Please take time to read this booklet as it contains important information.

To help you understand what you are covered for at a glance – we’ve highlighted some common questions such as:

- who is covered by the policy?
- do I need to tell you that I am travelling?
- do you need to know about any medical conditions?
- what is the maximum trip length?
- are holidays in the UK covered?
- are business trips and winter sports covered?
- how do I make a claim?

Further details are on page 2.
Welcome to your HSBC Travel Insurance

Please take time to read this booklet as it contains important information. To help you understand what you are covered for at a glance – we’ve highlighted some common questions below. If you have a question and cannot find the answer either below or in the policy wording, please contact Customer Services.

<table>
<thead>
<tr>
<th>Who is covered by this policy?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cover is for you, the account holder, your domestic partner (providing you are both under 70 years of age at the start date of your trip), and your children travelling with you if they are under 18 years of age (or under 23 if in full time education and living with you outside of term time). All insured persons must be residents of the UK, Channel Islands or Isle of Man.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do I need to tell you that I am travelling?</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. As long as you have told us about any relevant pre-existing medical conditions you do not need to register with us or tell us that you are travelling.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do you need to know about any medical conditions?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes. Please call the Medical Risk Assessment Helpline to tell them if you, or any other insured persons have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease, which includes investigations or referrals for any undiagnosed conditions. Failure to disclose before booking trips or travelling will result in no cover for claims arising from undisclosed conditions. See the ‘Your Health’ section on page 17 for full details of when and what you must declare.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do you need to know if any travel plans are reliant on the health of a travelling companion or a close relative not insured by this policy?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes. You must tell us if any another person you plan to travel with or a close relative (whether travelling or not) has any serious illness, injury or disease. See the ‘Your Health’ section on page 17 for full details of when and what you must declare.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What is the maximum trip length?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trips should be no longer than 31 days and must start and end in the UK, Channel Islands or Isle of Man. However, when booking your trip, you may be able to purchase an upgrade to cover an extended duration.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What upgrades are available on this policy?</th>
</tr>
</thead>
<tbody>
<tr>
<td>The following upgrades may be available for an additional cost: extended trip duration up to a maximum of 120 days; increased cancellation cover to £7,500 per person; increased cover for golf equipment and fees; and also cover for medical emergencies if you wish to scuba dive to a depth of 30 metres. For further information please see page 13.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Are holidays in the UK covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes. Holidays in the UK, Channel Islands or Isle of Man need to involve a stay of at least 2 consecutive nights in pre-booked holiday accommodation. Please see our definition of ‘pre-booked holiday accommodation’ on page 11.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Are winter sports holidays covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes. Winter sports holidays are covered for up to a maximum of 31 days in any calendar year. Please see the full details of what’s covered on page 23.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Are business trips covered?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes. If you travel outside of the UK to carry out office-based clerical or administrative duties you are covered up to a maximum of 31 days in any calendar year. We do not cover any other type of business travel even if you have some free leisure time during your trip.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Can I claim for cancellation of my trip if I have a problem with my travel documents eg, my passport is out of date/not arrived in time or visa is invalid?</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. There is no cover under this policy for problems with your travel documents before you leave. If your passport is lost, stolen or damaged once you are abroad there is cover to help you in this situation. Please see the Emergency Travel Document Expenses section on page 35. Before you book a trip, check the entry requirements of the country you intend to visit with the local government embassy and/or the Foreign &amp; Commonwealth Office website fco.gov.uk/knowbeforeyougo.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>How do I make a claim?</th>
</tr>
</thead>
<tbody>
<tr>
<td>To make a claim please call the relevant number on page 3 and refer to the information on page 5.</td>
</tr>
</tbody>
</table>
## Travel Insurance Helplines

<table>
<thead>
<tr>
<th>Service</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Risk Assessment</strong></td>
<td>You must tell us about pre-existing conditions. Please refer to the Medical Declaration on page 17 in this policy booklet. 01243 218424 Lines open: 8am to 9pm everyday except Christmas Day, Boxing Day and New Years Day.</td>
</tr>
<tr>
<td><strong>24-hour Medical Emergency Assistance</strong></td>
<td>If you are injured or fall ill while you are away, contact this helpline. Outside the UK (+44) 1243 621160 Within the UK 01243 621160 Lines open: 24 hours a day, 365 days a year.</td>
</tr>
<tr>
<td><strong>Customer Services</strong></td>
<td>Use this number for all general policy enquiries. Policy documentation is available in large print, audio and Braille. If you require any of these formats please contact us. 03457 707070 Textphone: 03457 125 563 Lines open: 24 hours, 365 days a year.</td>
</tr>
<tr>
<td><strong>Travel Claims</strong></td>
<td>Use this number to report any travel claims, which are not as a result of a medical emergency. Outside the UK (+44) 1243 621407 Within the UK 01243 621407 Lines open: Mon to Thu (8am to 6pm) Fri (8am to 5.30pm).</td>
</tr>
<tr>
<td><strong>Legal Expenses Claims and Advice</strong></td>
<td>Use this number to report any legal expenses claim or if you require advice for any personal legal problem that may lead to a claim under the policy. 01603 208533 Lines open: 24 hours a day, 365 days a year.</td>
</tr>
<tr>
<td><strong>Travel Assistant</strong></td>
<td>This helpline can assist you with a wide range of travel advice before and while you are away. Please do not call this number for policy queries or claims. Outside the UK (+44) 1243 621162 Within the UK 01243 621162 Lines open: 24 hours a day, 365 days a year.</td>
</tr>
<tr>
<td><strong>Policy Upgrades</strong></td>
<td>Additional covers may be available to extend your trip duration, increase cancellation cover, add cover for golf equipment and fees and extend cover for scuba diving up to 30 metres. 0800 328 1562 Lines open: Mon to Fri (9am to 5pm)</td>
</tr>
</tbody>
</table>

For our joint protection and training purposes calls may be recorded and/or monitored.
Travel Assistant Helpline

This service can help you sort out all kinds of travel problems before you go, and while you are away, from providing information on the countries you are visiting to sorting out non-medical emergencies.

Advice before you travel:
• any visa and entry permits you may need;
• any necessary vaccination and inoculation requirements, and where you can get them;
• what you should take with you regarding first aid and health;
• what currencies and travellers’ cheques to take with you, and what the current exchange rates are;
• the languages spoken, time zones, bank holidays and climate of countries you plan to visit; and
• import and export allowances for tourists.

While travelling:
• how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
• how to trace your luggage with the airline operator if it is delayed or lost;
• why, how, where and when you should contact local Embassies or Consulates;
• how to transfer money out to you if you need it;
• cancellation of credit cards if lost or stolen, and helping you to report the loss to your card provider; and
• provide information to close relatives, friends or employers if you have to go into hospital.

Other emergency services while travelling:
• A ‘phone home’, translation and interpretation service if you need it in an emergency.

Please note there is no charge for the provision of the advice, guidance and other emergency services while travelling shown above. However, if you wish to obtain goods or services on your behalf that are not covered by a claim under this policy, you will need to pay any fees the provider charges and you will need to adhere to the provider’s terms and conditions.

Foreign and Commonwealth Office (FCO) – Travel Advice by Country

As a partner in the Know Before You Go campaign, we are working with the FCO to help British travellers stay safe overseas. Before you travel overseas, check out the FCO website www.gov.uk/knowbeforeyougo.

It is packed with essential travel advice and tips plus up-to-date information about different countries. We are not responsible for the content of other websites.

Please note this policy does not provide cover for cancellation or abandonment if you decide not to travel or continue a trip because the FCO have issued advice against all travel or all but essential travel to a particular country. In the event of such a Travel Advisory being issued for your destination, you should always contact your tour operator/travel agent in the first instance.

If you cannot rearrange your travel and you want to continue with your trip, you will have the full benefit of your insurance, so long as you comply with the advice of the local authorities, for example by observing curfew restrictions and avoiding public gatherings or demonstrations and you do not put yourself in danger. Specifically please note General Exclusions 1 and 4 on page 14.

Air and Maritime Passenger Rights

For the latest advice and further details on your rights please visit the following websites:
www.caa.co.uk and search for travel problems
www.dft.gov.uk and search for maritime passenger rights

You should also refer to the terms and conditions of the carrier you are travelling with. We are not responsible for the content of other websites.
## Your Claim

Call the number shown on page 3 immediately. Only a selection of claims scenarios are shown below. Please refer to the relevant section within this policy booklet for full details of cover and any evidence we may require.

<table>
<thead>
<tr>
<th>Type of claim</th>
<th>What must I do?</th>
<th>What will I need?</th>
</tr>
</thead>
</table>
| Cancelling Your Trip – see page 25                  | • Check that the reason for cancellation is covered.| • For medical claims, we will send a medical certificate for completion by the patient’s doctor to confirm the reason for cancellation.  
• Evidence of your booking and the cancellation. |
| Missed International Departure – see page 26        | • Do all you can to get to your point of international departure on time. | • A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident. |
| Delayed Departure after check in – see page 27      | • Check that your delay was over 12 hours before submitting a claim. | • Written confirmation from the carrier/agent of the actual date and time of departure and reason for your delay. |
| Abandonment – see page 27                           | • Contact the Medical Emergency Assistance helpline before returning home. | • For medical claims, a medical report confirming the reason for abandonment. |
| Emergency Medical and Associated Expenses – see page 29 | • Contact the Medical Emergency Assistance helpline before any hospital admission or as soon as possible thereafter. | • All medical reports given to you by the treating facility. |
| Enforced Stay Abroad – see page 31                  | • Contact your airline/carrier and they will advise if you should travel to the airport/port to check in at your specified time. | • Written details from the airline/carrier of the actual date and time of your return to the UK.  
• Documentary evidence of costs if you make your own way home. |
| Legal Expenses – see page 32                        | • Contact the Legal Expenses Claims and Advice helpline as soon as you are aware of an incident. | • We will tell you when you call if we need anything else to deal with your claim. |
| Delayed Baggage – see page 35                       | • Give written notice of the claim to the carrier or their handling agent within any timescales stated in their terms and conditions. | • Written confirmation from the carrier of the number of hours delay. |
| Emergency Travel Document Expenses – see page 35    | • Report incident details to the police within 24 hours of discovery. | • All receipts for costs incurred. |
| Baggage and Personal Money – see page 35 and 36     | • Take all reasonable steps to recover lost or stolen property/money.  
• Report incident details to the police within 24 hours.  
• Report the loss/damage to the carrier or their handling agent within any timescales stated in their terms and conditions.  
• Do not dispose of damaged items. | • A “Property Irregularity Report” from the carrier and your baggage tag receipts.  
• Proof of purchase for the lost, stolen or damaged items.  
• Proof that you owned the money and its value.  
• A written report from the police or any other relevant authority. |
# Guide to your HSBC Travel Insurance Policy

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- Other Important Information about your policy 9

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- Fraud Prevention 16

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- Winter Sports Cover 23

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- Delayed Departure after check in 27
- Abandonment 27

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- Baggage 36

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Section 1 – 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 Section 2 of this booklet. It is important that you read the full policy wording carefully and keep it for future reference.

