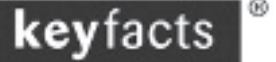


Single Trip and Annual Multi-trip Travel Insurance

Policy Summary and
other Important Information

Travel Insurance Policy Summary and Other Important Information

This summarises the main policy benefits, limitations and exclusions and gives you other information you need to know about the insurance. Please read this information carefully and keep it for your future reference. A policy booklet will be issued when you take out a policy; however a specimen copy is available on request. You can also view the full policy wording online at hsbc.co.uk.

The logo for 'keyfacts' is displayed in white text inside a dark grey speech bubble shape. A registered trademark symbol (®) is located to the upper right of the bubble.

Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. It is important that you read the policy documentation carefully when you receive it.

Who is the Insurer?

The insurer of this policy is Aviva Insurance UK Limited.

What is HSBC Travel Insurance?

This HSBC Travel Insurance policy is designed to meet certain costs that might arise in the course of your travels.

Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options, they will be clearly marked on your policy schedule.

Your policy schedule will show the limits which apply to each section. These are the maximum amounts we will pay for any claim for each insured person. The policy schedule will also show the excess you will have to pay towards the first part of any claim for certain sections.

Please refer to the policy booklet for full details of the cover provided, special conditions and exclusions under each section together with the General Exclusions and General Conditions which apply to the whole policy. The contents page at the front of the policy booklet shows the relevant page numbers of each section.

All sections

What are the significant benefits and features of the HSBC Travel Insurance policy?

- This HSBC Travel Insurance offers two policies for you to choose from: Single Trip or Annual Multi-trip. The type of policy and the geographical areas of cover which you have selected are shown on your policy schedule.
- The policy only covers UK (including the Channel Islands and Isle of Man) residents (meaning your main home is in the UK and you are registered with a UK doctor and liable to pay tax in the UK). All insured persons must have been resident in the UK for at least 6 months at the time of buying or renewing the policy.
- All trips that start and end in the UK and last no longer than the duration shown on your schedule are covered. Optional cover for business trips involving office based clerical or administrative duties is available.
- Insured persons are covered while taking part in certain recreational leisure activities. These are listed in your policy booklet and also include some activity based holidays where this is the main purpose of your trip.
- Cover is provided if you are prevented from travelling or are stranded abroad due to the closure of airspace or an airport or port.
- Our 24-hour Worldwide Medical Emergency Assistance Service will provide immediate help with any medical emergency you have when you are on your trip.

Pre-existing medical conditions - important declarations you must make

It is important that you read and fully understand the Medical Warranty in your policy booklet as you are required to tell us about pre-existing medical conditions. Upon assessing your declaration we will confirm whether cover can be provided if a claim occurs due to any pre-existing medical condition.

At the time of buying or before renewing your policy and when booking a trip you must tell us:

- if any insured person has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months.
- if any insured person is under investigation or awaiting results, or is on a waiting list for, or is aware of the need for, in-patient treatment for any diagnosed or undiagnosed condition.
- if any insured person knows of any close relative, close business associate, travelling companion or person they plan to stay with (and upon whose good health their trip depends), who has a serious, chronic or recurring illness, injury or disease which could have an effect on their decision to take or continue their trip.

Between booking a trip and the departure date or prior to paying any final balance you must tell us:

- if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant/Specialist or admitted to a hospital.

What are the significant or unusual exclusions or limitations of the HSBC Travel Insurance policy?

- Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by us.
- The maximum time you can spend outside the UK in any period of insurance under the Annual Multi-trip policy is 183 days.
- Holidays in the UK will only be covered if they include two or more consecutive nights' stay in pre-booked holiday accommodation.
- Claims arising from paid or unpaid manual work or physical labour of any kind.
- Claims for death, injury, illness or disability are not covered if they result from you being under the influence or effect of alcohol or drugs.
- Any specific exclusion or limitation shown on your policy schedule.

Standard policy sections

Name of relevant section in policy booklet	What are the significant benefits and features?
Cancellation Charges	<ul style="list-style-type: none"> • Refund of non-recoverable travel and accommodation costs should you have to cancel your trip due to any of the reasons stated in this section of your policy booklet.
Emergency Medical and Associated Expenses	<ul style="list-style-type: none"> • Payment of expenses for emergency medical treatment following accidental injury or illness during your trip. • Repatriation and other necessary travel and accommodation expenses are included.
Holiday Disruption	<ul style="list-style-type: none"> • A benefit to compensate you for the disruption to your holiday if you are an in-patient in hospital or confined to your accommodation on medical advice for more than 48 hours during your trip.
Abandonment	<ul style="list-style-type: none"> • Proportionate refund of unused and non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated in this section of your policy booklet. • Where applicable, reasonable additional travel and accommodation costs to allow you to return home early.
Personal Accident	<ul style="list-style-type: none"> • A benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during your trip. • A reduced death benefit applies to children under 16 years of age at the time of the incident.
Personal Liability	<ul style="list-style-type: none"> • Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip.

