

HSBC Gold MasterCard Travel Insurance Policy document

Please read this policy and
keep it for reference

Effective from 1 August 2016

Policy number: PTXMOH80000

Important Information regarding your eligibility for this Travel Insurance

All insured persons must have been resident in the UK, Channel Islands or Isle of Man for at least six months before the journey was booked.

This insurance is only active if the HSBC Gold MasterCard account holder is a resident of the UK, Channel Islands or Isle of Man. If the account holder is resident overseas we will be unable to provide cover until they have returned to the UK, Channel Islands or Isle of Man and been a resident for at least six months.

Cover is for you, your partner and your children under 18 years of age (or 23 if in full time education).

If any insured person has a medical condition they must ask their doctor if it is safe for them to travel. You must call the Medical line on 08000 684 263 and tell us about any changes to medical conditions before booking each journey.

Journeys should be no longer than 90 days.

For journeys in the UK, you need at least three days pre-booked accommodation unless your journey involves a sea crossing.

You do not have to use your HSBC Gold MasterCard to pay for all or part of your travel tickets/accommodation costs to benefit from this cover.

For further information about the cover and your eligibility please refer to the terms and conditions.

Please take time to read this booklet as it contains important information about your Worldwide Travel Insurance.

You must also ensure you keep any documentation we may require to support a claim.

The Summary gives you brief details of the cover limits provided by your insurance.

Full cover details are explained within each of the policy sections of this document.

Explaining HSBC's service

HSBC Bank plc, 8 Canada Square, London E14 5HQ is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulated Authority. Our firms reference number is 114216. You can view the Financial Services Register by visiting the Financial Conduct Authority's website www.fca.org.uk or by calling on 0800 111 6768.

HSBC Bank plc is a member of the Financial Services Compensation Scheme. You may be entitled to compensation if we are unable to meet our liabilities.

HSBC Bank plc is an insurance intermediary and for the purpose of this travel insurance deals exclusively with the insurer shown in the definitions section of this policy. Once the policy has commenced, the insurer will be responsible for any ongoing claims administration.

Useful telephone numbers

For medical emergencies and/or travel assistance call:

CEGA Assistance

Phone the United Kingdom international code followed by 1243 621064. When dialling from within the United Kingdom phone 01243 621 064. Lines are open 24 hours a day, 365 days a year.

See page 18.

For legal expenses claims and advice cover call:

Arc Legal Assistance Limited

Phone the United Kingdom international code followed by 1603 208534. Lines are open 24 hours, 365 days a year.

Legal Expenses is underwritten by Aviva Insurance Limited.

See pages 13 to 15.

For policy enquiries call:

HSBC Card Services

Phone 03457 404 404.

To ensure we carry out your instructions accurately, to help us continually improve our service and in the interests of security, we may monitor and/or record your communication with us.

Please check terms and conditions by reading the policy in full.

For non medical claims:

For a claim form phone 01603 605 124 between 8am and 6pm Monday to Thursday and 8am to 5.30pm Fridays, fax us on 02920 483 933.

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Summary of cover

Full details are shown on the following pages

The amounts shown on this page apply to each person who is insured on this policy.

Cancellation or curtailment charges – Section 1 pages 6-8

up to £7,500

excess £35 (£10 for deposits)

Missed departure – Section 2 page 8

up to £500

no excess

Departure delay – Section 3 pages 8-9

up to £200 – delay

no excess – delay

up to £7,500 – abandoning **your journey**

excess £35 – abandoning **your journey**

Enforced stay abroad – Section 4 page 9

up to £1,500 for reasonable additional accommodation

up to £1,000 for necessary and reasonable additional travel and accommodation expenses in order to return home

Hijack – Section 5 page 9

up to £1,000

no excess

Medical emergency, repatriation and associated expenses – Section 6 pages 9-10

up to £10 million

up to £350 emergency dental treatment

excess £35

Personal accident – Section 7 page 10

up to £25,000 – permanent disability and loss of sight or limb

up to £15,000 – death

no excess

Personal possessions and personal money – Section 8 pages 11-12

up to £2,000 – possessions

– £250 single article, **pair or set** limit

– £250 **valuables** limit

– up to £500 – money

– £250 cash limit

excess £35

Piste closure – Section 9 page 12

up to £200

no excess

Personal liability – Section 10 pages 12-13

up to £2 million

excess £35

Legal expenses and advice cover pages 13-15

up to £50,000

no excess

How your policy works

Your travel insurance policy reference PTXMOH80000 is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the period of cover. **Your** policy does not cover all possible events and expenses

Please read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered. It is important because it contains information on how **we** will deal with **your** claim.

Certain words and phrases in this document have special meanings. These are in bold and are explained in 'Definition of words' on pages 5 to 6.

If **you** have any questions, please contact HSBC Card Services on 03457 404 404 immediately.

Trip limit

You are not covered on this policy for any **journey** over 90 days, please make sure that this **journey** duration is adequate for **your** needs before **you** travel. For an additional charge **you** may be able to extend an individual **journey** from the standard 90 days up to a maximum of 183 days. To check if this is possible please call the Upgrade Helpline number on 0800 0684263.

Eligibility

If **you** have any questions regarding **your** eligibility for this Travel Insurance, which is noted on page 2 of this document, such as medical, such as pre-existing medical conditions suffered by **you** or anyone on whom the **journey** depends, please contact the insurer. If any changes arise please provide **us** with details.

You also need to tell **HSBC** if **you** change address – if this means **you** are no longer a **UK resident** then **your** cover may be affected.

HSBC Bank plc and the **insurer** recommend **you** keep a record (including copies of letters) of all information provided to the **insurer** for future reference.

Policy excess

Under most sections of **your** policy, **you** will have to pay an excess. This means that **you** will be responsible for paying the first part of the claim for each incident. The amount **you** have to pay is the excess.

Your Cancellation Rights

This policy has been provided with **your** HSBC Gold MasterCard and can only be cancelled when **the card** is cancelled.

Period of insurance

Cancellation cover as described in section 1 starts when **you** book each separate **journey** and finishes when **you** leave **your home** to start **your journey**. The period of cover for all other sections starts at the beginning of each **journey** and finishes at the end of each **journey**.