Who is the insurer?
The insurer is Aviva Insurance Limited.

What is HSBC Travel Insurance?
HSBC Travel Insurance is designed to meet certain costs that might arise in the course of your worldwide trips.

What are the main benefits, features, exclusions, limits and excesses?

<table>
<thead>
<tr>
<th>Section</th>
<th>What are the main benefits and features?</th>
<th>What are the significant or unusual exclusions or limitations?</th>
<th>Limit per person</th>
<th>Excess per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancelling Your Trip</td>
<td>Refund of your own personal and non-recoverable travel and accommodation costs.</td>
<td>Pre-existing medical conditions, unless disclosed to and accepted by us.</td>
<td>£5,000</td>
<td>£50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Any awareness of possible reasons that could prevent you from travelling at time of booking trip.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missed International Departure</td>
<td>Cover for extra travel and accommodation costs if you miss your international departure from or to the UK, Channel Islands or Isle of Man.</td>
<td>Any awareness of possible reasons that could prevent you from travelling at time of booking trip.</td>
<td>£1,000</td>
<td>Nil</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If you choose to abandon your trip.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delayed Departure after check in</td>
<td>Cover if the scheduled public transport on which you are booked to travel from or to the UK, Channel Islands or Isle of Man is delayed. OR You can choose to abandon your trip if the delay is for more than 24 hours on your outward journey.</td>
<td>Any awareness of possible reasons that could prevent you from travelling when booking trips. Travel delay or abandonment claims for any internal domestic departures with the exception of departures to and from the Channel Islands or Isle of Man.</td>
<td>£50 each 12 hours to a max. £250 OR £5,000 for abandonment after 24 hours</td>
<td>Nil £50</td>
</tr>
<tr>
<td>Abandonment</td>
<td>Proportionate refund of your unused and non-recoverable accommodation costs and, where applicable, reasonable costs to return home.</td>
<td>Pre-existing medical conditions, unless disclosed to and accepted by us.</td>
<td>£5,000</td>
<td>£50</td>
</tr>
<tr>
<td>Section</td>
<td>What are the main benefits and features?</td>
<td>What are the significant or unusual exclusions or limitations?</td>
<td>Limit per person</td>
<td>Excess per person</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------</td>
<td>------------------</td>
</tr>
<tr>
<td><strong>Emergency Medical and Associated Expenses</strong></td>
<td>Cover for emergency medical treatment and, if necessary, repatriation.</td>
<td>Pre-existing medical conditions, unless disclosed to and accepted by us.</td>
<td>£10,000,000</td>
<td>£50</td>
</tr>
<tr>
<td><strong>Personal Accident</strong></td>
<td>Death or loss of limbs/sight or permanent total disablement following accidental injury.</td>
<td>Sickness, disease, nervous shock or a naturally occurring condition or degenerative process.</td>
<td>£50,000 (£1,000 for death if aged under 16).</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Personal Liability</strong></td>
<td>Cover if you cause accidental injury or death to third parties or damage to their property.</td>
<td>Claims arising from your job or the use of animals, firearms, motorised vehicles, vessels or aircraft.</td>
<td>£2,000,000</td>
<td>£100 if temporary accommodation</td>
</tr>
<tr>
<td><strong>Enforced Stay Abroad</strong></td>
<td>Cover if you are unable to return home on your scheduled return date due to strike, adverse weather or airport/airspace closure.</td>
<td>Any payment if you have not purchased a return ticket or confirmed your return date with your travel provider before the claim arises.</td>
<td>£100 each 24 hours to a max. £1,500 OR £1,000 towards cost to return home.</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Legal Expenses</strong></td>
<td>Cover to pursue a civil claim if you suffer personal injury or death during your trip.</td>
<td>Any costs incurred before your claim has been accepted.</td>
<td>£50,000</td>
<td>Nil</td>
</tr>
<tr>
<td><strong>Personal Money</strong></td>
<td>Cover for loss or theft of your personal money or travel documents.</td>
<td>Any incident not reported to the police within 24 hours of discovery.</td>
<td>£500 Limits: £300 cash or bank notes.</td>
<td>£50</td>
</tr>
<tr>
<td><strong>Baggage Cover</strong></td>
<td>Cover for loss, theft or damage to your personal belongings.</td>
<td>Theft claims from locked property or motor vehicles when there is no evidence of forcible and violent entry.</td>
<td>£1,500 Limits: total valuables £400 (£300 limit for single articles).</td>
<td>£50</td>
</tr>
<tr>
<td><strong>Winter Sports Cover</strong></td>
<td>Cover for loss, theft or damage to winter sports equipment. Also covers additional benefits for delays due to avalanche, ski pack, piste closures or injury or illness.</td>
<td>Winter sports equipment left in a motor vehicle. Theft claims from locked property when there is no evidence of forcible and violent entry.</td>
<td>£500 equipment £200 avalanche delay £300 piste closure £300 ski pack</td>
<td>£50 equipment</td>
</tr>
</tbody>
</table>
The following are some of the General Exclusions and Conditions that apply to the whole policy.

Please see the full details on pages 14 and 15.

There is no cover for:

- air miles, loyalty/points based ownership schemes, timeshares or similar promotions.
- you using a motorcycle over 125cc during the trip, unless this is your mode of transport from the UK, Channel Islands or Isle of Man.
- you using a quad bike, all terrain vehicle or similar on or off road or any claim relating to you driving a motor vehicle without a valid licence and/or insurance.
- any costs you have paid for any person not insured under this policy.
- any claim arising from paid or unpaid manual work or physical labour of any kind (other than Charity or Conservation work shown in the Activity Based Holidays section).
- any claim resulting from your misuse or 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 or an accepted medical condition caused by your misuse or alcohol or drugs.
- you jumping from, climbing on or over any balcony, railing, ledge or wall, regardless of its height (other than Artificial Wall Climbing listed in the Leisure Activities section).

We can, at any time and after taking a fair and reasonable view, make changes to your policy cover and/or terms and conditions of insurance to reflect changes in the law, regulation or taxation that affects us or your policy.

Changes will be notified to you in writing at least 30 days before they become effective.

Pre-existing medical conditions – important declarations you need to make

Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our Medical Risk Assessment Helpline. It is important that you read and fully understand the Medical Declaration in this booklet on page 17.

You must call the Medical Risk Assessment Helpline, if at the time of opening your HSBC Premier account or when booking any trip (whichever is later), any insured person:

1. has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
2. is under investigation or awaiting results for any diagnosed or undiagnosed medical condition
3. is on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition
4. has received a terminal prognosis
5. travels against the advice of a doctor or purposely travels without medical advice when it would have been reasonable to have consulted a doctor.

You must also call the Medical Risk Assessment Helpline if any insured person knows of:

1. a close relative or close business associate whether travelling with you or not; and/or
2. a travelling companion or person you plan to stay with;

who has a serious illness, injury or disease which could affect your decision to take or continue a trip.

Between booking a trip and paying any balance or the departure date (whichever is later), you must call the Medical Risk Assessment Helpline if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant/Specialist or been admitted to hospital. Cancellation cover will apply, however, if you still wish to travel, the Medical Risk Assessment Helpline will advise if cover will apply while on the trip.

As this HSBC Worldwide Travel Insurance is part of your HSBC Premier account, subject to you being an account holder, cover will continue as long as you remain eligible for cover (see “How long does my HSBC Travel Insurance run for’). You must tell the Medical Risk Assessment Helpline about any deterioration in the status or control of any condition previously declared or if you or anyone upon whose good health the trip depends develops another medical condition.
How long does my HSBC Travel Insurance run for?

The policy will remain in force until the first of the following automatic termination events occur –

The account holder:
• closes the HSBC Premier account
• reaches 70 years of age (on joint accounts cover continues for other eligible account holder(s) until they reach age 70)
• is no longer a UK, Channel Islands or Isle of Man resident
• is believed to be or reasonably suspected by us to be acting fraudulently.
• HSBC cancels the Premier account in accordance with the rights set out in the HSBC Premier account terms and conditions.

Eligibility
As your circumstances may change over time, it is important that you review the terms and conditions of your Travel Insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

Your Cancellation Rights
You have a statutory 14 day period in which to close your HSBC Premier account. This period begins on the date you opened the HSBC Premier account or when you receive your Travel Insurance policy document, whichever is later. To exercise the right to cancel this Travel Insurance the HSBC Premier account must be closed. If it is not closed the Travel Insurance will remain active until the first of the automatic termination events shown above occur.

To exercise your right to cancel, please contact your HSBC Premier Relationship Manager.

How do I make a claim?
Should you need to make a claim under this policy, please contact the appropriate helpline shown on page 3.

