s) for any declared pre-existing condition(s), which may result in the accepted condition being excluded; or
2. refuse to pay any claim; or
3. not pay any claim in full.

If **you** are in any doubt about Information or Changes **we** need to know about, please contact **us**.

## Amendments to your cover

**You** may be able to upgrade from the standard cover for an extended **trip** duration of up to 120 days. To check if this is possible please call the Upgrade Helpline number shown on page 3 before **you** travel for further information and a quotation.

## Automatic Extension of Cover

If **you** cannot get back home before **your** cover ends, **this policy** will remain in force as follows:

1. up to 14 days if any vehicle **you** are travelling in breaks down, or any vehicle, vessel, train or aircraft in which **you** are booked to travel as a ticket holding passenger is delayed or cancelled; or
2. for as long as medically necessary where **you** are claiming for emergency medical treatment under **this policy**.

## Automatic Termination of Cover

All cover under **this policy** will cease automatically if:

1. The **account holder**:
  - closes the HSBC Premier bank account;
  - reaches 70 years of age (on joint accounts cover continues for other eligible **account holders** and

other insured persons until all **account holders** reach 70 years of age);

- is no longer a **UK resident**;
- is believed to be or reasonably suspected by us to be acting fraudulently.

2. HSBC cancels the HSBC Premier account under one of the reasons set-out in the HSBC Premier account terms and conditions .

If an **insured person** is on a **trip** at the time an automatic termination event occurs, all cover will cease when the **trip** ends.

## Your Cancellation Rights

**This policy** will remain in force subject to the automatic termination of cover section above

**You** have a statutory 14 day period in which to cancel **this policy**. This period begins on the date **you** opened **your** HSBC Premier account or when **you** receive **your policy** document, whichever is later. To cancel **this policy** the HSBC Premier account must be closed. If it is not closed, **this policy** will remain in force until any of the automatic termination events shown above occurs, or **this policy** is cancelled in accordance with the rights shown in the General Conditions section of the policy wording.

To exercise **your** right to cancel, please contact HSBC or **your** HSBC Premier Relationship Manager.

## Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to **this policy** will be in English.

## Choice of Law

The law of England and Wales will apply to **this policy** unless:

1. **You** and the **insurer** agree otherwise; or
2. At the date of the contract **the account holder** is a resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man in which case (in the absence of agreement to the contrary) the law of that country will apply.

## General Exclusions and Conditions (These apply to the whole of your policy)

**This policy** does not cover the following:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
  - a. War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the

proportions of or amounting to an uprising, military or usurped power.

b. Any action taken in controlling, preventing, suppressing or in any way relating to (a) above.

2. Claims directly or indirectly caused by:

a. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or

b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or part of an assembly; or

c. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

3. Any claim for **your** death, injury or disability resulting from:

a. **Your** suicide or attempted suicide; or

b. **Your** misuse of alcohol or drugs or **your** consumption of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction) to an extent which causes immediate or long-term physical or mental impairment, including impairment to **your** judgement causing **you** to take action **you** would not normally have taken; or

c. Any exacerbation of an accepted medical condition caused by **your** misuse of alcohol or drugs.

4. Any claim where during the **trip**, **you** deliberately put **yourself** at risk of death, injury, illness or disability (unless your life is in danger or **you** were trying to save human life).

5. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to **you**.

6. Any loss that is not specifically described in the stated terms and conditions, eg **we** will not pay for loss of earning if **you** are unable to return to work due to illness or injury during **your trip**, or any payment which **you** would normally have made during your travels.

7. Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** opened **your** HSBC Premier account or booked **your trip** (whichever is later).

8. Any incident which happens after the **trip** duration limit has been reached.

9. Any claim for an incident which happens during a **trip** that results from:

a. **you** riding or being a passenger on a scooter, moped or motorcycle:

i. 125cc or under, unless **you** wear a crash helmet and, as a rider, **you** are fully licensed to use such a vehicle in the **UK**;

ii. Over 125cc, unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing. As a rider **you** must be fully licensed and insured to use this vehicle in the **UK**. There is no cover for **trips** taken outside of Europe.

**b. you** riding or being a passenger on a quad bike, all terrain vehicle or similar, whether on or off road;

**c. you** driving any motorised vehicle, unless you are fully licensed to drive such a vehicle in the **UK**;

**d. you** driving or being a passenger in any motorised vehicle unless **you** have complied with all laws applying to use of that vehicle in the country **you** are visiting, for example **you** must wear a seatbelt where this is required by law;

**e. your** involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work as shown in the Activity Based Holidays section;

**f.** business travel if **your** job is not wholly an office based role and **your trip** involves dealing with members of the public or any tasks other than clerical or administrative duties;

**g. you** taking part in an activity which is not listed in the Leisure Activities, Activity Based Holidays or Winter Sports Activities sections;

**h. you** taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another;

**i. you** climbing on to, on top of, or jumping from any balcony railing, ledge or wall, or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.

**10.** Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.

**11.** Any claim for:

**a.** management fees, maintenance costs or exchange fees, unused travel or accommodation arranged by using air miles, loyalty or points based schemes, timeshares or similar promotions;

**b.** costs where these are recoverable from **your** travel or accommodation provider;

**c.** costs **you** have paid on behalf of persons not insured under **this policy**;

**d.** administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.

**12.** Any claim because **you** do not feel like travelling, or **you** are not enjoying **your** trip.

**13.** Any claim caused by an event for which the dates had been publicly announced and / or reported by the media at the time of opening **your** HSBC Premier account or booking **your trip** (whichever is later), eg strike, airport closure or flight cancellation.

**14. You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).

## General Conditions

**1.** The **account holder** must have an HSBC Premier Bank Account.

**2. You** must have taken reasonable care to provide complete and accurate answers to the questions asked when **you** opened **your** HSBC Premier Bank Account and have told the **insurer** about **your** health and the health of anyone else **your** travel plans depend on.

Please note that if **you** fail to tell the **insurer** about any pre-existing medical conditions this could invalidate **this policy** and could mean that part or all of a claim may not be paid. It is therefore very important that **you** read the Medical Declaration in this booklet.

If the information provided by **you** is not complete and accurate, **we** may amend the medical underwriting decision(s) for any declared pre-existing condition(s) which may result in an accepted condition being excluded, or refuse to pay any claim, or not pay any claim in full.

If **you** fail to notify **us** of any changes to **your** health before a **trip** (as required in the Medical Declaration section of this booklet) this could result in a previously accepted medical condition being excluded.

### 3. Our right to cancel:

HSBC may cancel **this policy** on **our** behalf by sending at least 30 days written notice to **your** last known postal and/or email address setting out the reason for cancellation.