Extending the period of cover

If **you** or anyone travelling with **you** cannot finish their **journey** before the end of the single **journey** limit (90 days) as planned because of death, illness, or injury, or there is a delay to the public transport system that cannot be avoided, **we** will extend that period of cover until **you** can reasonably finish that **journey**.

Documents needed to claim

You may need to get some information about **your** claim while **you** are away. Please read the conditions and the individual sections of **your** policy for more information.

Definition of words

Throughout this policy, unless specified otherwise, the words and phrases listed below have the meanings given next to them when printed in bold.

Accident – an unexpected event causing physical bodily injury, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the event.

Dangerous activity –

- any professional sporting activity;
- any sporting or physical activity EXCEPT:

swimming, water polo, water skiing, wind surfing, sailing, snorkelling, sailboarding, surfing, rowing, canoeing/kayaking/rafting (other than white-water), scuba diving to a depth of up to 9 metres when diving with a qualified instructor or **you** hold a certificate of proficiency, or scuba diving to a depth of up to 30 metres when **you** hold a BSAC Sports Diver or PADI Advanced Open Water Diver certificate or equivalent, golf, fell walking, fishing, parascending (over water), pony trekking, rambling, tennis, badminton, squash, bowls, archery or beach games;

- any kind of racing except racing on foot; or
- **winter sports** over 21 days.

Departure point – the airport, international train station, port or designated coach pick up point where **your journey** from **your home** to **your** destination begins and where the final part of **your journey** back to **your home** begins.

Home – **your** home address in the **UK**.

HSBC – HSBC Bank plc, registered in England number 14259, Registered Office: 8 Canada Square, London E14 5HQ.

Journey – a holiday or trip for leisure or business purposes that takes place during the period of cover which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital in the **UK** or nursing home in the **UK**, whichever is earlier.

Pair or set – a number of items of **personal possessions** (this does not include **ski equipment**) that belong together or can be used together.

Partner – the person that **you** live with in a domestic relationship, at the same address, whether married or cohabiting (as if husband and wife) regardless of gender.

Personal money – cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and business purposes.

Personal possessions – each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**, driving licence and passport) and **ski equipment** (when cover is in place for **winter sports**).

Redundancy – loss of permanent paid employment (other than when **you** are self-employed) after a continuous working period of two years with the same employer, when **you** are over 18 and under 65.

Ski equipment – skis, poles, boots and bindings, snow boards or ice skates.

Ski pack – hired **ski equipment**, ski school fees and lift passes.

UK, United Kingdom – England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

UK Resident – an **insured person** whose main **home** is in the **UK**, who is registered with a doctor in the **UK**, and who is liable to pay taxes in the **UK**. **You** must have been resident in the **UK** for at least six months before the **journey** was booked.

Valuables – jewellery, watches, items made of precious metals or precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment, films, tapes, cassettes, compact or computer discs and cartridges.

We, our, us, insurer – For Travel Insurance and Legal Expenses, Aviva Insurance Limited, Registered in Scotland No. 2116, Registered Office: Pitheavlis, Perth, Scotland PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulations Authority.

For Legal Expenses claims handling: Arc Legal Assistance Limited, Registered in England No. 4672894. Registered Office: The Gatehouse Lodge Park, Lodge Lane, Colchester, Essex CO4 5NE.

Winter sports – skiing (including cross country, mono, land, off-piste and glacier skiing on recognised ski runs), snow boarding, ice skating, ice hockey, ski-dooing, sledging, glacier walking, ski boarding, snow mobiles, tobogganing and curling.

You, your, insured person – the main Gold MasterCard holder, his/her partner, and all dependent children under 18 living at **home** and not in full time employment or up to 23 years if in full time education. All **insured persons** must be **UK Residents**.

Making a claim

If you have an emergency such as requiring medical treatment abroad or travel assistance (ie, repatriation or need to curtail your journey for cover under sections 1 and 6 on pages 6 and 10):

- Please phone CEGA as soon as possible and give **your** age, policy reference number PTXMOH80000, **your** card number, expiry date and say that **you** are insured by Aviva through HSBC Bank plc, Gold MasterCard.
- CEGA Emergency phone number (call the **United Kingdom** international code +44 followed by) 1243 621064.

For legal expenses claims and advice cover call:

Arc Legal Assistance Limited
Phone the United Kingdom international code followed by 1603 208534. Lines are open 24 hours, 365 days a year. See pages 13 to 15.

For other claims such as cancellation, missed departure, departure delay, enforced stay abroad, lost or stolen personal possessions/ personal money, personal accident, personal liability or piste closure (cover under sections 1, 2, 3, 4, 5, 7, 8, 9 and 10 on pages 6-13):

- Please phone 01603 605 124 between 8am and 6pm Monday to Thursday and 8am to 5.30pm Fridays. Calls may be monitored or recorded for quality purposes.
- Or fax **us** on 029 2048 3933.
- Or write to HSBC Claims Department, Aviva, PO Box 432, Chichester PO19 1WQ.
- **You** should fill in the form and send it to **us** as soon as possible together with all the information and documents **we** ask for.

Documents needed to claim

For cover under Sections 1 to 10 (on pages 6 to 13).

- **You** may need to get some information about **your** claim while **you** are away.
- **You** will need to obtain a police report and crime reference number for lost or stolen items.
- **You** may need to produce certain documents as evidence of **your** claim such proof of boarding, travel tickets, letter of confirmation from **your** carrier, receipts etc, dependent on the nature of **your** claim.
- Please read the conditions and the individual sections of **your** policy for more information.

Geographical area

Worldwide

Cancellation or curtailment charges – section 1

If **you** think **you** may have to cut **your journey** short (curtail), the emergency assistance company must be told as soon as possible – see page 18 and 19 for more information.

What you are covered for

We will pay up to £7,500 (this includes up to £150 for excursions) in total for **your** part of the costs of unused personal accommodation, transport charges and extra travel expenses, which have been booked and paid, or where there is a contract to pay, which cannot be recovered from anywhere else.

We will provide this cover in the following necessary circumstances:

1. If **you** cancel **your journey** before it begins because of:
 - a. reasons beyond **your** control, and which happen after **you** booked **your journey**.
 - b. airspace being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.
 - c. an airport or port **you** are scheduled to travel from or through being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.
 - d. **your** flight being cancelled as a direct result of volcanic ash in the atmosphere and no reasonable alternative flight being available to **you** within 24 hours of the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary.