How do I make a complaint?
We hope 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 the Claims or Customer Service Helpline on page 3. 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 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 their liabilities?
Aviva is a member 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 FSCS arrangements is available from them on 0800 678 1100, or by visiting their website www.fscs.org.uk, or write to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

Residents of the Channel Islands and Isle of Man – Please note that sales of HSBC’s General Insurance products in the Channel Islands and Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Prudential Regulatory Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply. For further details please contact your local branch.
Section 2 – Policy Cover

Definitions

Wherever the following words or phrases appear in bold, they will have the following meanings.

abandon/abandonment

Returning to the UK before your scheduled return date (including being repatriated by us to a hospital), or being an in-patient in hospital for more than 24 hours during your trip.

account holder

Any person named as an account holder on the HSBC Premier account who is under 70 years of age at the start date of the trip.

close business associate

Someone you work with in the UK who has to be in work in order for you to be able to go on or continue a trip. A senior manager or director of the business must confirm this in the event of a claim.

close relative


doctor

A registered member of the medical profession practising in the UK who is not related to you or anyone you are travelling with.

excess/excesses

The amount(s) that you will have to pay towards each claim per insured person per section.

home

The account holder’s home address in the UK.

home territory

- England, Scotland, Wales, Northern Ireland, Jersey and Isle of Man if your home is located in any of these locations
- Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou if your home is located on any of these islands

loss of one or more limbs

The loss of your hand or foot at or above the wrist or ankle, or the total and permanent loss of use of your entire hand, arm, foot or leg.

office-based business travel

Travel outside the UK if the reason for your journey is to carry out wholly office-based clerical or administrative duties only, which do not involve you dealing with members of the public.

Office-based business travel is limited to a maximum of 31 days in any calendar year.

partner

The person that the account holder lives with at home in a domestic relationship, whether married or cohabiting (as if husband and wife), regardless of gender, who is under 70 years of age at the start date of the trip.

period of insurance

Each trip you make, whilst the HSBC Premier account is in force, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, declarations and exclusions. Cover for each separate trip applies as follows:

- Cancellation cover begins from the date of opening the HSBC Premier account or the date of booking each separate trip (whichever is later) and ends when you leave your home to start your trip.
- Cover under all other sections starts when you leave your home and ends when you return home providing that you do not exceed the trip limit.

The maximum time you can spend outside of the UK in any calendar year is 183 days in total.

permanent total disablement

A permanent and total disablement that means you cannot do any kind of job.

personal money

Cash (including foreign currency), travellers’ cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports and driving licences.

point of international departure

The airport, port or station from which you will undertake international travel from or into the UK.

pre-booked holiday accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of your trip, including a pre-booked tent or caravan pitch but not including residential properties belonging to family or friends.

reasonable care

You must take all reasonable precautions to protect yourself and prevent accidents, theft, loss or damage. You must take the same level of care as you would take if you did not have this insurance.

total loss of sight

Complete and permanent loss of sight.

travelling companion

A person you travel with, without whom you cannot make or continue your trip.

trip(s)

Journeys beginning and ending in the UK that last no more than 31 days that are either:

- holidays outside the UK or
- office based business travel outside the UK or
- holidays within the UK, that include two or more consecutive nights stay in pre-booked holiday accommodation.
**Important Notes:**

1. Cover for winter sports holidays is limited to 31 days in total in any calendar year.
2. Cover for office based business travel is limited to 31 days in total in any calendar year.

**UK**

England, Scotland, Wales, Northern Ireland, Channel Islands and 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 6 months before the HSBC Premier account was opened or the trip was booked (whichever is later).

**unattended**

When you are unable to prevent unauthorised interference with, or theft of your property, unless it is left in a locked room or safe. Property left in a motor vehicle is unattended unless the vehicle is locked and the items are placed out of view in an enclosed storage compartment, boot or luggage space.

**valuables**

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, audio visual, photographic, video camera, computer and television equipment, portable in-car and handheld satellite navigation devices.

**we, us our, insurer**

Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**winter sports equipment**

Skis, snowboard, boots, helmets, bindings or poles.

**you, your(s), yourself, insured person**

The account holder, his/her partner and their dependent children who at the start date of the trip are under 18 years of age (under 23 years of age if still in full time education and living at home outside of term time).

**Helpful and Important Information about your insurance**

This HSBC Worldwide Travel Insurance is included with your HSBC Premier account. Please read this booklet carefully, keep it a safe place and take it with you when you travel. It gives you full details of what is covered, what is not covered, and the limits, excesses and conditions of cover. You must comply with all of the policy conditions. If you do not comply, we may refuse your claim or reduce your cover in the event of a claim.

We will insure you against loss, damage, legal liability, illness or bodily injury, which may happen during the period of insurance providing:

1. the account holder has a HSBC Premier account.
2. you are a UK resident
3. the trip begins after the date the HSBC Premier account was opened
4. the journey is a round trip beginning and ending in the UK that lasts no more than 31 days, unless a trip extension upgrade has been purchased prior to the start of your trip
5. you have booked your return journey when travelling outside of the UK
6. the journey is either:
   a. a holiday outside the UK or
   b. office-based business travel outside the UK, or
   c. a holiday within the UK, which includes two or more consecutive nights stay in pre-booked holiday accommodation.

**Children**

Dependent children who at the start date of the trip are under 18 years of age (under 23 years of age if still in full time education and living at home outside of term time) are only covered:

- when travelling with the account holder, his/her partner, or
- whilst travelling abroad on their own to visit and stay with close relatives who permanently live abroad, for the duration of the trip.

**Automatic Cover**

The insurance cover automatically applies for each trip; this means you do not have to contact us every time you book a trip, unless you need to tell the Medical Risk Assessment Helpline about any change to a previously disclosed medical condition or the diagnosis of a new medical condition. Please also read ‘Information and Changes we need to know about’ on page 13.
Information and Changes we need to know about

You must provide complete and accurate answers to the questions asked when you open your HSBC Premier account, for example, have you told the Medical Risk Assessment Helpline about any pre-existing medical conditions relating to you, and anyone whose good health your trip depends on (whether travelling or not).

After your HSBC Premier account is opened, you must also tell the Medical Risk Assessment Helpline if there are any changes to your health or the health of anyone else the trip depends on (eg, a travelling companion, or a close relative even if they are not travelling with you). Please see the Medical Declaration section of this policy.

When we are notified of a change, we will tell you if this affects your policy, for example whether we are able to accept the change and if so, whether the change will result in revised terms. If the information provided by you is not complete and accurate we may:

• revise or amend the medical underwriting decision(s) for any declared pre existing condition(s), which may result in an accepted condition being excluded, or
• refuse to pay any claim, or
• not pay any claim in full.

If you are in any doubt about Information or Changes we need to know about, please contact us.

Amendments to your cover

You may be able to upgrade from the standard cover for the extensions shown below. To check if this is possible please call the Upgrade Helpline number shown on page 3 before you travel for further information and a quotation.

• Extended Trip Duration – you may be able to extend an individual trip from the standard 31 days up to a maximum of 120 days.
• Golfing Cover – cover for loss, damage or theft of your clubs and pre-booked green fees if you are ill/injured.
• Increased Cancellation/Abandonment Cover – where the cost of your holiday is more than £5,000, you may be able to upgrade to a maximum limit of £7,500 per person.
• Scuba Diving Cover – for emergency medical treatment to allow you to dive to 30 metres (standard cover allows dives of up to 15 metres).

Automatic Extension of Cover

If you cannot get back home before your cover ends, your insurance will remain in force as follows:
1. up to 14 days if any vehicle you are travelling in breaks down, or any vehicle, vessel, train or aircraft in which you are travelling as a ticket holding passenger is cancelled or delayed; or 2. up to 30 days if you cannot return home due to your accidental injury, illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by our Medical Emergency Assistance Provider and agreed by us.

Automatic Termination of Cover

All cover under this HSBC Travel Insurance policy will cease automatically:

• if the account holder closes the HSBC Premier account.
• when the account holder reaches 70 years of age.

If the HSBC Premier account is held in joint names and any account holder reaches 70 years of age, cover will continue for any other eligible account holder and other insured persons until all account holders have reached 70 years of age.

• if you are no longer a UK resident.
• is believed to be or reasonably suspected by us to be acting fraudulently.
• HSBC cancels the Premier account in accordance with the rights set out in the HSBC Premier account terms and conditions.

If an insured person is on a trip at the time an automatic termination event occurs, all cover will cease when the trip ends.

Your Cancellation Rights

This HSBC Travel Insurance will remain in force as long as the account holder has an active HSBC Premier account.

You have a statutory 14 day period in which to cancel your Travel Insurance. This period begins on the date you opened the HSBC Premier account or when you receive your Travel Insurance policy document, whichever is later. To cancel this Travel Insurance the HSBC Premier account must be closed. If it is not closed the Travel Insurance will remain active until the first of the ‘Automatic Termination of Cover’ events shown above occur, or the policy is cancelled in accordance with the rights set out in the General Conditions section of the policy wording.

To exercise your right to cancel, please contact your HSBC Premier Relationship Manager.