Valid reasons include, but are not limited to, the following:

**a.** where **we** reasonably suspect fraud;

**b.** where **you** fail to co-operate with **us** or provide **us** with information or documentation **we** reasonably require and this affects **our** ability to assess a claim or defend **our** interests. See the General Conditions 7, 8, and 10 below;

**c.** where **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask as required in the 'information and changes **we** need to know about' section in this policy booklet and General Condition 2;

**d.** where HSBC decide to offer **this policy** through an alternative provider as provided for in General Condition 16.

HSBC may also cancel **this policy** in accordance with the HSBC Premier Bank Account Terms and Conditions. Please refer to this document for further details.

#### 4. Claims fraud:

In order to prevent and detect fraud HSBC and the **insurer** may at any time share information about **you** with other organisations and public bodies including the police. **You** should show these notices to anyone who has an interest in **this policy**.

If **your** claim is in any way dishonest or exaggerated **we** will not pay any costs or benefits under **this policy** and **we** may cancel **this policy** immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also report **you** to the police and/or take legal action against **you**.

**5. You** must take all reasonable precautions to protect yourself and **your** property against any accident, injury, theft, loss or damage. **You** must take the same level of care as **you** would if **you** did not have **this policy**.

**6. If we** make a payment before cover is confirmed and **our** claims investigation reveals that no cover exists under the terms of **this policy**, **you** must pay **us** back any amount **we** have paid, which **you** are not covered for.

**7. You** must tell **us** as soon as possible after becoming aware of any circumstances which may lead to a claim under **this policy**. **You** must also tell **us** if **you** are aware of any legal proceedings, summons or prosecution. **You** must send **us** every communication relating to a claim as soon as reasonably possible.

**8. You**, or any person acting for **you**, must not negotiate, admit or reject any claim without **our** permission in writing.

**9. We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.

**10. You** or **your** legal representative must pay for any certificates, information and evidence, which **we** may need. When there is a claim for injury or illness, **we** may ask for, and will pay for, any **insured person** to be medically examined on **our** behalf.

**11. If**, at the time of an incident which results in a claim under **this policy**, there is any other insurance covering the same loss, damage, expense or liability, **we** are entitled to approach that insurer for a contribution towards the claim, and will only pay **our** share. This condition does not apply to the Accidental Death and Permanent Injury benefit or Medical Inconvenience benefit under the Emergency Medical and Associated Expenses section.

**12. We** are entitled to take over and carry out in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under **this policy** to anyone else.

**13. If you** make a medical claim **you** may be asked to provide consent to enable **us** to access **your** medical records. This will help the treating doctors, and **us**, to provide **you** with the most appropriate treatment and assess whether cover applies. If **you** do not agree to provide this **we** will not deal with **your** claim.

**14. Following** the expiry of **your** statutory cooling off period, **you** continue to have the right to cancel **this policy** at any time by contacting HSBC.

**15. We** can, at any time and after taking a fair and reasonable view, but no more than once in any 6 month period make changes to **this policy's** terms and conditions, to reflect changes in **our** expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses.

When doing so **we** will only consider one or more of the following:

- a. our** experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.
- b. information** reasonably available to **us** on the actual and expected claims experience of insurers of similar products.
- c. widely** available economic information such as inflation rates and exchange rates.

Additionally, **we** can, at any time and after taking a fair and reasonable view, make changes to **this policy's** terms and conditions:

- a. to** reflect changes (affecting **us** or **this policy**) in the law or regulation or the interpretation of law or regulation, or changes in taxation.
- b. to** reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which **we** intend to comply.
- c. in** order to make **this policy** clearer and fairer to **you** or to rectify any mistakes that may be discovered in due course.

Changes (together with the reasons for such changes) will be notified to **you** in writing at least 30 days in advance.

**16. HSBC** may cancel **this policy** on **our** behalf and may offer cover with another provider. If this happens HSBC will contact **you** by sending 30 days' notice to **your** last known postal and/or email address.

## Your health

**This policy** is not a general health or private medical insurance policy and will only cover **you** if **you** have a sudden and unexpected accident or illness.

### It does not cover:

1. non-emergency treatment; or
2. any treatment **you** knew **you** might need whilst on **your trip**; or
3. claims arising from any pre-existing medical condition unless declared to and accepted in writing by the Medical Risk Assessment Helpline.

It is very important that **you** read the Medical Declaration below, and provide complete and accurate information. The Medical Declaration applies on the date **you** opened **your** HSBC Premier Bank Account or when the trip was booked (whichever is later); it applies to all **insured persons** and anyone else upon whose good health **your trip** depends, even if they are not travelling with **you**.

## Medical Declaration

**1. You** must contact the Medical Risk Assessment Helpline if on the date **you** opened **your** HSBC Premier Bank Account or when booking a **trip** (whichever is later), **you**:

- a. have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months;
- b. have been referred for investigations or tests, or have had investigations and are awaiting results, for any medical condition or undiagnosed symptom;
- c. are on a waiting list for, or aware of the need for, in-patient treatment for any medical condition or undiagnosed symptom;
- d. have received a terminal prognosis;
- e. are travelling against the advice of **your doctor** or purposely travel without medical advice when it was reasonable to have consulted **your doctor**;
- f. know of any **close relative, close business colleague, travelling companion** or person **you** plan to stay with, (and upon whose good health the **trip** depends), who has a serious illness, injury or disease which could affect **your** decision to take or continue **your trip**.

**2.** If between booking a **trip** and the departure date, **you** are referred to a Consultant/Specialist or out-patient clinic for tests or investigations, attend A&E or are admitted to hospital, **this policy** will cover **you** for cancellation of **your trip**.

Please note however, that if **you** still wish to travel **you** must contact the Medical Risk Assessment Helpline immediately and they will advise **you** if **you** will be covered for any claims relating to this condition.

**3.** If between booking a **trip** and the departure date, anyone upon whose good health **your trip** depends, such as a **close relative** or a **travelling companion**, is referred to a Consultant/Specialist or out-patient clinic for tests or investigations, attends A&E or is admitted to hospital, **this policy** will cover **you** for cancellation of **your trip**.

Please note however, that if **you** still wish to travel **you** must contact the Medical Risk Assessment Helpline immediately and they will advise **you** if **you** will be covered for any claims relating to this condition.

**4.** If, after **you** have booked **your trip** but before paying any final balance due for **your trip**, **you**, or anyone upon whose good health **your trip** depends, is referred to a Consultant/Specialist or out-patient clinic for tests or investigations, attends A&E or is admitted to hospital **you** must call the Medical Risk Assessment Helpline immediately. **We** will advise **you** if **you** will be covered for claims related to this condition.