Special condition

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

Where cover is in place for **winter sports**, we will pay for **ski pack** deposits if **you** cannot recover the loss from anywhere else.

OR,

2. If **you** cut **your journey** short (curtail) after it has begun because of one of the following:

- a. The death, serious injury or serious illness of **you**, **your partner**, someone **you** are travelling with, a relative, the person **you** are engaged to, a close business associate or a friend **you** were going to stay with.
- b. **You** or someone **you** are travelling with is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom**.
- c. **You** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their home or usual place of business in the **UK**.
- d. **You** are injured or ill and are in hospital for the rest of **your journey**.
- e. Severe weather stops **you** from making **your** outward journey from **your home**.
- f. **Your** passport is lost or stolen after check-in at **your departure point** and stops **you** from making **your** outward journey from the **UK**.
- g. **You**, **your partner**, a relative, the person **you** are engaged to or someone **you** are travelling with, is a member of the Armed Forces and is ordered to return to duty.

Where cover is in place for **winter sports**, we will pay up to £200 in total for points 2a or 2d above for losing part of **your prepaid ski pack**, if **you** cannot recover the loss from anywhere else.

We will calculate curtailment claims from the day it is necessary for **you** to return to **your home** or **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost. If **we** pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

An excess of £35 (or £10 if **you** are only claiming for **your** lost deposit) for each incident claimed for under this section.

Travel tickets paid for using air miles.

Anything caused by:

- **you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;

- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **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 actions **you** would not normally have taken or any exacerbation of an accepted medical condition caused by **your** misuse of alcohol or drugs;
- the death of any pet or animal.

Under point 1 of this section:

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Any claim for costs where these are recoverable from **your** travel and/or accommodation provider.

Any claim for administration costs charged by **your** travel and/or accommodation provider in respect of obtaining a refund or documentary evidence in support of **your** claim.

Any claim where **you** knew at the time of booking the **journey**:

1. that **you** would be unable to travel
2. where it had been publicly announced and/or reported by the media that the occurrence of an anticipated event could result in:

- a. the closure of airspace or an airport or port that **you** are scheduled to travel from or through, or
- b. the cancellation of **your** flight.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after booking **your journey**.

Under point 2 of this section:

Cutting short **your journey** unless the emergency assistance company has agreed.

Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** early because of death, injury or illness.

The emergency assistance company's doctor must have agreed with the reason and that **you** were fit to travel (in the case of injury or illness).

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

You travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc.

Anything caused by **you** taking part in manual work or dangerous work, unless **we** agree in writing.

Anything caused by **you** taking part in a **dangerous activity**.

Under points 2a and 2d of this section:

Cutting short **your journey** because **you** are ill or injured and unable to take part in any **winter sports** activity, unless **you** get written advice from a doctor that **you** are not fit to ski.

Under point 2f of this section:

Any claim unless:

- **you** can produce either **your** boarding pass or a letter from the carrier confirming that **you** checked in with **your** passport;
- **you** have written confirmation from the relevant authority, that **you** reported the loss and that every attempt was made to recover **your** passport;
- **you** have written confirmation from **your** carrier that no reasonable alternative travel arrangements could be made.

Missed departure – section 2

What you are covered for

We will pay **you** up to £500 compensation for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport does not run to its timetable; or
- the vehicle **you** are travelling in has an accident, breaks down or is stolen; or
- strike or industrial action; or
- severe weather.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

Any **journey** within the **UK** not involving a sea crossing.

Compensation, unless **you** get a letter from the public transport provider (if this applies) confirming that the service did not run on time.

Compensation, unless **you** get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in.

Compensation unless **you** have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began, or was announced before the date **you** booked **your journey**.

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began, or was announced before, **you** left **home** or where **you** could have reasonably made other travel arrangements.

Departure delay – section 3

What you are covered for

Compensation if the flight, international train, sailing or coach pick up **you** are booked on is delayed at its **departure point** by more than 12 hours from the time shown in **your** travel itinerary (plans) **we** will pay:

1. a. £20 after the first full 12 hours of delay and £10 after each extra delay of 10 hours up to £200 in total; and

b. up to £100 in total after the first 12 hours of delay for the cost of accommodation if **you** do go on the journey; or

2. Up to £7,500 in total for **your** part of the costs of the **journey** which have been paid or where there is a contract to pay before the start of the **journey** which **you** cannot recover from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave the **UK**.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

Under point 2 of this section:

An excess of £35 for each incident claimed for under this section.

Travel tickets paid for using air miles.

Under points 1 and 2 of this section:

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Anything which is caused by **your** flight being overbooked.

Missed connections.

Any **journey** within the **UK** not involving a sea crossing.

Compensation unless **you** get a letter from the airline, railway company, shipping line or coach operator giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train, sea vessel or coach pick up.

Any delay caused by a riot, civil commotion, strike or industrial action which began, or was announced before, the date **you** booked **your journey**.

Enforced Stay Abroad – section 4

This cover does not apply for **journeys** within the **United Kingdom** or where **you** do not have a return date scheduled at the time the airspace, airport or port is closed.

What you are covered for

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

- a. the airspace being closed;
- b. an airport or port that **you** are scheduled to travel from or through being closed;
- c. **your** flight being cancelled as a direct result of volcanic ash in the atmosphere.

we will pay **you**;

1. £100 for every full 24 hour period **you** are unable to return **home** or;
2. up to £1,000 in respect of necessary and reasonable additional travel and accommodation expenses where, after a period of 24 hours or more, **you** unavoidably have to make immediate alternative arrangements to return **home**.

We will also pay for emergency medical supplies that **you** require to prevent a deterioration or exacerbation of an existing medical condition.

Special Conditions

1. Where **you** claim under item 1,
 - a. **we** will work out the length of **your** enforced stay abroad from the date and time of **your** scheduled departure, as shown on **your** ticket/ itinerary;
 - b. **you** must obtain written confirmation from **your** carrier or handling agents of the actual date and time of **your** return to **your home**.
2. Payment under item 2 will only be considered where **your** carrier or 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.