Use of language

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

General Exclusions which apply to the whole travel policy
This policy does not cover the following:
1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
   a. war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
   b. any action taken in controlling, preventing, suppressing or in any way relating to (a) above.
2. Claims directly or indirectly caused by:
   a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
   b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or
   c. pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any claim for your death, injury or disability resulting from:
   a. your suicide or attempted suicide, or
   b. 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
   c. any exacerbation of an accepted medical condition caused by your misuse of alcohol or drugs.
4. Any claim where during the trip, you deliberately put yourself at risk of death, injury, illness, or disability (unless you were trying to save human life).
5. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to you.
6. 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 trip.
7. We do not cover any payment, which you would normally have made during your travels and/or which does not fall within the events insured under the terms of this insurance policy.
8. Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before you opened the HSBC Premier account or the trip was booked, (whichever is later).
9. Any claim for an incident occurring during the trip that results from:
   a. you flying an aircraft or taking part in other aerial activities not listed in the Leisure Activity, Activity Based Holidays and Winter Sports sections
   b. you using a scooter, moped or motorcycle as a rider or passenger on a machine;
      • 125cc or under; unless you wear a crash helmet and, as a rider, you are fully licensed to use such a vehicle in the UK
      • over 125cc; unless this is your mode of transport from the UK and you wear a crash helmet and appropriate protective clothing; and, as a rider, you are fully licensed and insured to use this vehicle in the UK
   c. you using a quad bike, all terrain vehicle or similar on or off road as a rider or passenger
   d. you driving any motorised vehicle, unless you are fully licensed to drive such a vehicle in the UK
   e. you using any motorised vehicle as a driver or passenger, unless you have complied with all laws applying to use of that vehicle in the country you are visiting, for example, you must wear a seat belt where this is required by law
   f. your involvement in paid or unpaid manual work or physical labour of any kind, other than Charity or Conservation work as shown in the Activity Based Holidays section
   g. you taking part in a Leisure Activity, Activity Based Holiday or Winter Sports Activity not listed in the Leisure Activities, Activity Based Holidays and Winter Sport Activities sections
   h. you taking part in exploration or scientific expeditions
   i. you sitting on any balcony railing; jumping from or climbing on or over any balcony railing, ledge or wall, regardless of its height, other than Artificial Wall Climbing listed in the Leisure Activities section.
10. Any claim resulting from a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.

11. Any claim where you have exceeded the 31 day limit for winter sports activities in each calendar year.

12. Any claim for:
   a. unused travel or accommodation arranged by using air miles, loyalty or points based ownership schemes, timeshares or similar promotions
   b. management fees, maintenance costs or exchange fees associated with loyalty or points based ownership schemes, timeshares or similar promotions
   c. costs where these are recoverable from your travel and/or accommodation provider
   d. the refund of any costs you have paid for on behalf of persons not insured under this policy
   e. administration costs charged by your travel and/or accommodation provider in respect of obtaining a refund for unused travel and accommodation.

**General Conditions which apply to the whole travel policy**

1. The account holder must have a HSBC Premier account.

2. You must provide complete and accurate answers to the questions asked when you open your HSBC Premier account and to tell the insurer about your health and the health of anyone else your travel plans depend on. Please note that if you fail to tell the insurer about any pre-existing medical conditions this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. It is therefore very important that you read the Medical Declaration in this booklet.

   If the information provided by you is not complete and accurate, we may amend the medical underwriting decision(s) for any declared pre-existing condition(s) which may result in an accepted condition being excluded, or refuse to pay any claim, or not pay any claim in full.

3. You must take reasonable precautions to protect yourself and your property against any accident, injury, theft, loss or damage.

4. If we make a payment before cover is confirmed and our claims investigation reveals that no cover exists under the terms of the policy, you must pay us back any amount we have paid, which you are not covered for.

5. You must tell us as soon as possible after any injury, illness, incident or redundancy, or if you discover any loss or damage which may lead to a claim under this policy. You must also tell us if you are aware of any legal proceedings, summons or prosecution. You must send us every communication relating to a claim as soon as reasonably practicable.

6. You, or any person acting for you, must not negotiate, admit or reject any claim without our permission in writing.

7. We may refuse to pay any expenses for which you cannot provide receipts or bills.

8. You or your legal representative must pay for any certificates, information and evidence, which we may need. When there is a claim for injury or illness, we may ask for, and will pay for, any insured person to be medically examined on our behalf. We may also ask for, and will pay for, a post-mortem examination if any insured person dies.

9. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, we are entitled to approach that insurer for a contribution towards the claim, and will only pay our share. This condition does not apply to the Personal Accident, Hospital Benefit or Holiday Disruption cover.

10. We are entitled to take over and carry out in your name the defence or settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this policy to anyone else.

11. You cannot transfer your rights under this policy.

A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

12. If you make a medical claim you may be asked to supply your doctor’s name to enable us to access your medical records. This will help the treating doctors, and us, to provide you with the most appropriate treatment and assess whether cover applies. If you do not agree to provide this we may not deal with your claim.

13. Following the expiry of your statutory cooling off period, you continue to have the right to cancel your HSBC Travel Insurance policy at any time by contacting HSBC Bank plc.

14. 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.

15. We (or any agent we appoint and who acts with our specific authority) may cancel this Travel Insurance policy by sending 30 days notice to your last known address.

**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.

If you, or anyone acting for you, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if you give any false declaration or statement to support the claim, we will not pay the claim and all cover under the policy will end. We reserve the right to tell the police about any dishonest claim.
Your health

This policy is not a general health or private medical insurance policy and will only cover you if you have a sudden and unexpected accident or become ill.

It does not cover:

- non-emergency treatment, or
- any treatment that you knew you might need whilst on your trip, or
- claims arising from any pre-existing medical conditions unless declared to and accepted in writing by the Medical Risk Assessment Helpline.

It is therefore very important that you read the Medical Declaration below, and provide complete and accurate information. The Medical Declaration applies on the date you opened your HSBC Premier account or when the trip was booked, (whichever is later); it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you. Please read this carefully as it may affect your cover.

Medical Declaration

1. You must contact the Medical Risk Assessment helpline number shown at the front of this booklet if at the date you opened your HSBC Premier account or when booking a trip (whichever is later), you:
   a. have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months
   b. are under investigation or awaiting results for any diagnosed or undiagnosed medical condition
   c. are on a waiting list for, or aware of the need for, in-patient treatment for any diagnosed or undiagnosed medical condition
   d. have received a terminal prognosis
   e. are travelling against the advice of a doctor or purposely travel without medical advice when it was reasonable to have consulted a doctor
   f. know of any close relative, close business associate, travelling companion or person you plan to stay with, (and upon whose good health your trip depends), who has a serious illness, injury or disease which could affect your decision to take or continue your trip.

2. If, between booking a trip and the departure date, you are referred to a Consultant/Specialist or are admitted to a hospital, your policy will cover you for cancellation of your trip.

   Please note however, that if you still wish to travel you must call the Medical Risk Assessment Helpline immediately and they will advise you if you will be covered for Emergency Medical and Associated Expenses or abandonment claims relating to this condition.

3. If, between booking a trip and the departure date, anyone upon whose good health your trip depends, such as a close relative or a travelling companion, is referred to a Consultant/Specialist or is admitted to a hospital, your policy will cover you for cancellation of your trip.

   Please note however, that if you still wish to travel you must call the Medical Risk Assessment Helpline immediately and they will advise you if you will be covered for abandonment claims relating to this condition.

4. If you or anyone upon whose good health your trip depends, is referred to a Consultant/Specialist or is admitted to a hospital, after you have booked your trip but prior to paying any final balance due for your trip, you must call the Medical Risk Assessment Helpline immediately. We will advise you if you will be covered for claims relating to this condition.

   Please note, if you do not do this it will affect your claim if you have to cancel your trip before the departure date.

A medical endorsement letter will be issued by Medical Risk Assessment Helpline confirming whether or not your HSBC Travel Insurance policy has been extended to cover the medical condition(s) you have declared.

All calls to the Medical Risk Assessment Helpline are treated in the strictest confidence.
European Health Insurance Card
(Residents of England, Wales, Scotland and Northern Ireland only)

• European Union
If travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland we strongly recommend that you take a European Health Insurance Card (EHIC) with you. This will allow you access to the healthcare service provided to residents of the country or countries you are visiting, which may not cover everything you would be normally receive free of charge from the National Health Service (NHS).

Application forms can be obtained from the post office or online and should be completed and validated before you travel. You will need your NHS or National Insurance Number. Applying for an EHIC is free and is valid for up to five years but can be renewed when it expires.

Medicare
(Residents of England, Wales, Scotland and Northern Ireland only)

• Australia
If you are travelling to Australia and need emergency medical treatment you must enrol with a local Medicare office, which will entitle you to subsidised treatments and medicines at a public hospital. All claims for refunds under the Medicare scheme must be made before you leave Australia.

To enrol in Medicare you will need your passport with a valid visa. For more information visit: www.medicareaustralia.gov.au or email: medicare@medicareaustralia.gov.au.

You should take reasonable steps to use the above Reciprocal Health Agreements where possible but please note that these will not cover you for the cost of medical treatment in a private hospital or clinic, or the additional cost of returning to your home territory or for a relative to stay or fly out to be with you.

Your Activities

What is not covered
1. There is no cover at all for any injury or death if, during your trip, you take part in any leisure activity, activity based holiday or winter sports activity:
   a. that is NOT shown below
   b. either as a professional or where you receive any financial reward or gain
   c. for the purpose of practising for or taking part in:
      • any speed or time trial or race of any kind
      • any organised team competition or tournament
   d. if you suffer from a medical condition which would normally prohibit you from participating in that activity
   e. where you have failed to follow all safety guidelines and use the necessary safety equipment.

2. There is no cover under the Cancelling your Trip or Abandonment sections for:
   a. any course or tuition fees, project costs, sponsorship fees or similar (other than your pre-paid ski pack)
   b. cancellation of a pre-paid leisure activity or any activity based holiday by the organiser of that activity.

Leisure Activities
There is no cover where the main purpose of your trip is to take part in a leisure activity (unless shown as an Activity Based Holiday on page 22).

