

Single Trip and Annual Multi-Trip Travel Insurance

Summary of Cover

The table below outlines the key features of the Single and Multi-trip Travel Insurance so you can see at a glance the standard cover limits and optional trade up covers. Full details can be found in the policy booklet. HSBC Travel Insurance is provided by Aviva Insurance Limited.

Single & Annual Multi Trip Cover Limits		Policy Limits per Person per Trip	Excess per person, per incident
Cancellation Charges			
	Overall limit	£5,000	£50 (£20 for loss of deposit)
	Excursions	£250	
	Kennel/cattery fees	£200	
Emergency Medical and Associated Expenses			
	Emergency medical treatment	£10,000,000	£50 Nil – Hospital Benefit
	Emergency dental pain relief	£350	
	Associated expenses outside the UK	£10,000,000	
	Burial/cremation outside the UK	£5,000	
	Repatriation of remains from outside the UK	£7,500	
	Associated expenses within the UK	£2,000	
	Repatriation of remains within the UK	£2,000	
	Hospital benefit – overall limit	£1,000	
	Benefit for each 24 hour period	£25	
Holiday Disruption			
	Overall limit	£500	Nil
	Benefit for each 24 hour period	£25	
Abandonment			
	Overall limit	£5,000	£50
	Excursions	£250	
	Kennel/cattery fees	£200	
Personal Accident			
	Death benefit	£50,000	Nil
	Death benefit – if aged under 16	£1,000	
	Permanent total disablement	£50,000	
	Permanent total disablement if aged over 70	£15,000	
	Loss of limb/sight	£50,000	
Personal Liability			
	Overall limit per incident	£2,000,000	£100 for incidents arising from the occupation of temporary holiday accommodation
Delayed Departure			
	Delayed departure benefit	£250	£50 for abandonment after 24hours
	Benefit for each 12 hour period	£25	
	Abandonment following 24 hour delay	£5,000	
	Excursions	£250	
	Kennel/cattery fees	£200	
Enforced Stay Abroad			
	Overall limit – unable to return home	£1500	Nil
	Benefit for every 24 hour period	£100	
	Overall limit – reasonable additional travel costs	£1,000	

Single & Annual Multi Trip Cover Limits		Policy Limits per Person per Trip	Excess per person, per incident
Missed International Departure			
	Overall limit	£1,000	Nil
Legal Expenses and Advice			
	Overall limit	£50,000	Nil
Hijack			
	Overall limit	£1,000	Nil
	Benefit for each 24 hour period	£50	
Mugging			
	Overall limit	£1,000	Nil
	Benefit for each 24 hour period	£50	
Catastrophe cover			
	Overall limit	£750	£50
Pet Care			
	Overall limit	£250	Nil
	Benefit for each 24 hour period	£25	
Temporary or Emergency Passport Expenses			
	Overall limit	£350	Nil
Personal Money			
	Overall limit	£500	£50
	Cash/bank notes	£300	
	Cash/bank notes – if aged under 16	£100	
Delayed Baggage			
	Overall limit	£150	Nil
UK Motor Breakdown			
	Overall limit per trip	£500	Nil
Baggage cover (Optional)			
	Overall limit	£1,500	£50
	Limit for any one article, pair or set	£300	
	Limit for valuables (as defined in policy booklet)	£400	
Winter Sports cover (Optional)			
	Winter sports equipment		£50
	- own equipment	£500	
	- hired equipment	£400	
	- hire of replacement equipment	£200	
	- loss or stolen lift pass	£200	
	Delay due to Avalanche	£200	
	Piste Closure limit	£300	
	- Daily benefit (transport & compensation)	£30	
	Ski Pack	£300	
	Inability to take part in Winter Sports Activities	£200	
	- daily benefit	£20	
Golfing cover (Optional)			
	Own equipment	£1,000	£50
	Hire of replacement Equipment	£250	
	- daily benefit	£35	
	Pre-booked green fees	£250	
Scuba Diving cover (Optional)			
	Refer to limits under Emergency Medical and Associated Expenses and Abandonment headings		Refer to excesses under Emergency Medical and Associated Expenses and Abandonment headings

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