The most we will pay

The most **we** will pay **you** is

- £1,500 under item 1
- £1,000 under item 2

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

- More than one item under Enforced Stay Abroad.
- Any claim for costs where these are recoverable from **your** travel and/or accommodation provider.
- Any claim under item 2 where **you** fail to provide documentary evidence of the costs incurred.
- Any claim for refund of any costs for persons not insured under this policy.
- Any claim for travel and accommodation expenses if:

- a. **you** have not purchased **your** return ticket **home** before **you** depart on **your journey**, or
- b. **you** are travelling on an open-ended ticket and have not scheduled a return date to the **UK** with the airline.

Hijack – section 5

What you are covered for

If **you** are prevented from reaching **your** destination due to the hijack of the aircraft in which **you** are travelling, **we** will pay compensation of £50 for every full 24 hours **you** are delayed.

The most **we** will pay **you** is £1,000.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

Compensation unless **you** get a letter from the airline confirming the delay.

Medical emergency, repatriation, associated expenses – section 6

If **you** are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, the emergency assistance company must be told as soon as possible – see page 18 and 19 for more information.

What you are covered for

We will pay **you** or **your** legal representatives for the following necessary emergency expenses which **you** run up within six months of the incident for a **journey** outside the **UK**.

1. Up to £10 million for reasonable fees or charges **you** incur for:

- a. medical, surgical, hospital, nursing home or nursing services;
- b. reasonable extra transport and accommodation costs for **you** and one other person who stays or travels with **you** or to **you** on medical advice;
- c. transporting **your** body or ashes to **your home** or **we** will pay up to £1,500 for **your** funeral expenses, in the place where **you** die outside the **UK**.

2. £20 for each 24-hour period that **you** are in hospital as an in-patient up to £500 in total during the **journey** as well as any fees or charges paid under point 1 of this section.

3. Up to £350 for emergency dental treatment to relieve sudden pain.

4. Up to £150 for the cost of excursions booked and paid for before **your journey** began, which **you** cannot go on because **you** are in hospital or have to stay in bed on the written advice of the doctor who treated **you** in the place where **you** were staying, and which **you** cannot recover from anywhere else.

Where cover is in place for **winter sports**, **we** will pay up to £250 in total for losing part of **your** prepaid **ski pack**, if **you** cannot recover the loss from anywhere else, and **you** get written advice from a doctor that **you** cannot ski because of an injury or illness during **your journey**.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

Under points 1, 3 and 4 of this section:

An excess of £35 for each incident claimed for under this section, unless **your** claim is reduced because **you** used a European Health Insurance Card (EHIC) or any other reciprocal health arrangement.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under points 1, 2, 3 and 4 of this section:

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** or the emergency assistance company agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **your** death, injury or disability resulting from **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 actions **you** would not normally have taken, or any exacerbation of an accepted medical condition caused by **your** misuse of alcohol or drugs;

- **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- anything caused by **you** taking part in manual work or dangerous work, unless **we** agree in writing;
- **you** taking part in any **dangerous activity**.

Under point 1a of this section:

Services or treatments **you** receive within the **UK**.

Services or treatments **you** receive which the doctor in attendance and the emergency assistance company think can wait until **you** get back to the **UK**.

In-patient treatment or repatriation which the emergency assistance company has not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under point 1c of this section:

Your burial or cremation within the **UK**.

Under point 3 of this section:

Replacing or repairing false teeth or artificial teeth (such as crowns). Dental work involving the use of precious metals.

Personal accident – section 7

What you are covered for

We will pay **you** or **your** legal representative one of the following amounts for an **accident** during **your journey** which must be caused by something external and visible:

1. £15,000 for death (**we** will not pay more than £2,500 if **you** are under 16 or over 75 at the time of the **accident**).
2. £25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.
3. £25,000 for a permanent physical disability as a result of which there is no work which **you** are able to do (**we** will not pay compensation if **you** are over 75 at the time of the **accident**). If **you** are not in paid work, **we** will provide the same cover for any permanent disability which prevents **you** from doing all **your** usual activities.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

Anything caused by:

- any **accident** that **you** suffer before **your journey** begins;
- **your** sickness, disease, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **your** death, injury or disability resulting from **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 actions **you** would not normally have taken, or any exacerbation of an accepted medical condition caused by **your** misuse of alcohol or drugs;
- **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- **you** taking part in manual work or dangerous work, unless **we** agree in writing;
- **you** taking part in any **dangerous activity**.

We will not pay more than one of the benefits resulting from the same injury.

Personal possessions and personal money – section 8

What you are covered for

1. Up to £2,000 in total for **your personal possessions** (this does not include **ski equipment**) that are damaged, stolen, lost or destroyed on **your journey**.
2. Up to £100 in total for essential replacement items, if **your personal possessions** (this does not include **ski equipment**) are lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination. **You** must send **us** the receipts for anything that **you** buy. **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost.
3. Up to £250 towards the costs of replacing **your** driving licence or passport if it is lost, stolen or destroyed on **your journey**.
4. Up to £500 for loss or theft of **your personal money** while on **your journey**.

Where cover is in place for **winter sports**, **your** ski pass is included in the definition of **personal money**.

5. **We** will pay up to £200 in total for **ski equipment** owned or hired by **you** that is damaged, stolen, lost or destroyed on **your journey**.

6. £10 for each full 24-hour period up to £150 in total for necessary costs to hire **ski equipment** if **your** own is lost or stolen on **your** outward journey for more than 12 hours from when **you** arrived at **your** destination.

Under points 1 and 5 of this section it will be our decision to pay either:

- the cost of repairing **your** items;
- to replace **your** items; or
- the cost of replacing **your** items, less an amount for wear, tear and loss of value.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

Under points 1, 4 and 5 of this section:

An excess of £35 for each incident claimed for under this section.

Under points 1 and 5 of this section:

More than £250 for any single article, **pair or set** of any kind, whether jointly owned or not.

More than the part of the **pair or set** that is stolen, lost or destroyed.

More than £250 in total for **valuables**, whether jointly owned or not.

Breakage of or damage to sports equipment while it is being used (this does not include **ski equipment**), fragile articles, works of art, paintings, sculptures, computer games, musical instruments, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment and household goods unless the breakage or damage is caused by fire or accident to the vehicle in which they are being carried.

Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.

The cost of replacing or repairing false teeth.

Under points 1, 2 and 5 of this section:

Personal possessions shipped as freight (such as suitcases **you** send ahead of **you**).