Name of relevant section in policy booklet	What are the significant benefits and features?
Delayed Departure	<ul style="list-style-type: none"> • Compensation if the ship, aircraft or train in which you are booked to travel is delayed at your final point of international departure from or to the UK. • If you are delayed for more than 24 hours at your final point of international departure on your outward journey from the UK you can choose to abandon your trip.
Enforced Stay Abroad	<ul style="list-style-type: none"> • Compensation if you are unable to return home on your scheduled return date due to closure of airspace or an airport or port.
Missed International Departure	<ul style="list-style-type: none"> • Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated in this section of your policy booklet.
Legal Expenses and Advice	<ul style="list-style-type: none"> • Cover for your legal costs to pursue a civil claim if you suffer personal injury or death during your trip. • Access to a confidential personal legal advice helpline
Hijack	<ul style="list-style-type: none"> • A benefit for each 24 hours that you cannot reach your destination as a result of the transport you are travelling on being hijacked during your trip.
Mugging	<ul style="list-style-type: none"> • A benefit for each 24 hours that you receive in-patient treatment due to injury caused by a mugging during your trip.
Catastrophe cover	<ul style="list-style-type: none"> • A benefit towards extra accommodation and/or transport costs if you are forced to move from your independently booked accommodation, due to one of the reasons stated in this section of your policy booklet.
Pet Care	<ul style="list-style-type: none"> • A benefit for each 24 hours that your cat or dog receives in-patient veterinary treatment as a result of suffering accidental injury whilst being cared for in the UK during your trip.
Temporary or Emergency Passport Expenses	<ul style="list-style-type: none"> • Cover for additional travel, accommodation and communication expenses you need to pay during your trip to obtain a temporary passport if yours is lost or stolen while you are abroad.

Name of relevant section in policy booklet	What are the significant benefits and features?
Personal Money	<ul style="list-style-type: none">• Cover for loss or theft of your personal money including cash, travellers cheques, travel tickets, passport or driving licence during your trip.• A limit applies to cash and banknotes and a reduced benefit applies to cash and banknotes for insured persons under 16 years.
Delayed Baggage	<ul style="list-style-type: none">• A benefit for temporary loss of baggage for more than 12 hours on your outward journey.
UK Motor Breakdown	<ul style="list-style-type: none">• Provides a motor breakdown service at home when you're about to leave for your trip and if you break down on the way to or from your UK departure/arrival point.

Name of relevant section in policy booklet	What are the significant or unusual exclusions or limitations?
<ul style="list-style-type: none"> • Cancellation Charges • Abandonment 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • for pre-existing medical conditions, unless disclosed to and accepted by us • for redundancy which you knew about at the time of buying your insurance or booking your trip, whichever is later • for travel and/or accommodation costs where these are recoverable from the provider • 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 • if you fail to provide documentary evidence of costs incurred • any claim for refund of any costs for persons not named on your policy schedule • for the cost of travel or accommodation arranged using Air Miles or similar promotions • for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements • for refund of any course or tuition fees.
<ul style="list-style-type: none"> • Emergency Medical and Associated Expenses • Holiday Disruption • Abandonment • Personal Accident 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • if you travel against medical advice • for pre-existing medical conditions, unless disclosed to and accepted by us • if you are motorcycling on a machine over 125cc unless this is your mode of transport from the UK • if you use a quad bike/all terrain vehicle, on or off road • if you participate in any leisure activity or activity based holiday that is not listed in the policy booklet.
<p>Personal Liability</p>	<p>We will not pay claims arising from:</p> <ul style="list-style-type: none"> • your job • the use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned under leisure activities or activity based holidays in your policy booklet).

Name of relevant section in policy booklet	What are the significant or unusual exclusions or limitations?
Delayed Departure	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • where the reason for the delay was public knowledge at the time of buying your insurance or booking your trip, whichever is later • for internal and/or onward connecting travel • if the transport upon which you are booked to travel is cancelled by the carrier • if your holiday is solely within the UK.
Enforced Stay Abroad	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • for travel and/or accommodation costs where these are recoverable from the provider • if you fail to provide documentary evidence of the costs incurred • for additional travel expenses if prior to the notification of the airspace, or an airport/port, being closed you have not purchased your return ticket to the UK • any claim for refund of any costs for persons not named on your policy schedule
Missed International Departure	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • where the reason for the delay was public knowledge at the time of buying your insurance or booking your trip, whichever is later • if your holiday is solely within the UK.

