HSBC Gold MasterCard

Travel Insurance Policy document
Please read this policy and keep it for reference
Policy number: PTXMOH80000

• If you have a medical condition you must ask your doctor if it is safe for you to travel. You must call the Medical line on 0800 0684263 and tell us about any changes in your medical condition before booking each journey.
• Cover is for you, your domestic partner and your children under 18 years of age (or under 23 if in full time education).
• For holidays in your home country you need at least 3 days pre-booked accommodation unless your journey involves a sea crossing.
• Trips should be no longer than 90 days. We will not cover any part of a journey over 90 days.
• This policy is only valid when you use your HSBC Gold MasterCard to pay for all or part of your travel tickets/accommodation costs before you begin your journey.

Please take time to read this booklet as it contains important information about your Worldwide Travel Insurance.

You must also ensure you keep any documentation we may require to support a claim.

The Summary gives you brief details of the cover limits provided by your insurance.

Full cover details are explained within each of the policy sections of this document.
Customers with disabilities

This policy and other associated documentation is also available in large print, audio and Braille. If you require any of these formats please call 0800 169 4013 (via Text Relay if appropriate) or pop into any HSBC Bank branch. Lines are open 8am - 10pm every day (except Christmas Day, Boxing Day and New Year’s Day).

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

Explaining HSBC’s service

HSBC Bank plc is registered in England number 14259, Registered Office: 8 Canada Square, London E14 5HQ. HSBC Bank plc is authorised and regulated by the Financial Services Authority (FSA registered number 114216). You can check our name, address and regulatory status by calling the FSA on 0845 606 1234 or at www.fsa.gov.uk.

HSBC Bank plc is a member of the Financial Services Compensation Scheme. You may be entitled to compensation if we are unable to meet our liabilities.

HSBC Bank plc is an insurance intermediary and for the purpose of this travel insurance deals exclusively with the insurer shown in the definitions section of this policy. Once the policy has commenced, the insurer will be responsible for any ongoing claims administration.
Useful telephone numbers

For medical emergencies and/or travel assistance call:
CEGA Assistance
Phone the United Kingdom international code followed by 1243 621064.
When dialling from within the United Kingdom phone 01243 621064.
Lines are open 24 hours a day, 365 days a year.
See page 52.

For legal expenses claims and advice cover call:
Arc Legal Assistance Limited
Phone the United Kingdom international code followed by 1603 208534.
Lines are open 24 hours, 365 days a year.
Legal Expenses is underwritten by Aviva Insurance Limited.
See pages 35 to 43

For policy enquiries call:
HSBC Card Services
Phone 08457 404 404.
To ensure we carry out your instructions accurately, to help us continually improve our service and in the interests of security, we may monitor and/or record your communication with us.

Please check terms and conditions by reading the policy in full.

For non medical claims:
For a claim form phone 01603 605124 between 8am and 6pm Monday to Thursday and 8am to 5.30pm Fridays, fax us on 029 2048 3933.
# Contents