Under point 3 of this section:

Compensation unless **you** get a letter from the relevant organisation **you** reported the loss to.

Under points 1, 2, 3, 5 and 6 of this section:

Loss or theft of, or damage to the following:

- films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
- goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;

- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by public transport;
- property specifically covered by other insurance;
- **valuables** left in a motor vehicle;
- **valuables** carried in suitcases, trunks or similar containers unless they are with **you** all the time;
- **valuables** unless they are with **you** all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- contact or corneal lenses;
- bonds, share certificates, guarantees or documents of any kind;
- **personal possessions** that are not with **you** all the time unless they are locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle which has been broken into (no cover for **valuables**);
- **personal money**.

Under point 4 of this section:

More than £250 in cash in total while on **you**, whether jointly owned or not, unless it is locked in the accommodation **you** are using on **your journey**.

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is with **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them provides a replacement service.

Travel tickets paid for using air miles.

Piste closure – section 9

What you are covered for

Where cover is in place for **winter sports**, **we** will pay compensation if it is not possible for **you** to ski, due to not enough snow, too much snow or high winds, for as long as these conditions continue and which result in all ski lifts and ski schools at **your** pre-booked ski resort being closed. **We** will pay:

1. The cost of extra transport or lift passes to let **you** ski at another resort, up to £10 for each full 24-hour period up to £200 in total; or

2. £25 for each full 24-hour period up to £200 in total if no other resort is available.

This section only covers **journeys** commencing 1 November or later and ending before 31 March.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

Any compensation for the first full 24 hours at **your** pre-booked ski resort.

Any **journey** in the **United Kingdom**.

Compensation unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closure and showing the number of complete days closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Any compensation if **you** arranged and paid for **your journey** less than 14 days before the beginning of **your journey**, unless the **journey** booking was made at the same time and no ski-lifts or ski-schools in **your** pre-booked resort were closed.

Personal liability – section 10

If **you** are hiring a motorised or mechanical vehicle while on **your journey**, **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

What you are covered for

We will pay up to £2 million plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following:

1. Bodily injury of any person;
2. Loss of or damage to property which **you** do not own and **you** or any member of **your** family have not hired, loaned or borrowed;
3. Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or any member of **your** family.

What you are not covered for

You are not covered for anything mentioned in the General Conditions and/or Exclusions.

An excess of £35 for each incident claimed for under this section.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a member of **your** family and is caused by the work they are employed to do;
- something which is caused by something you deliberately did or did not do;

- something which is caused by **your** employment or any member of **your** family's employment;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control, except horses **you** use for private riding, domestic dogs and cats;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any liability for bodily injury suffered by **you** or any member of **your** family.

Compensation or other costs caused by **accidents** arising from **your** use, ownership or possession of any of the following:

- the use of any land or building except for the accommodation **you** are using on **your journey**;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised water craft or sailing vessels, except boats designed for and being used as accommodation by **you** on **your journey**.

Legal Expenses and Advice

Legal Expenses cover

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.

What you are covered for

We will negotiate on **your** behalf for **your** legal rights to bring **legal proceedings** to pursue a civil claim against a negligent party resulting from an incident, including **medical treatment**, for which **you** are not at fault which causes **your** death or personal injury during **your journey** providing that:

- the insured incident occurs within the **territorial limits** and during the period of insurance;
- prospects of success** exist for the duration of the claim;
- in respect of any appeal or defence of an appeal, it has been reported to **us** at least 10 working days prior to the deadline for any appeal;
- the maximum amount **we** will pay for **costs and expenses** for any one **insured person** in respect of any or all claims arising from one cause is £50,000;
- you** report an insured incident to **us** as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.

Personal Legal Advice

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

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.

There are no consultation fees and lines are open 24 hours a day, 365 days a year.

For confidential legal advice or to make a legal expenses claim, call **us** on 01603 208 534

Please have **your** policy number to hand as this will be requested when **you** call.

As soon as **you** are aware of an incident, **you** should get legal advice from the helpline without delay.

Definitions

The definitions at the beginning of this booklet apply where appropriate (refer to page 5). The following definitions only apply to this section of the policy.

Appointed Representative

A suitably qualified person appointed by **us** to act on **your** behalf.

Costs and Expenses

- All reasonable and necessary legal costs charged by the **appointed representative** and agreed by **us**.
- Legal costs which **you** have been ordered to pay by a court or other body which **we** have agreed to or authorised.

Legal Proceedings

The pursuit of a claim for damages.

Medical Treatment

The consultation and/or treatment of an illness or bodily injury conducted by a registered medical or dental practitioner who is or has been responsible for **your** clinical care.

Prospects of Success

In respect of all claims it is always more likely than not that **you** will:

- recover damages or obtain any other legal remedy which **we** have agreed to;
- make a successful defence;
- make a successful appeal or defence of an appeal;
- recover damages which are higher than any **costs and expenses** which may be incurred.

Prospects of success will be assessed by **us** or an **appointed representative** on **our** behalf.

Territorial Limits

The geographical area covered is worldwide.

Special conditions

The following conditions apply to this section. Also refer to the General Conditions section on pages 15-16.

1. Claims – your duty

You must report an insured incident to **us** as soon as possible and in all cases within 180 days of any circumstances which may give rise to a claim under this section.

2. Claims – legal representation

a. On acceptance of a claim, if appropriate, **we** will appoint an **appointed representative**;

b.

i) If there is a conflict of interest; or

ii) If it is necessary to start court proceedings and proceedings are being issued within the **United Kingdom** **you** are free to nominate an **appointed representative** by sending **us** the name and address of the suitably qualified person.

You must confirm either:

- that the person **you** nominate will not charge more than the **appointed representative** **we** would have appointed; or

- that **you** are willing to pay the difference between the cost of using **your** nominated **appointed representative** and the cost of using **our** choice of **appointed representative**.

c. If **we** do not agree to **your** choice of **appointed representative** under condition 2b above, **you** may choose another suitably qualified person;

d. If there is still a disagreement with regard to the **appointed representative**, **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice;

e. In all other circumstances **we** will be free to choose an **appointed representative**;

f. An **appointed representative** will be appointed by **us** and represent **you** according to **our** standard terms of appointment.