You are covered whilst taking part in the following leisure activities on an incidental basis subject to the limitations shown.
<table>
<thead>
<tr>
<th>Leisure Activity</th>
<th>Limitations (applicable where shown)</th>
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<tbody>
<tr>
<td></td>
<td>No cover under Personal Accident section</td>
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<tr>
<td>Abseiling</td>
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<td>Aerobics</td>
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<td>Archery</td>
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<td>Artificial Wall Climbing</td>
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<td>Badminton</td>
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<td>Banana boating/Ringos</td>
<td>X</td>
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<tr>
<td>Baseball</td>
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<tr>
<td>Basketball</td>
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<tr>
<td>Body boarding</td>
<td>X</td>
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<tr>
<td>Bowls/Petanque</td>
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<tr>
<td>Bridge walking</td>
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<td>Bungee jumping</td>
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<td>Camel or Elephant rides</td>
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<td>Canoeing</td>
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<td>Canopy/Treetop walking</td>
<td>X</td>
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<tr>
<td>Cave/River Tubing</td>
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<tr>
<td>Clay-pigeon or small bore shooting</td>
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<tr>
<td>Coasteering</td>
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<td>Cricket</td>
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<td>Croquet</td>
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<td>Curling</td>
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<td>Cycling</td>
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<td>Dinghy sailing</td>
<td>X</td>
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<tr>
<td>Dodgeball</td>
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<td>Fell walking/running</td>
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<td>Fencing</td>
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<td>Fishing</td>
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<td>Football</td>
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<td>Geocaching</td>
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<td>Gliding</td>
<td>X</td>
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<tr>
<td>Go karting</td>
<td>X</td>
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<tr>
<td>Leisure Activity</td>
<td>Limitations (applicable where shown)</td>
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<td></td>
<td>No cover under Personal Accident section</td>
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<tr>
<td>Golf</td>
<td>No cover for equipment under the Baggage section</td>
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<tr>
<td>Handball</td>
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<tr>
<td>Hiking, hill walking, rambling and trekking</td>
<td>Maximum 3,000 metres altitude</td>
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<tr>
<td>Horse riding/hacking</td>
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<tr>
<td>Hot air ballooning</td>
<td>X</td>
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<tr>
<td>Ice skating</td>
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<tr>
<td>Jet boating</td>
<td>X</td>
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<tr>
<td>Jet skiing</td>
<td>X</td>
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<td>Jogging/running</td>
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<td>Kayaking</td>
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<td>Microlighting</td>
<td>X</td>
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<tr>
<td>Motorcycling up to 125cc</td>
<td>X</td>
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<tr>
<td>Mountain biking</td>
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<td>Netball</td>
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<td>Paintball</td>
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<tr>
<td>Parascending</td>
<td>X</td>
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<tr>
<td>Pony trekking</td>
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<tr>
<td>Racquetball</td>
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<td>Rafting – white and black water</td>
<td>X</td>
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<tr>
<td>Roller blading or skating</td>
<td></td>
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<tr>
<td>Rounders</td>
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<td>Rowing</td>
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<td>Safari</td>
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<tr>
<td>Sail boarding</td>
<td>X</td>
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<tr>
<td>Sand boarding/skiing</td>
<td>X</td>
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<tr>
<td>Leisure Activity</td>
<td>Limitations (applicable where shown)</td>
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<td>Scuba diving to a depth of 15 metres</td>
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<td>Sea kayaking</td>
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<td>Segway</td>
<td>X</td>
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<tr>
<td>Shark cage diving</td>
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<tr>
<td>Sightseeing flights/helicopter rides</td>
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<tr>
<td>Skateboarding</td>
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<tr>
<td>Snorkelling</td>
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<tr>
<td>Softball</td>
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<tr>
<td>Squash</td>
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<tr>
<td>Surfing and flowriding</td>
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<tr>
<td>Swimming</td>
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<tr>
<td>Swimming with Dolphins</td>
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<tr>
<td>Table Tennis</td>
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<td>Tandem sky diving</td>
<td>X</td>
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<tr>
<td>Ten pin bowling</td>
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<tr>
<td>Tennis</td>
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<tr>
<td>Trampolining</td>
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<tr>
<td>Tug of war</td>
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<tr>
<td>Volleyball</td>
<td></td>
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<tr>
<td>Wake boarding</td>
<td>X</td>
</tr>
<tr>
<td>Water polo</td>
<td></td>
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<tr>
<td>Water skiing</td>
<td>X</td>
</tr>
<tr>
<td>Wind surfing</td>
<td>X</td>
</tr>
<tr>
<td>Yachting</td>
<td>X</td>
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<tr>
<td>Yoga</td>
<td></td>
</tr>
<tr>
<td>Zip lining</td>
<td>X</td>
</tr>
<tr>
<td>Zorbing/Sphering</td>
<td>X</td>
</tr>
</tbody>
</table>
### Activity Based Holidays

**You** are covered for the following activity based holidays, subject to any limitation shown below.

**Important Note:** See “Your Activities, What is not covered” on page 18.

<table>
<thead>
<tr>
<th>Activity based holiday</th>
<th>Limitations (applicable where shown)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No cover under Personal Liability section</td>
</tr>
<tr>
<td>Charity or Conservation Work</td>
<td>X</td>
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<tr>
<td>Cycle Touring</td>
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<tr>
<td>Fishing</td>
<td></td>
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<tr>
<td>Flotilla Sailing</td>
<td>X</td>
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<tr>
<td>Golf</td>
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<tr>
<td>Hiking and Trekking</td>
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<tr>
<td>Narrow boat/Canal cruising</td>
<td>X</td>
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<tr>
<td>Safari</td>
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<tr>
<td>Tennis</td>
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<tr>
<td>Yoga</td>
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</tbody>
</table>
Winter Sports Activities

You are covered for the following winter sports activities for a maximum of 31 days in any calendar year, subject to any limitation shown below.

Important Note: See “Your Activities, What is not covered” on page 18.

<table>
<thead>
<tr>
<th>Winter Sports Activity</th>
<th>Limitations (applicable where shown)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cross Country Skiing</td>
<td>On recognised paths only</td>
</tr>
<tr>
<td>Dog sledding</td>
<td></td>
</tr>
<tr>
<td>Dry slope skiing</td>
<td></td>
</tr>
<tr>
<td>Glacier Walking</td>
<td>Accompanied by a qualified guide at all times</td>
</tr>
<tr>
<td>Indoor skiing/snowboarding</td>
<td></td>
</tr>
<tr>
<td>Off-piste skiing/snowboarding</td>
<td>Accompanied by a qualified guide at all times and only in areas that the resort management consider to be safe</td>
</tr>
<tr>
<td>Skiing/snowboarding</td>
<td>Recognised pistes only</td>
</tr>
<tr>
<td>Sledging</td>
<td></td>
</tr>
<tr>
<td>Sleigh rides</td>
<td></td>
</tr>
<tr>
<td>Snow mobiling</td>
<td>No cover under the Personal Liability section. On recognised paths only</td>
</tr>
<tr>
<td>Snow shoeing</td>
<td></td>
</tr>
</tbody>
</table>

Winter Sports cover

Cover under this section only applies for a total of 31 days in any calendar year.

Winter sports equipment

1. We will cover you for loss, theft or accidental damage to winter sports equipment during your trip. We will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below.
   - Up to one year old, 90% of the purchase price
   - Up to two years old, 70% of the purchase price
   - Up to three years old, 50% of the purchase price
   - Up to four years old, 30% of the purchase price
   - Over four years old, 20% of the purchase price.

   The most we will pay is £500 for each insured person.

2. We will cover you for loss, theft or accidental damage to winter sports equipment that you have hired during your trip. We will pay for their replacement or repair.

   The most we will pay is £500 for each insured person.

3. If we pay under items 1 or 2 above, we will also pay up to £200 for each insured person to hire replacement winter sports equipment during the rest of your trip.

4. We will also pay up to £200 for each insured person to replace your lift pass if it is lost or stolen during your trip.

Special conditions

1. You must take reasonable care to keep the winter sports equipment safe. If the winter sports equipment is lost or stolen, you must take all reasonable steps to get it back.

2. If the winter sports equipment is lost or damaged by an authority, a transport company or hotel, you must report the details of the loss or damage to them in writing and get written confirmation.

3. If the winter sports equipment is lost or damaged by an airline, you must:
   a. get a property irregularity report
   b. give written notice of the claim to the airline within the time limit in their conditions of carriage (you should also keep a copy)
   c. keep all travel tickets and tags if you claim under this policy.

4. You must be able to prove that you were responsible for the lost, stolen or damaged items.
and the purchase price. If you do not do this, it may affect your claim.

5. You must report any loss or theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report you must provide other independent proof of the loss or theft such as a letter from your transport company, hotel, vehicle hire company or repairer).

Delay due to Avalanche
We will cover you for the cost of extra travel and accommodation if an avalanche delays your arrival at or departure from the booked resort.

The most we will pay for each insured person is £200.

Piste Closure
This cover does not apply to cross-country skiing.

If all pistes at the resort you have booked are closed because of lack of snow, excessive snow or high winds we will pay you a daily benefit of £30.

Special conditions
1. This section does not apply in the UK.
2. You must provide evidence that confirms the piste closure from either your tour operator or resort management.

The most we will pay for each insured person is £300.

Ski Pack
If, due to illness or injury during your trip, you are medically certified as being unable to ski or board we will pay the proportionate cost of your non-refundable ski pack.

The ski pack comprises lessons from a ski school, ski hire and the cost of any lift pass.

The most we will pay for each insured person is £300.

Inability to take part in Winter Sports activities
If, due to injury or illness during your trip, you are medically certified as being unable to take part in winter sports activities, we will pay you £50 for each day you are prevented from doing so.

The most we will pay for each insured person is £200.

Excess
We will not pay the first £50 of each insured person’s claim for winter sports equipment.