A medical endorsement letter will be issued by the Medical Risk Assessment Helpline confirming whether or not **this policy** has been extended to cover the medical condition(s) **you** have declared. **You** must comply with the special conditions noted on **your** medical endorsement letter. This means keeping **us** informed of any changes to the status and control of any medical conditions that **you** declare or if a new condition develops – changes could include increased levels of medications, admission to hospital or A&E or where **you** need further investigations or treatment. This could mean that an accepted condition may be excluded and any claim for this condition could be refused if **you** have not informed **us** about the change.

**All calls to the Medical Risk Assessment Helpline are treated in the strictest confidence.**

**European Health Insurance Card (EHIC)**  
(Residents of England, Scotland, Wales and Northern Ireland only)

If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **we** strongly advise that **you** take an EHIC with **you**. **You** can obtain information from the post office, or you can apply online at [www.nhs.uk](http://www.nhs.uk) and search for Healthcare abroad. The EHIC is free and should be completed and validated before **you** travel.

This will allow **you** to benefit from the reciprocal health arrangements which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

### Medicare

(Residents of England, Wales, Scotland and Northern Ireland only)

If **you** require medical treatment in Australia, **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then free of charge. Details of how to enrol and the free treatment available can be found at [www.humanservices.gov.au](http://www.humanservices.gov.au) by searching for Medicare forms.

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## On your trip

### Cancelling or coming home early

If **you** unavoidably have to cancel **your trip** or come **home** early, **we** will pay for the following:

- Non recoverable costs that each insured person has paid, or legally has to pay for their own unused personal travel or accommodation. This also includes the cost of pre-paid excursions and green fees; or
- Additional travel costs (if **you** cannot use **your** return ticket), and/or accommodation costs (of a similar standard **you** had booked for **your trip**) necessary to allow **you** to come **home** early.

The most **we** will pay for each insured person is:

- £7,500 for personal travel and accommodation costs
- £750 for excursions
- £250 for green fees

If **you** are unable to recover these costs from the provider.

If one of the following occurs:

1. **You** are injured, fall ill, are quarantined or die.
2. A **close relative, close business colleague**, or the person **you** were going to stay with is seriously injured, falls seriously ill or dies.
3. **Your home** is badly damaged by explosion, fire, landslide, flood or severe/adverse weather.
4. The police need to speak to **you** because **your home** or place of work has been burgled.

5. Severe/adverse weather prevents **you** from leaving **your home**, reaching **your point of international departure** or **your pre-booked holiday accommodation** in the **UK**.

6. Delay or cancellation of **your** pre-booked transport prevents **you** from leaving the **UK** on **your** outward journey, and the carrier or their handling agent is unable to provide suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on **your** ticket/itinerary.

7. **You** are a member of the Armed Forces, Police, Ambulance, Fire, Nursing Services or an employee of a Government Department and authorised leave is cancelled due to an unexpected posting or a major incident in the **UK**.

8. **You** are prevented from travelling within fourteen days of **your** scheduled departure date or have to come **home** early because:

- a. An avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders **your** accommodation uninhabitable or unreachable;
- b. **Your** accommodation is directly affected by a food poisoning outbreak, or the area in which **you** are staying is affected by pandemic or epidemic influenza;
- c. A Foreign and Commonwealth Office advisory notice is in place advising against all travel or all but essential travel to **your** destination or, the FCO are advising British citizens to leave the area in which **you** are staying.

**You** can also cancel **your trip** if one of the following occurs:

- a. **you** are made redundant;
- b. **you** are called for jury service or as a witness in a court of law during **your trip**.

**You** will also be covered if **your** travelling companion has to cancel the **trip** or come **home** early for one of the reasons listed above.

### Special conditions

- a. All claims resulting from illness, injury, quarantine or death must be supported by medical reports, or a death certificate (or both). Medical reports must be obtained at the time of the incident and indicate the necessity to cancel the **trip** or come **home** early.
- b. **You** must provide written confirmation from the carrier or their handling agent of the actual date and time of the planned departure and reason for the cancellation or delay, and that they were unable to offer suitable alternative travel arrangements within 24 hours of **your** scheduled departure.
- c. Where **you** have been prevented from reaching **your point of international departure** or **pre-booked holiday accommodation** in the **UK** due to severe/adverse weather, **you** must provide evidence that travel was not possible, such as local police, press or travel reports.

**d.** If **you** leave is cancelled, or **you** are made redundant **you** must provide written confirmation from **your** employer.

**e.** If **you** are called as a witness or for jury service **you** must provide written confirmation.

If **you** have to come **home** early:

**a.** If **you** need to come **home** early and intend to make a claim **you** must phone the Emergency Medical Assistance Helpline immediately.

**b.** All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from the travel and/or accommodation provider.

**c.** **You** must provide written confirmation from the accommodation provider and /or local or national authorities that the accommodation was uninhabitable and the reason for this, and that they were unable to offer suitable alternative accommodation of a similar standard.

**d.** If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to come **home** early, **your** unused travel ticket will then belong to **us**.

### Excess

**We** will not pay the first £50 for each **insured persons** claim. However, if two or more **insured persons** claim under this section the maximum **excess** will be £100.

In the event of a claim for loss of deposit only, **we** will not pay the first £20 of each **insured persons** claim.

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## What is not covered

**a.** Anything mentioned in the General Exclusions section.

**b.** Any claim for a medical condition or undiagnosed symptom suffered by **you** or any **travelling companion, close relative, close business colleague** or the person **you** were going to stay with, which has not been disclosed to and accepted by **us** as required by the Medical Declaration on page 17.

**c.** Any claim for a medical condition or undiagnosed symptom **you** were planning to get medical treatment for during **your trip**.

**d.** Any claim for a medical condition or undiagnosed symptom if any **insured person** has travelled against the advice of their **doctor** or purposely travelled without medical advice when it was reasonable to have consulted their **doctor**.

**e.** Any claim where **you** knew at the time of opening **your** HSBC Premier Bank Account or booking **your trip** (whichever is later) that **you** or **your travelling companion** may be unable to travel or may need to come **home** early.

If **you** have to cancel **your trip**:

**a.** Any claim due to severe/adverse weather where **you** have not allowed sufficient time to reach **your point of international departure** taking into account the weather forecast for **your** journey.

**b.** Any claim where the carrier or handling agent has offered suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket / itinerary.