3. Claims – Our rights and your obligations

a. **We** will have direct access to the **appointed representative** who will, upon request, provide **us** with any information or opinion on **your** claim;

b. **You** must co-operate fully with **us** and the **appointed representative** and must keep **us** up-to-date with the progress of the claim;

c. At **our** request **you** must give the **appointed representative** any instructions that **we** require

d. **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court;

e. If **you** do not accept the recommendation of the **appointed representative** to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further **costs and expenses**;

f. No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.

4. Discontinuance of a claim

If **you**:

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

b. do not give suitable instructions to the **appointed representative**;

c. dismiss an **appointed representative** without **our** prior consent, **our** consent not to be withheld without good reason;

d. the cover **we** provide will end immediately and **we** will be entitled to re-claim any **costs and expenses** **we** have incurred from **you**.

5. Recoveries

You must take every available step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.

6. Disputes

If any difference arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section, **you** can take the steps outlined in **our** complaints procedure on page 19.

7. Arbitration

You have the right to refer any difference that arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by **us** and **you**.

If there is a disagreement with regard to the choice of counsel, **we** will ask the president of a relevant national law society to choose a suitably qualified person.

The arbitrator's decision shall be final and binding on both parties.

All costs for resolving the difference will be met by the party whom the decision is made against.

The most we will pay:

The most **we** will pay for each **insured person** in respect of any or all claims arising from one cause is £50,000.

What is not covered

1. If **you** do not keep to the terms, conditions and exclusions of this section.

2. A dispute between **you** and **us**.

3. A dispute between **you** and someone **you** were travelling with, a person related to **you** or another insured person.

4. Any claim where **you** are more specifically insured or any amount **you** cannot recover from a more specific insurance because the **insurer** of that insurance refuses the claim.

5. Any claim relating to **you** driving a motor vehicle without a valid licence and/or insurance.

6. Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.

7. Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.

8. Any claim in respect of libel or slander.

9. Costs and expenses incurred prior to **our** written acceptance of a claim.

10. We will not pay for **costs and expenses** which have been incurred by the **appointed representative** on a contingency fee basis.

11. Any legal action **you** take which **we** have not agreed to or where **you** do anything to hinder **us** or the **appointed representative**.

12. Any claim deliberately or intentionally caused by **you**.

13. Any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.

14. An application for judicial review.

15. Any claims relating to any non-contracting party's rights to enforce all or any part of this section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this section.

16. Anything mentioned in the General Conditions and Exclusions.

The Contracts (Rights of Third Parties) Act 1999

This Act allows a person who is not a party to a contract to be able to enforce that contract if the contract expressly allows him to or if the contract confers a benefit upon him.

However the Act will not be applied if the parties make it clear in the contract that the third party does not have the right to enforce it. For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

General exclusions

1. We will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following:

a. A relevant fact that **you** knew about, before **you** travelled, unless **we** agreed to it in writing.

b. War, riot, revolution or any similar event (except for members of the Armed Forces or under sections 5, 6 and 7).

c. You not following any suggestions or recommendations made by any government or other official authority during the period of insurance.

d. Your property being held, taken, destroyed or damaged under the order of any government or customs officials.

e. Winter sports for more than 21 days during the period of insurance.

f. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.

g. Any currency exchange rate changes.

2. Any loss that is not specifically described in the stated terms and conditions, eg, **we** will not pay for loss of earnings if **you** are unable to return to work due to injury or illness during **your journey**.

3. If you hold more than one card, **our** liability will be limited to **the card** that has the highest benefit.

4. Any **journey** in the **UK** for less than three days, unless **your journey** involves a sea crossing.

5. Any **journey** in the **UK** unless accommodation has been pre-booked.

6. Any part of a **journey** over 90 days.

7. The excess is limited to £70, where one claim relates to two or more members of the same family covered by this policy and living at the same address, or where one incident results in each **insured person** claiming under two or more sections (except under sections 2, 5, 7 and 9).

General conditions

We will act in good faith in all our dealings with you.

We will only pay **your** claim if **you** meet the following conditions:

1. You take reasonable care to protect yourself and **your** property against **accident**, injury, loss and damage.

2. You get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. If **you** die, **we** need to see the death certificate, and any other necessary documents.

3. You write to **us** as soon as reasonably possible with full details of anything which may result in a claim.

4. You send **us** the claim form or other communication to do with a claim as soon as possible after **you** get it.

5. You give **us** all the information, documents, evidence, vouchers, receipts and bills **we** need (including details of **your** household insurance under which **your valuables** may need to be insured separately depending on their value). **You** must do this at **your** own expense.

6. You do not admit liability or offer to pay any claim unless **you** have **our** written permission.

7. You accept that **we** will not extend the period of insurance.

8. You accept that no alterations to the cover and conditions of the policy that **you** request apply, unless **we**, HSBC Card Services or HSBC Bank plc confirm them in writing.

The following conditions apply to claims under sections 1 and 6:

1. If **you** have a medical condition, **you** must ask **your** doctor if it is safe for **you** to travel to **your** chosen destination. **Your** doctor must take into account how **your** condition may be affected by:

- preventative medication;
- the weather;
- the type of transport **you** take;
- medical services available to **you** while **you** are away; and
- altitude or atmospheric pressures.

2. If **you** have a medical condition, **you** must tell **us** about any changes in **your** medical condition before each **journey**. **We** can stop providing cover before **you** travel if **your** health or the health of anyone on whom the **journey** depends, changes after the date **your journey** was booked.

3. You will not be covered if **you** travel against the advice of **your** doctor.

4. If you make a claim, **you** would need to get **your** doctor to confirm in writing that, at the date **your journey** was booked, **your** condition was stable and that **you** were fit to travel and there was no sign that **your** condition would get worse.

5. You will not be covered if **you** know **you** will need **medical treatment** while **you** are away, unless **we** agree in writing.

6. You will not be covered if **you** travel specifically to get **medical treatment** while **you** are away.

7. You will not be covered if, before **your journey** was booked, a doctor diagnosed that **you** have a terminal condition.

8. You must not have been waiting for medical treatment as a hospital patient or have been under investigation at the date **your journey** was booked.

9. You will not be covered if **you** suffer from any diagnosed psychiatric disorder, unless **we** agree in writing.

The following conditions apply to claims under section 8:

1. You must keep all **your** tickets and luggage tags.

2. You must get an estimate for repair for all damage claims. If possible, **you** should keep the damaged items so that **we** can inspect them and if **we** make a payment or **we** replace an item, the item will then belong to **us**.