What is not covered
1. Deliberate or malicious damage to winter sports equipment caused by the insured person.
2. Loss or damage to winter sports equipment caused by the insured person’s carelessness or neglect.
3. Losses from motor vehicles.
4. Any loss or theft which you do not report to the police within 24 hours of discovery and get a written report.
5. Winter sports equipment that is damaged while it is being used.
6. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
7. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travels without medical advice when it was reasonable to have consulted a doctor.
8. Any claim for a medical condition if any of the following applied when the HSBC Premier account was opened or the trip was booked (whichever is later), you:
   a. 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.
   b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us.
   c. 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.
   d. had been told you have a terminal illness.
9. Any claim for a medical condition where you have been referred to a Consultant/Specialist or have been admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us.
10. Any claim where the maximum limit of 31 days in any calendar year for winter sports activities has been exceeded.
11. Anything mentioned in the General Exclusions section.
Before You Leave Home

Cover under this section begins on the date you opened the HSBC Premier account or the date of booking each separate trip (whichever is later) and ends when you leave your home to start your journey.

Cancelling your trip

We will pay for non-recoverable costs that each insured person has paid for their own personal travel and accommodation (including excursions up to a maximum of £250), or which legally have to be paid, if after the HSBC Premier account was opened or a trip was booked, (whichever is later), a cancellation is unavoidable due to one of the reasons below.

1. You are injured, fall ill, are quarantined or die.
2. One of the following people is seriously injured, falls seriously ill or dies:
   a. a close relative; or
   b. a close business associate; or
   c. the person you were going to stay with.
3. You are called for jury service or as a witness in a court of law during the period of insurance.
4. You are made redundant.
5. Your home is badly damaged by explosion, fire, landslide or severe/adverse weather.
6. The police need to talk to you because your home or place of work has been burgled.
7. You are prevented from leaving your home on the planned departure date due to severe/adverse weather.
8. You are prevented from starting your trip on the planned departure date due to the cancellation of pre booked transport as a direct result of:
   a. strike or industrial action; or
   b. severe/adverse weather; or
   c. airspace or an airport or port you are scheduled to travel from or through has been closed; or
   d. volcanic ash in the atmosphere

and the carrier or their handling agent is unable to provide suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.

You will also be covered if a cancellation is unavoidable because your travelling companion is unable to travel due to one of the reasons listed above.

Special conditions

1. All claims resulting from injury, illness, quarantine or death must be supported by medical reports obtained at the time or a death certificate (or both) indicating the necessity to cancel the trip.
2. All claims must be supported by documentary evidence that you have been unable to obtain a refund from the travel and/or accommodation provider.
3. You must provide written confirmation from the carrier or their handling agent of the actual date and time of the planned departure and reason for the cancellation, and that they were unable to offer suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.
4. Where you have been prevented from leaving your home due to severe/adverse weather, you must provide evidence that travel was not possible, such as local police, press or traffic reports.

The most we will pay

The most we will pay for each insured person is £5,000.

Excess

We will not pay the first £50 of each insured person’s claim. However, if two or more insured persons cancel the same trip, the maximum excess under this section will be £100. In the event of a claim for loss of deposit only, we will not pay the first £20 of each insured person’s claim.

What is not covered

1. Any claim made because you don’t feel like travelling.
2. Any claim for a medical condition if any of the following applied when the HSBC Premier account was opened or the trip was booked (whichever is later), you:
   a. 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
   b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
   c. were on a waiting list for in-patient treatment or aware of the need for in-patient treatment, for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
   d. had been told you had a terminal illness.
3. Any claim for a medical condition if your travelling companion or any other person upon whose good health your trip depends had a serious illness, injury or disease which you were aware of when the HSBC Premier account was opened or the trip was booked (whichever is later), unless the condition was disclosed to and accepted by us.
4. Any claim for a medical condition where you, your travelling companion or any other person upon whose good health your trip depends have been referred to a Consultant/Specialist or have
been admitted to a hospital between booking your trip and paying any final balance due for your trip unless disclosed to and accepted by us.

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

6. Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if you or your travelling companion knew of the redundancy when the HSBC Premier account was opened or the trip was booked (whichever is later) or where you cannot provide written evidence that the reason you or your travelling companion left the job was due to redundancy.

7. Any claim where you knew, at the time the HSBC Premier account was opened or the trip was booked (whichever is later), that:
   a. you or your travelling companion would be unable to travel, or
   b. where it had been publicly announced and/or reported by the media that the occurrence of an anticipated event could result in the:
      • closure of airspace or an airport or port, or
      • cancellation of the flight.

8. Any claim caused by a strike or industrial action which was public knowledge at the time the HSBC Premier account was opened or the trip was booked (whichever is later).

9. Any claim where the carrier or their handling agent has offered suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket/itinerary.

10. Anything mentioned in the General Exclusions.

On your trip
After you have left your home you will be covered under all of the following sections of this insurance during your trip. All cover ends when you return home (including being repatriated to a hospital in the UK by us) or after expiry of the 31 day trip limit, or the extended trip duration upgrade purchased before you travel, whichever is sooner.

Missed International Departure
This section does not apply for trips taken solely within the UK.
If, as a direct result of:
1. scheduled bus, coach or rail services not running to their published timetable, or
2. delay or cancellation to a connecting scheduled flight, or
3. accidental damage to, or breakdown of, the vehicle in which you are travelling
   you arrive at your point of international departure too late to board the ship, aircraft or train on which you are booked to travel, we will pay extra accommodation and travel costs you have to pay to reach:
   a. your trip destination on your outward journey
   b. your home on your return journey.

Special conditions
1. If you have missed or will miss your ship, aircraft or train at the point of international departure due to one of the reasons listed above, you must contact the Travel Assistant Helpline number shown at the front of this booklet and we will contact the carrier or their handling agent for you to check if a late arrival is possible or will make alternative travel arrangements for you. Any cost incurred may have to be paid by you and submitted as a claim.

2. You must get a report from the repairer or breakdown assistance provider if you are claiming because the vehicle you were travelling in had an accident or broke down.

The most we will pay
The most we will pay for each insured person is £1,000.

What is not covered
1. Any claim caused by a strike or industrial action which was public knowledge when the HSBC Premier account was opened or the trip was booked, (whichever is later).

2. Any claim where a possible reason for delay was public knowledge when the HSBC Premier account was opened or the trip was booked, (whichever is later).
3. Any claim where you have not done all you can to get to the point of international departure for the time specified on your ticket / itinerary.

4. Any claim where the carrier or their handling agent has offered reasonable alternative transport.

5. Anything mentioned in the General Exclusions.

**Delayed Departure after check in**

We will pay you £50 for every full 12 hour period that you are delayed at your:

1. point of domestic departure from or to the Channel Islands or Isle of Man, or

2. point of international departure from or to the UK.

**Abandonment after a 24 hour delay**

If you are delayed for more than 24 hours at your point of international departure from the UK and the carrier or their handling agent is unable to provide you with suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket / itinerary, you can choose to abandon your trip. You can also choose to abandon your trip if you are delayed for more than 24 hours on your outward journey to or from the Channel Islands or Isle of Man.

If you abandon your trip, we will pay for non-recoverable costs that each insured person has paid for their own personal travel and accommodation (including excursions up to a maximum of £250), or which legally have to be paid.

**Special condition**

You must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

We will work out the length of the delay from the date and time of your scheduled departure.

**The most we will pay**

The most we will pay for:

1. a delayed departure after check in is £250 for each insured person.

2. abandonment after 24 hours is £5,000 for each insured person.

**Excess**

We will not pay the first £50 of each insured person’s abandonment claim. However, if two or more insured persons abandon the same trip, the maximum excess under this section will be £100.

**What is not covered**

1. If you are delayed on any domestic departures within the UK with the exception of departures to or from the Channel Islands or Isle of Man.

2. Any claim caused by a strike or industrial action which was public knowledge when the HSBC Premier account was opened or the trip was booked, (whichever is later).

3. Any claim where a possible reason for delay was public knowledge when the HSBC Premier account was opened or the trip was booked, (whichever is later).

4. More than one item under this section.

5. Anything mentioned in the General Exclusions.

**Abandonment**

We will pay for:

1. non recoverable costs for the personal travel and accommodation for each insured person (including excursions up to a maximum of £250), which have been paid or legally have to be paid,

2. reasonable additional travel costs (if you cannot use your return ticket), and/or accommodation costs to allow you to return home early if you unavoidably have to abandon your trip because any of the following happen after you have left home.

   1. You are injured, fall ill, are quarantined or die.

   2. One of the following people is seriously injured, falls seriously ill or dies:

      a. a close relative; or

      b. a close business associate; or

      c. the person you were going to stay with.

   3. Your home is badly damaged by explosion, fire, landslide or severe/adverse weather.

   4. The police need to talk to you because your home or place of work has been burgled.

   5. Severe/adverse weather prevents you from reaching the point of international departure or the pre-booked holiday accommodation within the UK.

   6. You reach the point of international departure on your outward journey from the UK and discover that the pre-booked travel arrangements have been cancelled due to:

      a. strike/industrial action; or

      b. severe/adverse weather; or

      c. airspace or an airport or port you are scheduled to travel from or through has been closed; or

      d. volcanic ash in the atmosphere

and the carrier or their handling agent is unable to provide suitable alternative travel arrangements within 24 hours of the date and time of the scheduled departure as shown on the ticket / itinerary.

You will also be covered if abandonment is unavoidable because your travelling companion is unable to continue the trip due to one of the reasons listed above.
Special conditions

1. Where you have been unable to reach your point of international departure or pre-booked holiday accommodation within the UK due to severe/adverse weather, you must provide evidence that travel was not possible, such as a report from a breakdown service provider, local police, press or traffic reports.

2. You must provide written confirmation from your carrier or their handling agent of the actual date and time of your planned departure and the reason for the cancellation.

3. If you need to return home and intend to make an abandonment claim, you must phone the Medical Emergency Assistance Helpline immediately.

4. If you cannot use your return ticket and we pay additional travel costs to allow you to abandon your trip, your unused travel ticket will then belong to us.

5. If your pre-booked arrangements have been cancelled by your carrier or their handling agent, you must provide written confirmation from them that they were unable to offer you suitable alternative travel arrangements within 24 hours of the date and time of your scheduled departure as shown on your ticket/itinerary.