Name of relevant section in policy booklet	What are the significant or unusual exclusions or limitations?
Legal Expenses and Advice	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • which do not have a reasonable prospect of succeeding • for any costs incurred before your claim has been accepted • relating to a dispute between you and any member of the Aviva group of companies • relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance • relating to Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
<ul style="list-style-type: none"> • Mugging • Temporary or Emergency Passport Expenses 	<p>We will not pay claims where the incident has not been reported to the police within 24 hours of discovery and a written police report obtained.</p>
Personal Money	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • if your personal money is left unattended • if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss) • for loss of personal money not carried in your hand baggage whilst you are travelling.
UK Motor Breakdown	<p>We will not pay claims for repair costs other than those delivered at the roadside or at home.</p>

Optional policy sections

Name of relevant section in policy booklet	What are the significant benefits and features?
Baggage cover	<ul style="list-style-type: none"> • Covers for loss, theft or damage to your personal belongings during your trip. • A limit applies for single articles and for valuables.
Winter Sports cover: <ul style="list-style-type: none"> • Winter Sports Equipment • Delay due to Avalanche • Piste Closure • Ski Pack • Inability to take part in Winter Sports Activities 	<ul style="list-style-type: none"> • For loss, theft or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip. • You are automatically covered for certain Winter Sports Activities and these are listed in your policy booklet (restricted to the number of days stated on your policy schedule).
Golfing cover	<ul style="list-style-type: none"> • Additional cover for loss, theft or damage to golfing equipment and refund of non-recoverable green fees if you cannot play golf due to accidental injury or illness during your trip.
Scuba Diving cover up to 30 metres	<ul style="list-style-type: none"> • Extends the policy to provide you with cover under the Emergency Medical and Associated Expenses and Abandonment sections of your policy following accidental illness or injury while you are scuba diving during your trip (restricted to the number of days stated on your policy schedule).

Name of relevant section in policy booklet	What are the significant or unusual exclusions or limitations?
Baggage cover	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • if your property is left unattended • if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss) • for loss of valuables not carried in your hand baggage whilst you are travelling • for scuba diving, golf or fishing equipment.
<p>Winter Sports cover:</p> <ul style="list-style-type: none"> • Winter Sports Equipment • Delay due to Avalanche • Piste Closure • Ski Pack • Inability to take part in Winter Sports Activities 	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • for losses from motor vehicles • if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss) • if you participate in any winter sports activity that is not listed in the policy booklet • for pre-existing medical conditions, unless disclosed to and accepted by us.
Golfing cover	<p>We will not pay claims:</p> <ul style="list-style-type: none"> • for losses from motor vehicles • if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss).

How long does my HSBC Travel insurance run for?

The policy will remain in force for the period of insurance shown on your policy schedule.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or renewal of an Annual Multi-trip policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to do so, you will be entitled to a full refund of the premium paid provided you have not travelled and there has been no claim or incident likely to give rise to a claim.

How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below. In all cases, please quote your policy number.

Helpline	Contact telephone number	Opening hours
Medical Emergency Assistance	(+44) 1603 605128	24 hours a day, 365 days a year.
General Travel Claims helpline	01603 605124	8am-6pm Monday to Thursday and 8am-5.30pm Friday.
Travel Assistant helpline	(+44) 1603 605129	24 hours a day, 365 days a year.
Legal Expenses Advice & Claims helpline	01603 208529	24 hours a day, 365 days a year.
UK Motor Breakdown At Home or Roadside Assistance	0800 169 1789	24 hours a day, 365 days a year.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please contact us as follows:

If your complaint is regarding this insurance please contact us:

- By telephoning:
the Customer Services helpline on 0800 169 4013
(Lines open: Mon – Thu (8am – 8pm)
Fri (8am – 7pm) Sat (9am – 5pm)
Sun (10am – 2pm) except Christmas Day,
Boxing Day & New Year's Day)
- By writing to:
HSBC Customer Care Team
Customer Services Centre
PO Box 7463
Pitheavlis, Perth, PH2 0YX.

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

- By telephoning:
the Travel Claims helpline on
01603 605124
(Lines open: Mon–Thu (8am–6pm)
Fri (8am–5.30pm)
- By writing to:
HSBC Claims Department,
Aviva Insurance UK Limited,
PO Box 432,
Chichester, PO19 1WQ.