3. If something is lost or stolen, **you** must tell the police as soon as possible but within 24 hours of discovering the loss and get a report and crime reference number from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate. If the loss or theft happens while **you** are travelling, **you** must tell the carriers and get a Property Irregularity Report form from them.

4. You must keep to the carrier's conditions of carriage.

5. You must not abandon any property.

We have the right to do the following:

1. Our right to cancel

HSBC may cancel the Worldwide Travel Insurance 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:

- Where **we** have reasonable grounds for thinking **you** have committed (or attempted) fraud against **us**.

- Where **you** fail to co-operate with **us** or provide **us** with information or documentation **we** reasonably require and this affects **our** ability to process a claim or defend **our** interests as mentioned in the General Conditions.

HSBC may also cancel this insurance in accordance with the HSBC Gold Mastercard Terms and Conditions. Please refer to this document for further details.

2. Claims Fraud – If **your** claim is in any way dishonest or exaggerated **we** will not pay any benefit under this policy and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you**.

3. Take over and deal with, in your name, any claim you make under this policy.

4. Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department for Work and Pensions forms), which will help us to recover any payment we have made under this policy.

5. Get information from your medical records (with your permission) to help us or our representatives

deal with any claim. **We** will not give personal information about **you** to any other person or organisation without **your** specific agreement.

6. Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the doctor treating **you** and the emergency assistance company doctor agree. If there is a dispute, **we** will ask for an independent medical opinion.

7. Not accept liability if **you** refuse to be repatriated.

8. Cancel the cover given on this policy for the rest of a **journey** if **you** cancel or cut short that **journey**.

9. Not to pay any claim on this policy (except under section 7) for any amounts **you** can get back from someone or somewhere else or anything which is covered by another insurance policy.

10. Not to automatically pay any claim on this policy when travel insurance has been bought for a particular **journey**.

11. Pay any claim in pounds sterling.

12. Following the expiry of **your** statutory cooling off period, **you** continue to have the right to cancel **your** travel insurance policy at any time by contacting HSBC Card Services on 03457 404 404.

13. **We** can, at any time and after taking a fair and reasonable view, make changes to **your** Travel Insurance 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:

- **our** experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.
- information reasonably available to **us** on the actual and expected claims experience of insurers of similar products.
- 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 **your** Travel Insurance terms and conditions:

- to reflect changes (affecting **us** or **your** policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation.
- to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which **we** intend to comply.
- in order to make your 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.

Medical declaration

If **you** do not meet the policy conditions **your** cover may be affected. If **you** have not already contacted **our** medical line, please phone them on 0800 068 4263, to make sure that **your** cover is not affected. All calls are treated with the strictest confidence. Calls may be monitored or recorded to check **our** standard of service.

- It is a condition of this policy that:

1. If **you** have a medical condition, **you** must ask **your** doctor if it is safe for **you** to travel to **your** chosen destination. **Your** doctor must take into account how **your** condition may be affected by:

- preventative medication;
- the weather;
- the type of transport **you** take;
- medical services available to **you** while **you** are away; and
- altitude or atmospheric pressures.

2. If **you** have a medical condition, **you** must tell **us** about any changes in **your** medical condition before each **journey**. **We** can stop providing cover before **you** travel if **your** health or the health of anyone on whom the **journey** depends, changes after the date **your journey** was booked.

3. **You** will not be covered if **you** travel against the advice of **your** doctor.

4. If **you** make a claim, **you** would need to get **your** doctor to confirm in writing that at the date **your journey** was booked, **your** condition was stable, that **you** were fit to travel and there was no sign that **your** condition would get worse.

5. **You** will not be covered if **you** know **you** will need **medical treatment** while **you** are away, unless **we** agree in writing.

6. **You** will not be covered if **you** travel specifically to get **medical treatment** while **you** are away.

7. **You** will not be covered if, before **your journey** was booked, a doctor diagnosed that **you** have a terminal condition.

8. **You** must not have been waiting for **medical treatment** as a hospital patient or have been under investigation at the date **your journey** was booked.

9. **You** will not be covered if **you** suffer from any diagnosed psychiatric disorder, unless **we** agree in writing.

If you do not meet these conditions your cover may be affected.

- This is not a private medical insurance policy and only gives cover in the event of **accident** or illness if **you** need emergency **medical treatment**.
- Reciprocal health arrangements

If **you** are travelling to a European Union country, Iceland, Liechtenstein, Norway or Switzerland, **we** strongly recommend that **you** take a European Health Insurance card (EHIC) with you.

Application forms can be obtained from the post office or online 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. If **you** make use of these arrangements or any other worldwide reciprocal health arrangement and **your** claim under section 6 is reduced, **you** will not have to pay any excess.

24-hour medical emergency and repatriation service

See under the headings 'Cancellation or curtailment charges – Section 1' and 'Medical emergency, repatriation and associated expenses – Section 6' for more information.

You can use this service outside the **UK** during **your journey**.

If a medical problem happens contact CEGA as soon as possible. **You** may reverse the call charges when using this service.

Use the international dialling code for the **United Kingdom** followed by: Emergency phone number 01243 621064

Fax 1243 773169

Telex 86588 CEGAIR G.

Please give CEGA **your** age and policy reference number PTXMOH80000, **your** card number, expiry date and **your** address. Say that **you** are insured by Aviva through HSBC Bank plc, Gold MasterCard.

CEGA's doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. They provide immediate help to anyone who contacts their medical emergency service helpline.

The service is available if medically necessary, it includes:

- a guarantee to pay hospital or doctors' fees;
- help in different languages;
- repatriation arrangements to send **you home** by land, sea or air using Air Ambulance where appropriate, and if necessary a nurse or doctor to travel with **you**;

- necessary travel arrangements for other members of **your** party or next-of-kin (if it is covered under this policy); and
- an ambulance service to a hospital or nursing home or **your home** when **you** arrive in the **UK**. CEGA may record calls for **our** joint protection.

Travel assistance

This cover is provided and administered by CEGA.

You can use this service outside the **UK** during **your journey**.

If a problem happens, contact CEGA as soon as possible. **You** may reverse the call charges when using this service. Use the international dialling code for the **United Kingdom** followed by: Phone number 1243 621064

Fax 1243 773169

Telex 86588 CEGAIR G

Please give CEGA **your** age, policy reference number PTXMOH80000, **your** card number, expiry date and **your** address.