6. All claims resulting from injury, illness, quarantine or death must be supported by medical reports obtained at the time or a death certificate (or both) indicating the necessity to abandon your trip.

The most we will pay

The most we will pay for each insured person is £5,000.

Excess

We will not pay the first £50 of each insured person’s claim. However, if two or more insured persons abandon the same trip, the maximum excess under this section will be £100.

What is not covered

1. Any claim due to severe/adverse weather where you have not allowed sufficient time to reach your point of international departure, taking into account the weather forecast for your journey.

2. Any claim caused by a strike or industrial action which was public knowledge when the HSBC Premier account was opened or the trip was booked (whichever is later).

3. Any claim where you knew, when the HSBC Premier account was opened or the trip was booked, (whichever is later), that:
   a. you would be unable to travel, or
   b. it had been publicly announced and/or reported by the media that the occurrence of an anticipated event could result in:
      • the closure of airspace or an airport or port that you are scheduled to travel from or through, or
      • the cancellation of your flight.

4. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travels without medical advice when it was reasonable to have consulted a doctor.

5. Any claim for a medical condition if any of the following applied when the HSBC Premier account was opened or the trip was booked (whichever is later), you:
   a. 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
   b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
   c. were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
   d. had been told you have a terminal illness.

6. Any claim for a medical condition if any person upon whose good health your trip depends has had a serious illness, injury or disease which you were aware of when the HSBC Premier account was opened or the trip was booked (whichever is later), unless the condition was disclosed to and accepted by us.

7. Any claim for a medical condition where you or any person upon whose good health your trip depends have been referred to a Consultant/Specialist or have been admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us.

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

9. Any claim which was not authorised by our Medical Emergency Assistance provider before you returned home.

10. Any claim that results from your job unless the purpose of the trip was office-based business travel.

11. Any claim for additional travelling costs if prior to your departure from the UK you have not purchased a return ticket back to the UK.

12. Any claim made because you did not enjoy your trip.

13. Any claim where you knew, prior to departure on your trip that you may need to return home early.

At your destination

Emergency Medical and Associated Expenses

If you are injured, fall ill, are quarantined or die during your trip, we will pay for the following:

1. Emergency Treatment
   a. Emergency medical treatment (including rescue services to take you to hospital) outside your home territory.
   b. Up to £350 for emergency dental treatment essential for pain relief outside your home territory.

2. Associated Expenses
   a. Any reasonable extra charges for half board accommodation (of a similar standard to the accommodation you had booked for your trip) if it is medically necessary for you to stay after the date you were going to return home. We will also pay travel costs, which you have to pay to get back to your home if you cannot use your return ticket.
   b. Up to £10,000 for the cost of burying or cremating you in the country outside your home territory where you die.
   c. Up to £10,000 for the cost of returning your body or ashes to your home.
   d. The cost of getting you home, if it is medically necessary because you are seriously injured or fall seriously ill during your trip and you cannot use your return ticket.

If our Medical Emergency Assistance Provider and the treating doctor agree that it is necessary, we will also pay for reasonable travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with you or travel to be with you.

3. Hospital Benefit
   We will pay you £25 for each full 24 hours that you are in hospital outside your home territory receiving in-patient treatment, following your injury or illness during your trip.

4. Holiday Disruption
   If you have a claim for emergency medical treatment, we will pay you £25 for each full 24 hours period that you are:
   a. in hospital receiving in-patient treatment for more than 48 consecutive hours; or
   b. confined to your accommodation on the written advice of the treating doctor for more than 48 consecutive hours.

Special conditions

1. 24-hour Worldwide Medical Emergency Assistance Service
   You must call the Medical Emergency Assistance Helpline number shown on page 3, before you make any arrangements if an illness or injury means that you:
   • need to seek emergency medical advice, or
   • are told by the treating doctor that you need to visit them for repeat treatments, or
   • that you are going to require tests or investigations as an out-patient, or
   • are told that you need to go into hospital as an in-patient. If you cannot call before you are admitted as an in-patient because the condition is serious, you must contact the helpline number as soon as possible after you go into hospital.

An experienced Medical Emergency Assistance co-ordinator will deal with your enquiry and make sure that where necessary:
   • hospitals are contacted; and/or
   • medical fees are guaranteed; and/or
   • medical advisers are consulted.

2. If you need to return to your home territory for any reason, it is also important that you contact the Medical Emergency Assistance Helpline number before you make any return journey arrangements. It may affect your claim if you do not do this.

3. Our Medical Emergency Assistance Provider may move you from one hospital to another and/or arrange for you to return to your home territory at any time. They will only do this if they and the treating doctor think that it is safe for you to be moved or returned to your home territory. If you choose not to move hospital or return to the UK our liability will end on the date it was deemed safe for you to do so.

The most we will pay

The most we will pay for each insured person is:

1. £10,000,000 for Emergency Treatment and Associated Expenses outside of your home territory.
2. £500 for Hospital Benefit outside of your home territory.
3. £500 for Holiday Disruption outside of your home territory.

Please note: we will only pay claims within your home territory under Associated Expenses up to a maximum of £10,000 for each insured person.

Excess

We will not pay the first £50 of each insured person’s claim.

What is not covered

1. Any claim for a medical condition if any insured person has travelled against the advice of a doctor or purposely travels without medical advice when it was reasonable to have consulted a doctor.
2. Any claim for a medical condition if any of the following applied when the HSBC Premier account was opened or the trip was booked, (whichever is later), you:
   a. 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
   b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
   c. were on a waiting list for in-patient treatment or aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by us
   d. had been told you have a terminal illness.
3. Any claim for a medical condition where you have been referred to a Consultant/Specialist or have been admitted to a hospital between booking your trip and the departure date unless disclosed to and accepted by us.
4. Any claim for a medical condition you were planning to get medical treatment for during your trip.
5. Any claim for:
   a. any treatment received in your home territory
   b. the cost of in-patient hospital treatment, outpatient treatment or going home early, that our Medical Emergency Assistance Provider has not agreed beforehand
   c. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that you originally went to hospital for
   d. any form of treatment that your treating doctor and our Medical Emergency Assistance Provider think can reasonably wait until you return home
   e. cosmetic surgery, unless considered necessary as a medical emergency and agreed with our Medical Emergency Assistance Provider
   f. medication which, at the time your trip started, you knew that you would need while you were away
   g. any extra costs because you have requested a single or private room
   h. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
   i. any treatment after you have returned home including being repatriated to a hospital.
6. Costs incurred following your decision not to move hospital or return to your home territory after the date when, in the opinion of our Medical Emergency Assistance Provider and the treating doctor, it was safe for you to do so.
7. Any claim for Holiday Disruption;
8. Any claim that results from your job unless the purpose of the trip was office-based business travel.

**Personal Accident**

We will cover you if you suffer a serious accidental bodily injury during your trip which requires urgent and immediate medical attention and leads solely, directly and independently of any other cause to your:
1. death; or
2. loss of one or more limbs and/or the total loss of sight in one or both eyes; or
3. permanent total disablement after 104 weeks from the date you incurred the injury, (except where a benefit is paid under item 2 above).

**Special conditions**

1. Your death or disability must happen within one year of the accident.
2. You can only claim for one item under this section.
3. The benefit will be paid to you or your estate in the event of your death.

**The most we will pay**

The most we will pay for each insured person is £50,000 other than the death benefit for insured persons under 16 years of age where the maximum we will pay is £1,000.

**What is not covered**

1. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
2. Any claim that results from your job unless the purpose of the trip was office-based business travel.
3. Any claim as a result of you taking part in any leisure activity or activity based holiday where the Personal Accident section is specifically excluded.
4. Anything mentioned in the General Exclusions.
Personal Liability

1. We will cover you for any money that you legally have to pay that relates to an accident during your trip which causes:
   a. death or physical injury to any person; and/or
   b. loss or damage to property; and/or
   c. loss or damage to temporary accommodation which is not owned by you.

2. We will also pay any reasonable and necessary legal costs and expenses incurred by you in relation to the accident. You must obtain our consent before incurring any cost or expense.

The most we will pay
The most we will pay for all claims arising from any one event is £2,000,000.

Excess
A £100 excess applies to all claims arising from your occupation of temporary accommodation.

What is not covered
1. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) you have to pay.
2. Liability arising from:
   a. death or injury of members of your household or people who work for you
   b. loss of or damage to property which belongs to or is under the control of:
      • you
      • a member of your household
      • people who work for you
   c. your job
   d. you owning or occupying any land or building, unless you are occupying any temporary accommodation, which is not owned by you in which case you will be responsible for the excess as shown above
   e. you owning or using:
      • animals (except domestic animals)
      • firearms (except sporting guns used for clay pigeon or small bore shooting)
      • motorised vehicles
      • vessels (except manually–propelled watercraft) or
      • aircraft of any description, including un-powered flight
   f. you taking part in any leisure activity, activity based holiday or winter sports activity where the Personal Liability section is specifically excluded.

3. Anything mentioned in the General Exclusions.

Enforced Stay Abroad

This section does not apply for holidays within the UK or where you have not purchased your return ticket to the UK before you depart on your trip, or where you are travelling on an open-ended ticket and have not confirmed a return date to the UK with the airline.

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

   a. airspace or an airport or port being closed; or
   b. your flight being cancelled as a direct result of volcanic ash in the atmosphere,
we will pay you:

1. a £100 for every full 24 hour period you are unable to return home OR
2. up to £1,000 if after a period of 24 hours delay you unavoidably have to make immediate alternative travel and accommodation arrangements to return home.

If your own prescription medication has run out as a direct result of your enforced stay abroad, 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 their 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 their 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.

3. We will deduct any refunds provided by the carrier or handling agent from any payments we make to you.

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
1. Any claim under more than one item of this section.
2. Any claim under item 2 where you fail to provide documentary evidence of the costs incurred.
3. Any claim for travel and accommodation expenses if you:
   a. have not purchased your return ticket to the UK before you depart on your trip, or
   b. are travelling on an open-ended ticket and have not confirmed a return date to the UK with the airline.