**c.** Any claim for dismissal, misconduct, resignation or voluntary redundancy.

**d.** Any claim for redundancy if **you** or **your travelling companion** knew of the redundancy at the time of opening **your** HSBC Premier Bank Account or booking **your trip** (whichever is later) or where **you** cannot provide written evidence that the reason **you** or **your travelling companion** left the job was due to redundancy.

If **you** have to come **home** early

**a.** Any claim for coming **home** early which was not authorised by our Emergency Medical Assistance provider.

**b.** Any claim for coming **home** early due to Foreign and Commonwealth Office advice where this advice was already in place prior to **your** departure from the **UK**.

**c.** Any claim for coming **home** early after **you** have chosen to move to alternative accommodation.

**d.** Any claim where **you** knew, prior to departure, that **you** may need to come **home** early.

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## Travel Disruption

### Travel delay after check-in

If **your** pre-booked transport is delayed after **you** have checked-in **we** will pay £50 for every full 12 hour period **you** are delayed. If **your** transport on **your** outward journey from the **UK** is delayed for more than 24 hours, **you** can cancel **your trip**, please see page 17.

For each **insured person** the most **we** will pay is £250.

**Missed departures** – This benefit does not apply to **trips** taken within the **UK**.

If **you** miss your pre-booked transport due to;

**a.** delay or cancellation of scheduled public transport services or a connecting flight; or

**b.** accidental damage to, or breakdown of the vehicle in which **you** are travelling; or

**c.** an unexpected delay caused by severe/adverse weather or a road traffic incident ahead of **you**  
**we** will pay for additional travel and accommodation costs **you** incur to reach **your** destination abroad or **home** on **your** return journey.

For each **insured person**, the most **we** will pay is £1,000.

**Enforced stay abroad** – This benefit does not apply to trips taken within the **UK**

If **you** are unable to travel **home** on **your** scheduled return date due to:

- a. airspace, airport or port closure; or
- b. **your** flight being cancelled as a direct result of volcanic ash in the atmosphere

**we** will pay **you** either:

1. £100 for each full 24 hour period **you** are unable to travel **home**, or
2. up to £1,500 for travel and accommodation costs if, after 24 hours, **you** unavoidably have to make alternative arrangements to travel **home**.

If **your** own prescription medication has run out as a direct result of your enforced stay abroad, **we** will also pay for emergency medical supplies to prevent a deterioration of an existing medical condition.

For each **insured person** the most **we** will pay is £1,500.

### Special conditions

- a. **You** can only claim for one benefit per incident under this section.
- b. Any costs incurred may have to be paid by **you** and submitted as a claim.
- c. **We** will only pay for additional transport or accommodation costs if **your** carrier or their handling agents have not been able to offer **you** suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs **you** have incurred.

#### Travel delay after check in:

- a. If **your** pre-booked transport is delayed **you** must have checked in at the specified time.

#### Missed departures:

- a. If **you** miss **your** pre-booked transport **you** must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
- b. **You** must get a report from the repairer or breakdown assistance provider if **you** are claiming because the vehicle **you** were travelling in had an accident or broke down.
- c. Where **you** have been delayed by an accident or breakdown ahead of **you**, **you** must provide evidence of the incident, such as local police, press or traffic reports.

#### Enforced stay abroad:

- a. If **you** are unable to return **home** we will work out the length of **your** delay from the time and date of **your** scheduled departure as shown on **your** ticket/itinerary.

- b. **You** must provide written confirmation from the carrier or their handling agents of the actual date and time of **your** return to the **UK** and the reason for the delay.

- c. Any claim for travel or accommodation expenses if **you** are travelling on an open ended ticket and have not confirmed a return date with the airline.

#### Excess

**We** will not pay the first £50 for each **insured person** if the **trip** is cancelled following a 24 hour delay.

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### What is not covered

- a. Anything mentioned in the General Exclusions section.
- b. Any claim where **you** have not done all **you** can to get to **your** departure point, or where **you** have not allowed sufficient time to make the travel connections shown on **your** ticket/itinerary, for example transfers between terminals, airports, ports or stations.
- c. Any claim where the carrier or their handling agents have offered reasonable alternative transport.
- d. Any claim for costs where **you** have received a refund from the carrier or handling agent.

#### Missed departures:

- a. Any claim for a missed connection for a **trip** which was not pre-booked before **you** left the **UK**.
- b. Any claim for **trips** solely within the **UK**.

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## Emergency Medical and Associated Expenses

If **you** are injured, fall ill, are quarantined or die during **your trip**, we will cover **you** up to the limits shown below, for:

### Emergency medical treatment

- a. Emergency medical treatment outside **your home territory** (including rescue services to take **you** to hospital).
- b. Emergency dental treatment required for immediate pain relief only outside of **your home territory**.

### Associated Expenses

- a. extra charges for half board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date **you** were going to return **home** or travel to **your** next destination;
- b. for the cost of burying or cremating **you** in the country where **you** die;
- c. for the cost of returning **your** body or ashes to **your home**;

**d.** the cost of getting **you** home or to a **UK** hospital, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your** **trip** and **you** cannot use **your** return ticket.

If **our** Medical Emergency Assistance provider and the treating **doctor** agree that it is necessary, **we** will also pay travel and accommodation costs under a and d above, for one relative or friend who has to stay with **you** or travel to be with **you**.

for each **insured person** **we** will pay up to:

- £10,000,000 Emergency treatment and associated expenses outside of **your home territory**.
- £350 Emergency dental treatment outside of **your home territory**.
- £10,000 for the cost of **your** burial or cremation if **you** die outside of **your home territory**, and/or returning **your** body or ashes to **your home**.
- £10,000 Associated expenses for claims in **your home territory**.

## Medical inconvenience

If **you** are claiming for emergency medical expenses outside of **your home territory**, and these are covered under this section, **we** will also pay you £50 for each consecutive 24 hours **your** **trip** is disrupted if **you** are:

- in hospital receiving in-patient treatment; or
- confined to **your** accommodation on the advice of the treating **doctor**.

For each **insured person** **we** will pay up to £1,000 for medical inconvenience outside of **your home territory**.

## Holiday Disruption

If **you** are claiming for emergency medical expenses and receiving treatment as an in-patient for more than 24 hours **we** will pay **your** own non-recoverable unused personal travel and accommodation costs (including pre-paid excursions and green fees).

The most **we** will pay for each **insured person** is:

- £7,500 for personal travel and accommodation costs
- £750 for excursions
- £250 for green fees

if **you** are unable to recover these costs from the provider.

