

Travel Insurance

Other Important Information

Once you have purchased your on-line travel insurance, please allow 5 working days for the delivery of your schedule and policy booklet. The terms and conditions of this policy will be supplied in English and both HSBC and the insurer will communicate with you in English for the duration of the policy. In choosing an HSBC on-line travel insurance product you have received information but no advice from HSBC. You have chosen one of the products available to meet your requirements as outlined below:

Product	Protection
Annual Travel Insurance	Covers your journeys for a 12 month period subject to: <ul style="list-style-type: none">– the cover requested on your application– the limits specified in your policy– eligibility criteria
Single Trip Travel Insurance	Covers one specified journey subject to: <ul style="list-style-type: none">– the cover requested on your application– the limits specified in your policy– eligibility criteria

HSBC Bank plc is authorised and regulated by the Financial Services Authority and you are able to check our name, address and statutory status by calling 0845 606 1234 or at website www.fsa.gov.uk/register

HSBC Bank plc

Registered Office: 8 Canada Square, London E14 5HQ Registered in England – Number 14259

Your Responsibilities

You are responsible for providing us with all material facts, which form the basis of the contract of insurance. Material facts are those that we would regard as likely to influence the assessment and acceptance of the insurance. Failure to provide information relevant to or any inaccuracies in your answers for, your application for insurance may mean that your insurance will be invalid and any claim not met by the insurer. If you are in doubt about what facts are considered material, you should disclose them. If you have already taken out insurance, please read your policy document to ensure it is accurate and to familiarise yourself with the insurance terms and conditions. You should inform us immediately should your circumstances or requirements change that may either affect the service provided by us or the cover provided under your insurance policy.

Personal Data Statement

Your Information

When considering your application and where appropriate from time to time during your relationship with us, we and the product provider(s) will make searches about you at credit reference agencies who will supply information (which may include information from the Electoral Register) for the purpose of verifying your identity. The agencies will record details of the search type, whether or not this application proceeds. HSBC Bank and the product provider(s) may use credit-scoring methods to assess applications and to verify your identity and we may also search the Electoral Register ourselves and carry out other identity checks. Members of the HSBC Group, product providers and other organisations may use the record of credit searches and any other information provided to the agencies. Any of this information may also be used for identification purposes, debt tracing and the prevention of money laundering as well as the management of your insurance account(s). To prevent or detect fraud and to assist in verifying your identity, HSBC Bank and the product provider(s) may exchange information with other members of the HSBC Group and make searches of records held at fraud prevention agencies who will supply us with information. HSBC Bank and the product provider(s) may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and our customers from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. The information held by these fraud prevention agencies may be used by us, other members of the HSBC Group, the product provider(s) and other companies may use this information when making decisions about you or others at your address(es) on credit or credit-related services or motor, household, life or any other insurance facilities. It may also be used for debt tracing, claims assessment. HSBC Bank and the product provider(s) and fraud prevention agencies will also use the records for statistical analysis about credit, insurance and fraud. You have the right of access to your personal records held by fraud prevention agencies. If you would like the names and addresses of the agencies used, please telephone 0800 587 7008. Members of the HSBC Bank and the product provider(s) may record, use, exchange, analyse and assess relevant information held about you and your relationships with the HSBC Group. This will include the nature of your transactions, for credit assessment, market research, insurance claim and underwriting purposes and in servicing your relationships with the HSBC Group. This may include any information provided by you or someone acting on your behalf which is relevant to your relationships with us.

To provide the service(s) applied for, such as when administering claims, members of the HSBC Group and/or the product provider(s) may need to collect and process information about health records in respect of you and others. This information will not be used for marketing.

Relevant information may also be exchanged with members of the HSBC Group, the product provider(s) and others to provide you with services, and for the purposes of fraud prevention, audit and debt collection and if required by authorised governmental and non-governmental regulators or ombudsmen. We aim to keep your information up-to-date. HSBC Bank may use other members of the HSBC Group, the product provider(s) and/or third parties (in jurisdictions inside and outside the European Economic Area where there may be less stringent data protection laws) to process information on our behalf. Wherever it is processed, your information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff, the product provider(s) and any third parties are subject to and will only be used in accordance with our instructions. Information about offshore customers may be processed offshore, in the UK or elsewhere inside or outside the European Economic Area. Offshore means Jersey, Guernsey (including Alderney and Sark) and the Isle of Man. Under data protection legislation, you can ask in writing for a copy of certain personal records we hold about you. A charge may be made for this service.

To ensure that we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, telephone calls you make to, HSBC Bank and/or the product provider(s) may be monitored and/or recorded. In the interests of security HSBC Bank and/or the product provider(s) may use CCTV recording equipment in and around our premises. All recordings are our sole property or that of the product provider(s). HSBC Bank and the product provider(s) may need to make and retain photocopies of passports, driving licenses or other identification evidence that you provide.

Law and Jurisdiction

The law of England and Wales applies to the contract, unless you normally live in Scotland (in which case Scottish law will apply) or you and the product providers agree otherwise. Please note that we are only able to arrange travel insurance on this website for individuals resident in the United Kingdom.

Contract (Rights of Third Parties) Act 1999

Your instructions to us to effect this insurance on your behalf constitutes a contract between you and your insurer. This contract does not, and is not intended to, confer or create any right enforceable under the Contracts (Right of Third Parties) Act 1999 by any person who is not a party to the contract, and the parties to this contract reserve the right to amend or rescind the contract without giving notice to, or requiring the consent of, any third party.

Internet and Confidentiality

If you proceed to apply for cover by selecting a quotation offered to you, and provide credit/debit card payment details for verification by us, then you should be aware that we have taken steps to protect your confidential payment from disclosure to third parties. However, please note that despite our best endeavours, transactions over the internet may be subject to interruption, transmission blackout, delayed transmission due to internet traffic or incorrect data transmission due to the nature of the internet and matters outside our control. If, however, you are concerned about the protection of your information, you may contact us by post, telephone or fax.

Downloading Information

Any material and/or data downloaded or obtained through the use of this website or any of the websites mentioned in this website is at your own discretion and risk, and you will be solely responsible for any damage to your computer systems or loss of data that results from the downloading of such material and/or data. This insurance website contains intellectual property and other rights and must only be used in connection with obtaining insurance in accordance with the notice provisions.

Warranties

If any warranties are shown on the policy documentation please make sure that you understand them and are able to follow their requirements exactly. If not, please advise us immediately, as a breach of warranty will usually enable the insurer to terminate the policy from the date of that breach. This is the position regardless of whether there is any connection between the warranty breached and the loss which leads to that breach becoming evident.