Say that **you** are insured by Aviva through HSBC Bank plc, Gold MasterCard.

The service includes:

- help to replace lost or stolen tickets and travel documents. They will send **you** to a travel office which provides the replacement service;
- transferring emergency money from the **UK** to **you** if **you** cannot use **your** normal banking or financial arrangements locally;
- emergency message relay to pass on messages to relatives or business associates if medical or travel problems disrupt **your** travel plans;
- medical advice abroad;
- assistance in locating suitable doctors, hospitals, clinics and dentists when consultation or minor treatment is required;
- assistance with arrangements for a doctor to call and if necessary hospitalisation;
- continued medical monitoring of the patient's condition;
- help to obtain special drugs if unobtainable locally, and dispatching of them to the patient;
- arranging for a translation service when necessary where the provider of an assistance service does not speak English;
- assistance with a search for **your** lost luggage and if successfully located help in arranging the onward delivery;
- referral to an English speaking lawyer, Embassy or Consulate if legal advice is needed;

- assistance with the arrangement for payment of reasonable emergency legal expenses or bail, against a written guarantee of repayment;
- help with the cancellation of a credit, debit or charge card if lost or stolen;
- pre-travel advice on the current requirements for visas and entry permits for any country in the world;
- pre-travel advice on the current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- assistance in arranging for relevant vaccinations and inoculations before the commencement of an overseas trip.

CEGA will only help arrange these services. **You** or a relative or friend must pay for the tickets, travel documents, medication, drugs, emergency funds or any extra costs, or **we** can arrange for **your** card to be debited.

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** insurance **we** would encourage **you**, in the first instance, to seek resolution by contacting:

If **your** complaint is regarding a claim **you** have made please contact **us** by:

- calling the Travel Claims helpline number shown at the front of this booklet
- writing to HSBC Travel Claims Department, Aviva Insurance Limited, PO Box 432, Chichester PO19 1WQ

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

- By telephoning: the Customer Services helpline, the telephone numbers are shown at the front of the booklet
- By contacting: **your** HSBC Branch

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: 0300 123 9123

(calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs) or simply log on to their website at 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.

Financial Services Compensation Scheme

We are members of 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, or write to:

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

Choice of Law

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

1. **you** and the **Insurer** agree otherwise; or
2. at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) 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.

Use of Language

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

Additional important information about HSBC

Explaining HSBC's service

Your HSBC Travel Insurance policy is provided by Aviva Insurance Limited and as an insurance intermediary HSBC Bank plc deals exclusively with Aviva for purposes of your policy. Once your policy has commenced, you will deal directly with Aviva for all your ongoing policy administration and claims. When you took out your Gold MasterCard no advice or recommendation regarding the suitability of this Travel Insurance was provided by HSBC Bank plc.

No fee has been charged by HSBC Bank plc for arranging this contract. HSBC Bank plc is registered in England number 14259. Registered Office: 8 Canada Square, London E14 5HQ.

Loans and Ownership

HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc. HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc.

The following insurance companies are also wholly owned members of the HSBC Group:

- HSBC Insurance (Ireland) Limited
- HSBC General Insurance Services (UK) Limited
- HSBC Life (Europe) Limited

Who regulates HSBC Bank plc?

HSBC Bank plc, 8 Canada Square, London E14 5HQ is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulated Authority. Our firms reference number is 114216. You can view the Financial Services Register by visiting the Financial Conduct Authority's website www.fca.org.uk or by calling on 0800 111 6768.

Its permitted business is advising on and arranging insurance contracts. You can check this on the FSA's Register by visiting the

FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

In the Channel Islands, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and licensed by the Guernsey Financial Services for Banking, Insurance, Collective Investment Schemes and Investment Business. Licensed by the Isle of Man Financial Supervision Commission. Principal address: HSBC Bank plc, PO Box 20, HSBC House, Ridgeway Street, Douglas, Isle of Man IM99 1AU.

What to do if you have a complaint about HSBC Bank plc

Every effort is made to ensure that high standards of service are maintained. However, if you need to bring any matter to HSBC's attention or wish to register a complaint, please contact us in writing:

The Manager
Service Quality Team
HSBC Bank plc
Arlington Business Centre
Millshaw Park Lane
Leeds LS11 0PP

Telephone: 0800 881 155
(textphone 0800 0283 516)

Lines are open 9am to 5pm Monday to Friday

Email: servicequality@hsbc.com

To help HSBC Bank plc continually improve its service and in the interests of security, your communications may be monitored/recorded.

If you cannot settle your complaint with HSBC Bank plc, you may be entitled to refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

Is HSBC covered by the Financial Services Compensation Scheme (FSCS)?

HSBC Bank plc is covered by the FSCS and you may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Deposits made with our offices in the Channel Islands and the Isle of Man are not protected by the rules made under the UK's Financial Services and Markets Act 2000 for the protection of retail clients including the UK Financial Services Compensation Scheme and the Financial Ombudsman Service. HSBC Bank plc is a member of the Depositors Compensation Scheme as set out in the Banking (Depositors Compensation Jersey) Regulations 2009.

HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008. Deposits made with our offices in the Isle of Man are protected by the Isle of Man Compensation of Depositors Regulations 2008. Full details available on request.

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 Gold MasterCard both before and after such a change becomes effective.

Your duty to disclose information

If you have any questions regarding your eligibility for, or understanding of this Travel Insurance, such as pre-existing medical conditions suffered by you or anyone on whom the journey depends, please contact the insurer. If any changes arise please provide them with details.

HSBC Bank plc and the insurer recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Insurer

HSBC Travel Insurance is provided by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH.

Customers with disabilities

This policy and other associated documentation is also available in large print, audio and Braille. If you require any of these formats please call 03457 125563 (via Text Relay if appropriate) pop into any HSBC Bank branch. Lines are open 8am - 10pm every day (except Christmas Day, Boxing Day and New Year's Day).

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

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



This brochure has been printed on paper made from responsibly-managed forests.

Issued by HSBC Bank plc
HSBC Bank plc, Customer information, PO Box 6201, Coventry CV3 9HW

Printed by St Ives Management Services Ltd.
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