## Special conditions

**You** must phone the Medical Emergency Assistance helpline before **you** make any arrangements if an injury or illness means that **you**:

- a.** need to seek emergency medical advice; or
- b.** are told by the treating **doctor** that **you** need to visit them for repeat treatments; or

**c.** are going to require tests or investigations as an out-patient; or

**d.** are told that **you** need to go into hospital as an in-patient.

An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that where necessary:

- a.** hospitals are contacted; and/or
- b.** medical fees are guaranteed; and/or
- c.** medical advisors are consulted

If **you** cannot call before **you** are admitted as an in-patient because the condition is serious, **you** must contact the Medical Emergency Assistance Helpline as soon as possible after **you** go into hospital.

If **you** are injured or fall ill during **your** **trip**, our Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return **home** at any time. They will only do this if they and the treating **doctor** think that it is safe for **you** to be moved or returned **home**.

## Excess

**We** will not pay the first £50 for each **insured persons** claim for Emergency Treatment and Associated Expenses. There is no **excess** for the Medical Inconvenience or Holiday Disruption benefits.

---

## What is not covered

**a.** Anything mentioned in the General Exclusions section.

**b.** Any claim for a medical condition or undiagnosed symptom if any **insured person** has travelled against the advice of a **doctor** or purposely travels without medical advice when it was reasonable for them to have consulted a **doctor**.

**c.** Any claim for a medical condition or undiagnosed symptom which has not been disclosed to and accepted by **us** as required by the Medical Declaration on page 17.

**d.** Any claim for a medical condition or undiagnosed symptom which **you** were planning to get medical treatment for during **your** **trip**.

**e.** Any claim for:

- treatment received in **your home territory**;
- the cost of in-patient hospital treatment, out-patient treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand;
- the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury **you** originally went to hospital for;
- any form of treatment that **your** treating **doctor** and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**;

- cosmetic surgery, unless considered necessary as a medical emergency and agreed with **our** Medical Emergency Assistance provider;
- medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away;
- any extra costs because **you** have requested a single or private room;
- treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
- any treatment after **you** have returned **home**, or are repatriated to a **UK** hospital.

f. Costs incurred following **your** decision not to move hospital or return to **your home territory** after the date when it was deemed safe for **you** to do so by **our** Medical Emergency Assistance provider and **your** treating **doctor**.

g. Any claim for medical inconvenience benefit:

- where the period in hospital or confinement to **your** accommodation is less than 24 consecutive hours;
- for any **insured person** not being treated as an in-patient or confined to accommodation on medical advice;
- where there is no valid claim for emergency medical treatment;
- where the purpose of the **trip** was **office-based business travel**.

h. Any claim for Medical Inconvenience or Holiday Disruption where there is no valid claim for emergency medical treatment.

i. Any claim for Holiday Disruption benefit where **you** are confined to accommodation or unable to undertake any planned activities.

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## Accidental death or permanent disability

We will cover **you** if **you** suffer a serious accidental bodily injury during **your trip** which requires immediate and urgent medical attention and leads solely, directly and independently of any other cause to:

- your** death; or
- loss of **your** hand or foot at or above the wrist or ankle; or
- total and permanent loss of use of an entire arm, hand, leg or foot; or
- loss of sight to the extent where **you** are eligible to be registered as severely sight impaired (blind); or
- your** disablement for 2 years from the date **you** sustained the injury, which means that **you** are entirely prevented from following any occupation suited to your education, experience and capability.

For each **insured person** we will pay up to £50,000 other than the death benefit for **insured persons** under 16 years of age where the maximum **we** will pay is £1,000.

## Special conditions

- the death or disability must happen within one year of the accident.
- only one benefit will be paid under this section, regardless of the number of injuries sustained.
- any benefit will be paid to **you** or **your** legal representative. If **you** die, the benefit will be paid into **your** estate.

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## What is not covered

- Anything mentioned in the General Exclusions section.
- Any claim resulting from:
  - sickness, disease, nervous shock or naturally occurring condition or degenerative process;
  - **you** taking part in any leisure activity or winter sports activity where accidental death or permanent disability is specifically excluded in the Leisure Activities or Winter Sports sections.

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## Legal Expenses and Advice

Legal expenses is underwritten by Aviva Insurance Limited. Claims handling is undertaken by Arc Legal Assistance Limited or such other company as **we** notify **you** of from time to time.

## Legal Expenses cover

If, during the **trip**, an incident causes the death or injury of an **insured person** which was not the **insured person's** fault **we** will provide a lawyer and up to £50,000 for legal costs to pursue a claim.

**Our** lawyer will assess the evidence and proceed on **your** behalf if it is more likely than not that **you** will recover damages.

If, in the lawyers opinion:

- the prospects of success are no longer in **your** favour; or
- the non-recoverable costs are likely to exceed the potential compensation **we** will not pay further costs toward your legal claim.

## Personal Legal Advice

**We** will give **you** confidential advice over the phone on any personal legal problem that may lead to a claim under this section.

**We** will tell **you** what **your** legal rights are, what course of action is available to **you** and whether these can be best implemented by **you** or whether **you** need to consult with a lawyer.

## Special conditions

Contingency fees:

For claims made in some countries **you** may have to enter into a contingency fee arrangement with the lawyer representing **you**. This means that the lawyer will receive an agreed percentage of any compensation which they receive for **you**.

**We** will not pay any costs incurred by the lawyer relating to such an arrangement.

Choice of Lawyer:

**a.** if court proceedings are issued within the **UK** or there is a conflict of interest, **you** can choose **your** own lawyer;

**b.** for proceedings outside the **UK** **we** will choose the lawyer;

**c.** **we** will appoint that lawyer subject to acceptance of **our** standard terms of appointment which are available upon request;

**d.** subject to the other terms and conditions of **this policy** **we** will pay legal costs up to £50,000.

**Our rights and your obligations:**

**a.** on request, **your** lawyer must provide **us** with information or opinion about **your** claim;

**b.** **you** must co-operate fully with **us** and the lawyer;

**c.** **you** must notify **us** immediately if anyone offers to settle a claim. If **you** don't accept an offer which the lawyer advises is reasonable **we** may refuse to pay any further costs;

**d.** if successful, **you** must instruct **your** lawyer to attempt recovery of all costs relating to **your** case.

This cover will end if **you**:

**a.** settle or withdraw **your** claim without **our** agreement;

**b.** do not give instructions when requested by the lawyer;

**c.** dismiss a lawyer without **our** consent. **We** will not withhold consent without good reason.

If, due to the above, **we** incur costs that wouldn't otherwise have been incurred, **we** reserve the right to recover these from **you**.