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

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

Aviva are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Important Information about HSBC

Explaining HSBC's service

Your travel insurance policy is provided by Aviva Insurance UK Limited. As an insurance intermediary HSBC Bank plc deals exclusively with Aviva for the purposes of your policy. Aviva will deal with the administration of your insurance (including claims). You will not receive advice or recommendation from HSBC Bank plc on this arrangement. 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 Insurance (UK) Limited
- London & Leith Insurance Company Limited
- Marks & Spencer Life Assurance Limited

Who regulates HSBC Bank plc?

HSBC Bank plc, 8 Canada Square, London, E14 5HQ (www.hsbc.co.uk) is authorised and regulated by the Financial Services Authority. Its FSA Register number is 114216.

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.

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 about HSBC Bank plc, please contact them:

- In writing:
The Manager
Service Quality Team
HSBC Bank plc
Arlington Business Centre
Millshaw Park Lane
Leeds LS11 0PP
- By telephone: 0800 881 155 (textphone 1800 10800 0283 516). Lines are open 9am to 5pm Monday to Friday
- By email: servicequality@hsbc.com

To help HSBC Bank plc continually improve its service, and in the interests of security, your communications may be monitored and/or 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 with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

Change of insurer

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 upon the renewal date of your policy or at any other 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 this policy both before and after such a change becomes effective.

Your duty to disclose information

It is your responsibility to provide complete and accurate information to the insurer when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. Failure to disclose any material facts (these are facts that the insurer would regard as likely to influence the assessment and acceptance of this insurance), could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

Telephone calls

You can contact HSBC Customer Services on 08457 404 404. Lines are open 8am to 10pm Monday to Sunday (except Christmas Day, Boxing Day and New Year's Day). To help HSBC Bank plc continually improve our service and in the interests of security, your communications may be monitored and/or recorded.

Marketing

With your permission, the HSBC Group may exchange, use, analyse and assess relevant information about your relationships with the HSBC Group, including the nature of your transactions, to give you information about products (including mortgages) and services available from HSBC Group companies and those of selected third parties which may interest you by telephone, post, email, secure e-messaging, text messaging services and other means.

If you do not want members of the HSBC Group to contact you about products and services which we think may be relevant to you, please either tell your HSBC branch or contact HSBC Customer Services on 08457 404 404.

Other Important Information About Your Policy

Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact includes any questions you are asked to provide answers to and any assumptions you agree to or eligibility criteria set out by us when you take out your policy, including anything that appears within your policy documentation, such as pre-existing medical conditions suffered by you, a travelling companion or close relative. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer.

If any changes in any material fact arise during the period of insurance cover please provide the insurer 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.

Continuous Renewal Payment Authority

Where you select or have selected a continuous premium payment method for an Annual Multi-trip policy, you will be notified in writing prior to renewal and, unless we hear otherwise, the policy will automatically be renewed. Unless you have advised otherwise, the renewal premiums will again be collected from your specified bank account, or credit/debit card to ensure you are always covered.

Data Protection Act - Information Uses

For insurance purposes HSBC Bank plc and the insurer may use any personal data you supply as follows:

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by re-insurers and by HSBC Bank plc, its subsidiaries and subsidiaries of its parent company (the "HSBC Group"). It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, HSBC Bank plc, other members of the HSBC Group, the insurer and/or other third parties will ensure that anyone to whom your information is passed agrees to treat your information according to a strict code of secrecy and security.

If you give HSBC Bank plc, the insurer or

their agents information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, HSBC Bank plc, the insurer or their agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, HSBC Bank plc, the insurer or their agents may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by HSBC Bank plc, the insurer or their agents.

Fraud Prevention and Detection

In order to prevent and detect fraud HSBC Bank plc and the insurer may at any time share information about you with other organisations and public bodies including the Police.

You should show these notices to anyone who has an interest in the insurance under the policy.

Telephone Call Recording

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

Aviva's Regulatory Status

Aviva is authorised and regulated by the Financial Services Authority ("FSA"). They are registered as Aviva Insurance UK Limited (Registered in England, No 99122. Registered Office: 8 Surrey Street, Norwich, NR1 3NG) and their FSA registration number is 202280. You may check this information and obtain further information about how the FSA protects you by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

www.hsbc.co.uk

Issued by HSBC Bank plc.

HSBC Bank plc, Customer Information:

PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS

PO Box 14, St Helier, Jersey JE4 8NJ

PO Box 31, St Peter Port, Guernsey GY1 3AT

PO Box 20, Douglas, Isle of Man IM99 1AU

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