4. Anything mentioned in the General Exclusions.

Legal Expenses and Advice
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.

Legal Expenses cover
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 trip providing that:
   a. the insured incident occurs within the territorial limits and during the period of insurance
   b. prospects of success exist for the duration of the claim
   c. 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
   d. 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.
   e. an insured person reports 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.

Call the helpline number shown on page 3 there are no consultation fees and lines are open 24 hours a day, 365 days a year.

Making a Claim
As soon as you are aware of an incident, you should get legal advice from the helpline without delay. Please tell them you are insured under the HSBC Travel Insurance policy when you call.

Definitions
The definitions at the beginning of this booklet apply where appropriate, however, 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
1. All reasonable and necessary legal costs charged by the appointed representative and agreed by us.
2. 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:
1. recover damages or obtain any other legal remedy which we have agreed to
2. make a successful defence
3. make a successful appeal or defence of an appeal
4. 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 limit specified is worldwide.

Special conditions
The following conditions apply to this section. Also refer to the General Conditions section.

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. • If there is a conflict of interest; or
      • If it is necessary to start court proceedings and proceedings are being issued within the UK, 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.

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 stated under ‘Our Promise of Service’ on page 37.

7. Arbitration

In addition to your right to refer to the Financial Ombudsman Service as detailed on page 37, 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 against whom the decision is made.

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.

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.


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 www.legislation.gov.uk or contact the Citizens Advice Bureau.

Hijack
We will pay £50 for each full 24 hours you are prevented from reaching your outward destination or the UK on the return leg of your trip, as a result of the transport on which you are travelling being hijacked.

The most we will pay
The most we will pay for each insured person is £1,000.

What is not covered
1. Any claim where you do not provide written confirmation of the delay from the airline or carrier.
2. Anything mentioned in the General Exclusions.

Mugging
We will pay £50 for each full 24 hours that you are in hospital receiving in-patient treatment following a mugging.

The most we will pay
The most we will pay for each insured person is £1,000.

What is not covered
1. Any claim where you do not report the mugging to the police within 24 hours and get a written police report.
2. Anything mentioned in the General Exclusions.

Catastrophe cover
This section only operates if you have booked your accommodation independently and directly with the accommodation provider.

We will cover you for additional accommodation and/or transport costs to allow you to continue your trip if you are forced to move from your independently booked and prepaid accommodation, due to one of the following events occurring during your trip.

Avalanche, earthquake, explosion, severe/adverse weather, landslide, storm, tsunami

Special conditions
1. Extra accommodation costs must be for a similar standard of accommodation to that in which you were originally staying. If your new accommodation is of a higher standard then we will pay up to the cost of the original accommodation, less any refunds you obtain.
2. We will only pay your accommodation costs if you provide written confirmation from the provider of the accommodation and/or the local or national authorities that you were forced to leave your independently booked and prepaid accommodation and the reason for this.
3. You must be able to provide receipts for any extra accommodation or travel costs incurred if you are forced to move from your independently booked and prepaid accommodation.

The most we will pay
The most we will pay for each insured person is £750.

What is not covered
1. Any transport costs incurred in returning to the UK.
2. Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.
3. Any claim where the catastrophe, as described above, had already occurred when the HSBC Premier account was opened or the trip was booked (whichever is later).
4. Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for you to leave your prepaid accommodation.
5. Anything mentioned in the General Exclusions.

Pet Care
In the event that your cat or dog suffers an injury whilst being cared for by a friend, relative, professional pet sitter, kennel or cattery in the UK whilst you are on your trip and the injury requires in-patient veterinary treatment, we will pay £25 for each full 24 hours that your cat or dog receives in-patient veterinary treatment.

The most we will pay
The most we will pay for each incident is £250.

What is not covered
1. Any claim if you do not have written confirmation from the vet giving details of the injury or accident and the number of days that your cat or dog has been an in-patient.
2. Anything mentioned in the General Exclusions.
Your Possessions

Emergency Travel Document Expenses

We will pay reasonable extra travel, accommodation and communication expenses and the cost of an Emergency Travel Document; if your passport or visa is lost, stolen or damaged while you are outside of the UK and this prevents you from leaving the country or continuing your trip.

If you are unable to use your return ticket to the UK, we will also pay towards the cost of reasonable additional travel expenses to allow you to return home.

Contact the Travel Assistant Helpline number shown on page 3 for advice on how to obtain an Emergency Travel Document abroad.

Special conditions
1. You must always take reasonable care to keep your passport and visa safe. If your passport or visa is lost or stolen you must take all reasonable steps to get them back.
2. You must report any loss or theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report you must provide other independent proof of the loss or theft such as a letter from your transport company, hotel, vehicle hire company or repairer).
3. 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 £750.

Excess
We will not pay the first £50 of each insured person’s claim.

What is not covered
See Baggage Section on next page.

Personal Money

We will cover you for loss or theft of your personal money during your trip.

Special conditions
1. You must always take reasonable care to keep your personal money safe. If your personal money is lost or stolen you must take all reasonable steps to get it back.
2. You must be able to prove that you own the lost or stolen personal money and how much it is worth. If you do not, it may affect your claim.
3. You must report any loss or theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report you must provide other independent proof of the loss or theft such as a letter from your transport company, hotel, vehicle hire company or repairer).
4. Contact the Travel Assistant Helpline number shown at the front of this booklet for advice on how to replace lost or stolen personal money.

The most we will pay
The most we will pay for each insured person is £500 but no more than £300 for cash or bank notes.

A reduced limit of £100 for cash or bank notes applies to insured persons under 16 years of age.

Excess
We will not pay the first £50 of each insured person’s claim.

What is not covered
See Baggage Section on next page.

Delayed Baggage

If your baggage is temporarily lost on the outward journey and you are without it for more than 12 hours, we will pay for the replacement of essential items.

Special condition
To claim under this section, you must;
1. Keep the receipts of anything you buy.
2. Get written confirmation from the carrier or their handling agent of the number of hours you were without your baggage.
3. Obtain a property irregularity report.

The most we will pay
The most we will pay for each insured person is £150.

What is not covered
1. Any claim for baggage delayed or detained by customs or other officials.
2. Anything mentioned in the General Exclusions.
Baggage

We will cover you for loss, theft or accidental damage to your personal belongings and valuables during your trip.

Special conditions

1. You must take reasonable care to keep your personal belongings and valuables safe. If your personal belongings or valuables are lost or stolen, you must take all reasonable steps to get them back.

2. If your personal belongings or valuables are lost or damaged by an authority, a transport company or hotel, you must report the details of the loss or damage to them in writing and get written confirmation.

3. If your personal belongings are lost or damaged by an airline, you must:
   a. get a property irregularity report
   b. give written notice of the claim to the airline within the time limit in their conditions of carriage (you should also keep a copy)
   c. keep all travel tickets and tags if you claim under this section.

4. You must be able to prove that you were responsible for the lost, stolen or damaged items and how much they are worth. If you do not do this, it may affect your claim.

5. You must report any loss or theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report you must provide other independent proof of the loss or theft such as a letter from your transport company, hotel, vehicle hire company or repairer).

6. At our option, we will settle any claim by payment or replacement. We will pay claims for personal belongings and valuables based on their value at the time of loss. We will not pay the cost of replacing them with new items, and we will not pay more than the original purchase price of any lost or damaged item.

7. You should not dispose of any damaged items as we may ask you to send them to us.

8. If you have also made a claim under the Delayed Baggage section this amount will be deducted from the amount claimed under this section.

The most we will pay

The most we will pay for each insured person is £1,500 but no more than:

- £300 for any one article, pair or set of articles;
- £400 in total for valuables.

Excess

We will not pay the first £50 of each insured person’s claim.

What is not covered under Personal Money and Baggage

1. Loss, accidental damage or theft of personal money or valuables not carried in your hand baggage and fully accessible to you while you are travelling.

2. Loss or theft of personal money, personal belongings or valuables which you have left unattended.

3. Any loss or theft which you do not report to the police within 24 hours of discovery and get a written report.

4. Theft of personal money, personal belongings or valuables from a locked room, safe, motor vehicle or caravan unless there is visible evidence of forcible and violent entry.

5. Any personal money, personal belongings or valuables delayed, detained or confiscated by customs or other officials.

6. Pedal cycles, contact lenses, and hearing aids, medical and dental fittings or antiques, furs or telescopes.

7. Winter sports equipment, scuba diving, golf or fishing equipment.

8. Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.

9. Wear and tear, loss of value or damage caused by moths and vermin, or any process of cleaning, repairing or restoring.

10. Loss, accidental damage or theft of bonds, securities or documents of any kind.

11. Loss, accidental damage or theft of items used in connection with your job, which are not owned by you.

12. Shortages due to a mistake or loss due to a change in exchange rates.

13. Loss or theft of travellers’ cheques where the issuer provides replacements or where you have not complied with the issuer’s instructions.

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

• the Travel Claims helpline number shown at the front of this booklet, or
• the HSBC Travel Claims Department, Aviva Insurance Limited, PO Box 432, Chichester PO19 1QA.

If your complaint is regarding anything else please contact:

• the Customer Services helpline number shown at the front of the booklet, or
• 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: 0800 023 4567 (free from landlines) or 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.

Residents of the Channel Islands and Isle of Man – Please note that sales of HSBC’s General Insurance products in the Channel Islands and Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Prudential Regulatory Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply. For further details please contact your local branch.

Compensation

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.

Check with us what protection the Financial Services Compensation Scheme offers you
www.fscs.org.uk/protected

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 HSBC Premier account both before and after such a change becomes effective.
Customers with disabilities

If you’d like this in another format such as large print, Braille or audio, please contact us. A textphone service is also available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on 03457 125 563 (+44 207 088 2077 from overseas).