**You** cannot transfer **your** rights under **this policy**.

A person, partnership (whether limited or not) or company who is not insured under **this policy** has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

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## What is not covered

**a.** Anything mentioned in the General Exclusions section.

**b.** Any claim which does not result from a specific incident.

**c.** An application for judicial review.

**d.** Claims made by anyone other than **you** enforcing their rights under this cover.

## Personal Liability

**We** will cover:

Any money that **you** legally have to pay that relates to an accident during **your trip** which causes:

**a.** death or physical injury to any person;

**b.** loss or damage to property;

**c.** loss or damage to temporary holiday accommodation which is not owned by **you**.

**We** will also pay legal costs and expenses incurred by **you** in relation to the accident. **You** must obtain **our** consent in writing before incurring any cost or expense.

For each **insured person** **we** will pay up to £2,000,000.

### Excess

A £50 **excess** applies to all claims arising from damage caused by **you** to **your** temporary holiday accommodation.

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## What is not covered

**1.** Anything mentioned in the General Exclusions section.

**2.** Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.

**3.** Liability arising from:

**a.** death or injury of members of **your** household or people who work for **you**;

**b.** loss or damage to property which belongs to **you** or is under:

**i.** **your** control;

**ii.** the control of a member of **your** household;

**iii.** the control of people who work for **you**.

**c.** **your** job;

**d.** **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation;

**e.** **you** owning or using:

**i.** animals (except domestic animals);

**ii.** firearms (except sporting guns used for clay-pigeon or small-bore shooting);

**iii.** motorised vehicles;

**iv.** vessels (other than manually propelled watercraft);

**v.** aircraft of any description, including unpowered flight.

**f.** **You** taking part in any leisure activity, activity based holiday or winter sports activity where Personal Liability is specifically excluded in the Leisure Activity, Activity Based Holidays or Winter Sports Activity sections.

# Your Possessions

## Delayed Baggage

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours **we** will pay for the replacement of essential items.

For each **insured person**, **we** will pay up to £250.

## Baggage and Personal Money

**We** will cover **you** for loss, theft or accidental damage to **your**:

- a. Baggage, including **valuables**; and/or
- b. **Personal money**; and/or
- c. Golf equipment.

For each **insured person**, **we** will pay up to:

- £2,500 in total for baggage (less any amount already claimed under the Delayed baggage section)
- £650 for any individual item
- £750 for **personal money** (a maximum limit of £100 for cash applies to **insured persons** under the age of 16)
- £1,500 for golf equipment.

At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for baggage, **valuables** and golf equipment based on their value at the time of loss. **We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged items.

### Golf Equipment:

- a. Deliberate or malicious damage caused by the **insured person**.
- b. Loss or damage to **winter sports equipment** caused by the **insured person's** carelessness or neglect.
- c. Losses from motor vehicles.
- d. Golf equipment that is damaged while it is being used.

## Golf equipment hire

If **your** golf equipment is damaged, lost or stolen and **you** are unable to use it **we** will pay up to £300 to hire replacement golf equipment.

For each **insured person**, **we** will pay £50 per day, up to a maximum benefit of £300

## Emergency Travel Documents

If **your** passport or visa is lost stolen or accidentally damaged whilst **you** are outside the **UK**, **we** will pay for:

- a. The cost of an Emergency Travel Document; and/or

b. Travel, accommodation and communication expenses

if the loss prevents **you** from leaving the country **you** are in or continuing the **trip**.

If **you** are unable to use **your** return ticket to the **UK** **we** will also pay towards the cost of additional travel expenses (of a similar standard **you** had booked for **your trip**) to allow **you** to return **home**.

For each **insured person**, the most **we** will pay is £750.

Contact the Travel Assistant Helpline for advice on how to replace lost or stolen **personal money**, or how to obtain an Emergency Travel Document.

## Special conditions

a. If **your** baggage is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and request written confirmation.

b. If **your** baggage is lost or damaged by an airline, **you** must:

- get a 'Property Irregularity Report';
- give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should keep a copy);
- keep all travel tickets and tags if **you** claim under **this policy**.

c. **You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).

d. It may affect **your** claim if **you** cannot prove the value of, and that **you** were responsible for the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of the purchase, proof of withdrawal or a currency exchange receipt. If **you** are claiming for damage **we** may ask **you** to send **us** the broken item.

Delayed baggage:

a. If **your** baggage is temporarily lost in transit **you** must get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

### Excess

**We** will not pay the first £50 for each **insured persons** claim for baggage or **personal money**. There is no **excess** for the Emergency Travel Document benefit.

## What is not covered

- a. Anything mentioned in the General Exclusions section.
- b. Loss, accidental damage or theft of **personal money** or **valuables** not carried in **your** hand baggage and fully accessible to **you** while **you** are travelling.

c. Loss or theft of **personal money**, baggage, **valuables** or golf equipment which **you** have deliberately left somewhere that is not in **your** full view and with no one known to **you** looking after them.

d. Theft of **personal money**, baggage, **valuables** or golf equipment from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.

e. Theft of **personal money**, baggage, **valuables** or golf equipment from an unattended motor vehicle unless they have been placed out of view.

f. Any **personal money**, baggage, **valuables** or golf equipment delayed, detained or confiscated by customs or other officials.

g. Wear and tear, loss of value or damage caused by moths and/or vermin, or any process of cleaning, repairing or restoring.

h. Loss, accidental damage or theft of bonds, securities or documents of any kind (other than those listed under **personal money**).

Baggage and **personal money**:

a. Pedal cycles, contact lenses, and hearing aids, medical and dental fittings or antiques, furs or telescopes.

b. Scuba diving, fishing or **winter sports equipment**.

c. Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.

d. Loss, accidental damage or theft of items used in connection with **your** job, which are not owned by **you**.

e. Shortages due to a mistake or loss due to a change in exchange rates.

f. Loss or theft of travellers' cheques where the issuer provides replacements or where **you** have not complied with the issuer's instructions.

Emergency travel documents:

a. Any claim for travel and accommodation expenses of any other **insured person** who could travel without **you** but decides to stay with **you**.

## What is not covered

a. Anything mentioned in the General Exclusions section.

b. Any claim where **you** do not provide written confirmation of the hijack from the airline or carrier.

c. Any claim where **you** do not report the mugging to the police as soon as reasonably possible.

## Catastrophe cover

**This section only operates if you have booked your accommodation independently and directly with the accommodation provider.**

**We** will pay for additional accommodation and transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** independently booked and prepaid accommodation due to one of the following events occurring during **your trip**:

a. avalanche;

b. earthquake;

c. explosion;

d. fire;

e. flood;

f. landslide;

g. severe/adverse weather.

