

Important

Changes to HSBC Travel Insurance from 1 December 2010

Important information relating to changes to Single Trip or Annual Multi-trip Travel Insurance.

This document is very important as it explains changes to your cover that come into effect from 1 December 2010.

Please read this document carefully and keep it in a safe place for future reference.

Important information about your travel insurance

Travel Insurance is provided by Aviva Insurance UK Limited. We have extended the **Cancellation Charges** section to provide you with cover for cancellation due to closure of airspace or an airport or port for more than 24 hours from your scheduled departure time.

The wording below replaces the current **Cancellation Charges** section of your policy and we would like to draw your attention to point 7, which provides you with full details of the cover provided, Special Condition 2 and Exclusions 6, 7 and 8 also apply specifically to this cover. In addition, we're adding a new section of cover to your policy called **Enforced Stay Abroad**.

This section provides you with a benefit of £100 per insured person for each 24 hours you are unable to return home after your scheduled return date due to closure of airspace or an airport or port. If you need to return home urgently and your carrier is unable to provide suitable alternative transport that enables you to get home in time for an important meeting or appointment, you can choose to make your own arrangements after a period of 24 hours and we will pay you reasonable and necessary transport costs up to £1,000 per insured person. In addition you will be able to claim for the cost of emergency medical supplies that you may need to prevent a deterioration or exacerbation of an existing medical condition while you are unable to return home. This new cover comes into effect on 1 December 2010 and the section wording is detailed below.

Annual Multi Trip policies only – We will provide you with an updated policy document as soon as we can. In the meantime, please keep this information with your current policy document and policy schedule for future reference.

Cancellation Charges – We will cover **you**, up to the limits shown on **your** policy schedule, for:

1. Deposits **you** have paid for **your trip** and cannot get back
2. **Your** unused travel and accommodation costs (including excursions up to the limit shown on **your** policy schedule) which **you** have paid or legally have to pay and cannot get back
3. Unused kennel, cattery or professional pet sitter fees, which **you** have paid or legally have to pay and cannot get back (up to the limit shown on **your** policy schedule),

if, after the date of buying **your** policy or booking a **trip** (whichever is later) **you** unavoidably have to cancel **your trip** for one of the reasons below:

1. One of the following people is injured, falls ill, is quarantined or dies:
 - a. **you**
 - b. **your travelling companion**
 - c. any person **you** were going to stay with.
2. One of the following people is seriously injured, falls seriously ill or dies:
 - a. any **close relative** of **yours** or of **your travelling companion**
 - b. any **close business associate** of **yours** or of **your travelling companion**.
3. **You** or **your travelling companion** are called for jury service or as a witness in a court of law during the **period of insurance**.
4. **You** or **your travelling companion** are made redundant and are registered as unemployed with the Department of Work and Pensions.
5. **Your home** or **your travelling companion's** home is badly damaged by fire, storm or flood in the seven days prior to the departure of **your trip**.
6. The police need to talk to **you** or **your travelling companion** because **your home** or their home or place of work has been burgled.
7. On the day **you** are due to depart from the **UK** **you** are prevented from taking **your trip** and unavoidably have to cancel **your trip** due to:
 - a. airspace being closed for more than 24 hours from the date and time of **your** scheduled departure, as shown on **your** ticket/itinerary
 - b. 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.

Special conditions

1. All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **your trip**.
2. All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from **your** travel and/or accommodation provider.

Excess

The **excess** is shown on **your** policy schedule. The maximum **you** will have to pay is twice the **excess** if two or more **insured persons** cancel the same **trip**. In the event of a claim for loss of deposit only, **you** will be responsible for the loss of deposit **excess** as shown on **your** policy schedule.

What is not covered

1. Any claim for a medical condition if any of the following applied when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later).

You:

- had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
- were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
- were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
- had been told **you** have a terminal illness.

2. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease which **you** were aware of at the date **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later) unless the condition was disclosed to and accepted by **us**.

3. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.

4. Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later).

5. Any claim made because **you** don't feel like travelling.

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

7. 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.

8. Any claim where **you** knew, when **you** took out or renewed your insurance or booking the **trip** (whichever is later), that **you** would be unable to travel.

9. Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if **you** or **your travelling companion** knew of the redundancy when **you** took out or renewed **your** policy or when **you** booked **your trip** (whichever is later).

10. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.

11. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.

12. Any claim for refund of any costs for persons not named on **your** policy schedule.

13. Any claim for refund of any course or tuition fees.

14. Anything mentioned in the General Exclusions on page 59.

New Section – Enforced Stay Abroad

This section does not apply for holidays within the UK or where you do not have a return date scheduled at the time the airspace, airport or port is closed.

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

- the airspace being closed
- an airport or port that **you** are scheduled to travel from or through being closed;

we will pay **you**:

1. £100 per **insured person** for every full 24 hour period **you** are unable to return **home**, or

2. up to £1000 per **insured person** in respect of necessary and reasonable additional travel 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 above;

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 the **UK**.

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 for each **insured person** is:

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

What is not covered

- More than one item under this section.
- 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 named on **your** policy schedule.
- Any claim for additional travel expenses if prior to the notification of airspace or an airport/port being closed **you** have not purchased **your** return ticket to the **UK**.
- Anything mentioned in the General Exclusions on page 59.

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