For each **insured person**, **we** will pay up to £750.

## Special conditions

a. Extra accommodation costs must be for a similar standard of accommodation to that which **you** were originally staying. If the new accommodation is of a higher standard then **we** will pay up to the cost of the original accommodation, less any refunds that **you** obtain.

b. **We** will only pay **your** accommodation costs if **you** provide written confirmation from the provider of the accommodation and/or the local or national authorities that **you** were forced to leave **your** independently booked and prepaid accommodation and the reason for this.

c. **You** must be able to provide receipts for any extra accommodation or travel costs incurred if **you** are forced to move from **your** independently booked and prepaid accommodation.

d. If **you** decide to return **home** early, please see the special conditions on page 18.

## What is not covered

a. Anything mentioned in the General Exclusions section.

b. Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.

c. Any claim where the catastrophe, as described above, had already occurred when **you** opened

## Hijack and Mugging

**We** will pay £50 for each full 24 hours, if:

a. **you** are prevented from reaching **your** destination as a result of the transport on which **you** are travelling being hijacked; or

b. **you** are hospitalised and receiving in-patient treatment following a mugging.

For each **insured person**, the most **we** will pay is £1,000.

your HSBC Premier Bank Account or the **trip** was booked (whichever is later).

**d.** Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for **you** to leave **your** prepaid accommodation.

## Pet Care

In the event that **your** cat or dog suffers an injury whilst being cared for by a friend, relative, professional pet sitter, kennel or cattery in the **UK** whilst **you** are on **your trip** and the injury requires in-patient veterinary treatment, **we** will pay £25 for each full 24 hour period up to a maximum of £250.

### What is not covered

- a.** Anything mentioned in the General Exclusions section.
- b.** Any claim if **you** do not have written confirmation from the vet giving details of the injury and the number of days that **your** cat or dog has been an in-patient.

## Winter Sports

Cover under this section only applies for a total of 31 days in any calendar year.

### Winter sports equipment

**We** will cover **you** for loss, theft or accidental damage to **winter sports equipment** which is owned or hired by **you**.

If **you** have a valid claim under this section **we** will also pay for **you** to hire replacement equipment for the duration of **your trip**.

**We** will also cover the cost of a replacement lift pass if it is lost or stolen.

For each **insured person**, **we** will pay up to:

£500 for **winter sports equipment**

£250 for replacement equipment hire

£250 for a replacement lift pass

At our option, **we** will settle any claim by payment or replacement. **We** will pay claims for **winter sports equipment** based on their value at the time of loss.

**We** will not pay the cost of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged items.

### Delay due to Avalanche

**We** will pay for the cost of extra travel and accommodation if an avalanche delays **your** arrival at, or departure from the booked resort.

For each **insured person**, **we** will pay up to £200.

### Piste Closure

This cover does not apply to cross-country skiing.

**We** will pay **you** a daily benefit if all pistes at **your** booked resort are closed due to lack of snow, excessive snow or high winds.

For each **insured person** **we** will pay a daily benefit of £30 up to a maximum of £300.

### Medical Inconvenience

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay a daily benefit for each day **you** are prevented from doing so.

**We** will also pay a benefit for the proportionate cost of **your** non-refundable ski pack (ski lessons from a ski school, ski hire and lift pass).

For each **insured person**, the most **we** will pay is: £50 for each day **you** are unable to ski or board, up to a maximum of £200

£500 for your ski pack.

### Excess

**We** will not pay the first £50 for any claim for **winter sports equipment**.

### Special conditions

Winter sports equipment:

- a.** If **your winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and request written confirmation.
- b.** If **your winter sports equipment** is lost or damaged by an airline, **you** must:
  - get a 'Property Irregularity Report';
  - give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should keep a copy);
  - keep all travel tickets and tags if **you** claim under **this policy**.
- c.** **You** must report any loss or theft to the police as soon as reasonably possible following discovery, and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the loss or theft, such as a letter from **your** transport company, hotel, or resort management).

Piste closure:

**You** must provide evidence from **your** tour operator or resort management that all pistes were closed, and how long they were closed for.

### What is not covered

- a.** Anything mentioned in the General Exclusions section.
- b.** Any claim where the maximum limit of 31 days for winter sports has been exceeded.

Winter sports equipment:

- a.** Deliberate or malicious damage caused by the **insured person**.
- b.** Loss or damage to **winter sports equipment** caused by the **insured person's** carelessness or neglect.

c. Theft from motor vehicles.

d. **Winter sports equipment** which is damaged while being used.

e. Wear and tear, loss of value and damaged caused by moths or vermin, or any process of cleaning, repairing or restoring.

Medical inconvenience:

a. Any claim for medical inconvenience:

- if the **insured person** has travelled against the advice of their **doctor**, or purposely travel without medical advice when it was reasonable for them to have done so.
- caused by a medical condition or undiagnosed symptom which has not been disclosed to and accepted by **us**. Please refer to the Medical Declaration for details of when **you** need to tell **us** about medical conditions.

## Your Activities

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### What is not covered

1. There is no cover at all for any injury or death if, during **your trip**, **you** take part in any leisure activity, activity based holiday or winter sports activity:
  - a. that is not shown below;
  - b. either as a professional or where **you** receive any financial reward or gain;
  - c. for the purpose of practising for or taking part in:
    - i. any speed or time trial or race of any kind;
    - ii. any organised team competition or tournament.
  - d. if **you** suffer from a medical condition which would normally prohibit **you** from participating in that activity;
  - e. where **you** have failed to follow all safety guidelines and use the necessary safety equipment.
2. if **you** have to cancel **your trip** or come **home** early, there is no cover for:
  - a. any course or tuition fees, project costs or sponsorship fees or similar (other than **your** pre-paid ski pack);
  - b. cancellation of a pre-paid leisure activity or any activity based holiday by the organiser of that activity.
3. There is no cover where the main purpose of **your trip** is to take part in a leisure activity, unless it is shown as an activity based holiday on page 31.
4. There is no cover for any sports equipment which is damaged whilst being used.

## Leisure Activities

You are covered for taking part in the following leisure activities on an incidental basis subject to the limitations shown.

Leisure Activity	Limitations (applicable where shown)			
	No cover for Accidental Death or Permanent Disability	No cover for Personal Liability	Must be organised through a licensed operator	Other
Abseiling				Must be under supervision of a qualified instructor
Aerobics				
Archery				Must be under supervision of a qualified instructor
Artificial Wall Climbing				
Badminton				
Banana boating or Ringos		X		
Baseball				
Basketball				
Body boarding		X		
Bowls or Petanque				
Bridge climbing				Must be accompanied by a qualified guide
Bungee jumping				Must be under supervision of a qualified instructor
Camel or Elephant rides				
Canoeing				Maximum grade/class 3 (up to intermediate white water only)
Canopy or Treetop walking	X	X		
Cave or River Tubing				Must be accompanied by a qualified guide
Clay-pigeon or small bore shooting			X	
Coasteering				Must be accompanied by a qualified guide
Cricket				
Croquet				
Curling				
Cycling				
Dinghy sailing		X		No racing and within a 5 mile limit of the coastline or on inland waters
Dodgeball				
Fell walking or running				
Fencing				
Fishing				
Football				

Leisure Activity	Limitations (applicable where shown)			
	No cover for Accidental Death or Permanent Disability	No cover for Personal Liability	Must be organised through a licensed operator	Other
Geocaching				Maximum 3,000 metres altitude
Gliding	X	X	X	Passenger only
Go karting		X		
Golf				
Handball				
Hiking, hill walking, rambling and trekking				Maximum 3,000 metres altitude
Horse riding or hacking				No hunting, jumping or polo
Hot air ballooning			X	Passenger only
Ice skating				No hockey or speed skating
Jet boating			X	Passenger only
Jet skiing		X	X	
Jogging or running				No marathons or competitive running
Kayaking				Maximum grade/class 3 (up to intermediate white water only)
Microlighting	X	X	X	Passenger only
Motorcycling up to 125cc		X		See General Exclusion point 9b on page 15
Mountain biking				Green or blue (easy or moderate) trails only (or the equivalent international grade used in the country <b>you</b> are in) No free-riding, four-cross, dirt jumping or trials
Netball				
Paintball				
Parascending			X	Over water only
Pony trekking				
Racquetball				
Rafting – white and black water			X	Maximum grade/class 3 (up to intermediate water only)
Roller blading or skating				
Rounders				
Rowing				Inland waters only
Safari				Supervised walking and vehicle only. No horse riding safaris
Sail boarding		X		
Sand boarding/skiing		X		

Leisure Activity	Limitations (applicable where shown)			
	No cover for Accidental Death or Permanent Disability	No cover for Personal Liability	Must be organised through a licensed operator	Other
Scuba diving to a depth of 30 metres	X	X	X	Maximum of 5 dives per <b>trip</b> Must be accompanied by a qualified scuba diving instructor or dive master at all times No professional, commercial or technical diving including, but not limited to, tutor diving, ice diving, free diving, wreck, cave or cavern diving or solo diving No air travel within 24 hours of completing a dive
Sea kayaking				Must be accompanied by a qualified guide
Segway	X	X		
Shark cage diving			X	
Sightseeing flights or helicopter rides			X	Passenger only
Skateboarding				
Snorkelling				
Softball				
Squash				
Surfing or flowriding		X		
Swimming				
Swimming with Dolphins			X	
Table Tennis				
Tandem sky diving	X	X	X	
Ten pin bowling				
Tennis				
Trampolining				
Tug of war				
Volleyball				
Wake boarding		X		
Water polo				
Water skiing		X		
Wind surfing		X		
Yachting		X		No racing and within a 12 mile limit of the coastline or inland waters. No cover if using <b>your</b> own vessel.
Yoga				
Zip lining			X	
Zorbing or Sphering			X	

## Activity Based Holidays

You are covered for the following activity based holidays, subject to any limitation shown below.

**Important Note:** See "Your Activities, What is not covered" on page 27

Activity based holiday	Limitations (applicable where shown)		
	No cover under Personal Liability section	Must be organised through a licensed operator/tour operator	Other
Charity or Conservation Work	X		Voluntary work only On behalf of and organised through a registered charity or conservation organisation The <b>trip</b> is no longer than 31 days Manual work involving hand tools only No work at heights above 3 metres
Cycle Touring			
Fishing			
Flotilla Sailing	X	X	Under supervision of a qualified lead skipper and no racing. No cover if using <b>your</b> own vessel.
Golf			
Hiking and Trekking		X	Accompanied by qualified guides No cover at all for treks that include an ascent to over 5,000 metres
Narrow boat/Canal cruising	X		Inland waters only
Safari			Supervised walking and vehicle only
Tennis			
Yoga			

## Winter Sports Activities

You are covered for the following winter sports activities for a maximum of 31 days in any calendar year, subject to any limitation shown below

**Important Note:** See "Your Activities, What is not covered" on page 27

Winter Sports Activity	Limitations (applicable where shown)
Cross Country Skiing	On recognised paths only
Dog sledding	
Dry slope skiing	
Glacier Walking	Accompanied by a qualified guide at all times
Indoor skiing or snowboarding	
Off-piste skiing or snowboarding	Accompanied by a qualified guide at all times and only in areas that the resort management consider to be safe
Skiing/snowboarding	Recognised pistes only
Sledging	
Sleigh rides	
Snow mobiling	No cover under the Personal Liability section. On recognised paths only
Snow shoeing	

# Complaints Procedure

## Our Promise of Service

**Our** goal is to give excellent service to all **our** customers but **we** recognise that things go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

## What will happen if you complain?

- **We** will acknowledge **your** complaint promptly
- **We** aim to resolve all complaints as quickly as possible

Most of **our** customers' concerns can be resolved quickly, but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

## What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** claim **we** would encourage **you**, in the first instance to seek resolution by contacting:

- The Travel Claims Helpline number shown at the front of this booklet; or
- The HSBC Claims Department, Aviva Insurance Limited, PO Box 432, Chichester PO19 1QA.

If **your** complaint is regarding anything else please contact:

- The Customer Services Helpline number shown at the front of this booklet.

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to:

- The Financial Ombudsman Service at The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Telephone: 0800 023 4567 (free from landlines and mobiles)
- Simply log into their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

Residents of the Channel Islands and the Isle of Man – Please note that sales of HSBC's General Insurance products in the Channel Islands and the Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Prudential Regulation Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply. For further details please contact **your** local branch.

# Compensation

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or write to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, Botolph Street, London, EC3A 7QU.

## Further information about your policy

HSBC Bank plc may from time to time use a different insurer(s) to provide **you** with this product. A change of insurer(s) may take place at any time.

HSBC Bank plc will notify **you** prior to any change of insurer(s) and advise **you** of any change in the policy terms. **You** will have the opportunity to terminate **your** HSBC Premier account both before and after such a change becomes effective.





## Customers with disabilities

**If you'd like this in another format such as large print, Braille or audio, please contact us.** A textphone service is also available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on 03457 125 563 (+44 207 088 2077 from overseas).

**hsbc.co.uk**

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