<table>
<thead>
<tr>
<th>Index</th>
<th>Pages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Useful telephone numbers</td>
<td>1</td>
</tr>
<tr>
<td>Contents</td>
<td>2-3</td>
</tr>
<tr>
<td>This lists the contents contained within this policy booklet.</td>
<td></td>
</tr>
<tr>
<td>Summary of cover</td>
<td>4-5</td>
</tr>
<tr>
<td>Important</td>
<td>6-7</td>
</tr>
<tr>
<td>This gives some useful information about this policy</td>
<td></td>
</tr>
<tr>
<td>Definition of words</td>
<td>8-10</td>
</tr>
<tr>
<td>This lists the words used in the policy that have special meanings.</td>
<td></td>
</tr>
<tr>
<td>They are printed in bold wherever they appear.</td>
<td></td>
</tr>
<tr>
<td>Making a claim</td>
<td>11-12</td>
</tr>
<tr>
<td>This tells you who to contact in the event of a claim.</td>
<td></td>
</tr>
<tr>
<td>Geographical area</td>
<td>12</td>
</tr>
<tr>
<td>This shows the area of cover available.</td>
<td></td>
</tr>
<tr>
<td>Sections 1 to 10</td>
<td>13-34</td>
</tr>
<tr>
<td>Each section sets out what we will and will not pay for. Most sections of your policy have limits on the amount we will pay.</td>
<td></td>
</tr>
<tr>
<td>Legal Expenses and Advice</td>
<td>35-43</td>
</tr>
<tr>
<td>This explains the legal expenses cover provided by Aviva Insurance Limited. Claims handling and advice is provided by Arc Legal Assistance Limited.</td>
<td></td>
</tr>
<tr>
<td>General exclusions</td>
<td>44-45</td>
</tr>
<tr>
<td>This sets out the general exclusions which apply to the whole of the policy.</td>
<td></td>
</tr>
<tr>
<td>General conditions</td>
<td>46-49</td>
</tr>
<tr>
<td>This explains the general conditions which apply to the whole of the policy. Other conditions just apply to certain sections.</td>
<td></td>
</tr>
</tbody>
</table>
**Medical declaration**  
This sets out what medical information we require.

**24-hour medical emergency and repatriation service**  
This explains the service given to you by the emergency assistance company.

**Travel assistance**  
This explains the service given to you by the emergency assistance company.

**Complaints procedure**  
This explains what to do if you feel we have not dealt with you honestly, fairly and promptly.
Summary of cover

Full details are shown on the following pages
The amounts shown on this page apply to each person who is insured on this policy.

Cancellation or curtailment charges - Section 1 on pages 13-17
up to £7,500
excess £35 (£10 for deposits)

Missed departure - Section 2 on page 18
up to £500
no excess

Departure delay - Section 3 on page 19
up to £200 - delay
no excess - delay
up to £7,500 - abandoning your journey
excess £35 - abandoning your journey

Enforced stay abroad - Section 4 on pages 20-21
up to £1,500 for reasonable additional accommodation
up to £1,000 for necessary and reasonable additional travel and accommodation expenses in order to return home

Hijack - Section 5 on page 22
up to £1,000
no excess

Medical emergency, repatriation and associated expenses - Section 6 on pages 23-25.
up to £10 million
up to £350 emergency dental treatment
excess £35
Personal accident - Section 7 on pages 26-27
up to £25,000 - disability and loss of sight or limb
up to £15,000 - death
no excess

Personal possessions and personal money - Section 8 on pages 28-31
up to £2,000 - possessions
- £250 single article, pair or set limit
- £250 valuables limit
up to £500 - money
- £250 cash limit
excess £35

Piste closure - Section 9 on page 32
up to £200
no excess

Personal liability - Section 10 on pages 33-34
up to £2 million
excess £35

Legal expenses and advice cover on pages 35-43
up to £50,000
no excess
Important

How your policy works

Your travel insurance policy reference PTXMOH80000 is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of cover. Your policy does not cover all possible events and expenses. This policy is only valid when you make your travel arrangements and pay for all or part of the travel tickets or accommodation using the card before you begin your journey.

Please read the whole of this policy before you travel and make sure you understand exactly what is and is not covered. It is important because it contains information on how we will deal with your claim.

Certain words and phrases in this document have special meanings. These are in bold and are explained in ‘Definition of words’ on pages 8 to 10.

If you have any questions, please contact HSBC Card Services on 08457 404 404 immediately.

Trip limit

You are not covered on this policy for any journey over 90 days, please make sure that this journey duration is adequate for your needs before you travel.

Eligibility

If you have any questions regarding your eligibility for this Travel Insurance, such as pre-existing medical conditions suffered by you or anyone on whom the journey depends, please contact the insurer. If any changes arise please provide us with details.

HSBC Bank plc and the insurer recommend you keep a record (including copies of letters) of all information provided to the insurer for future reference.
Policy excess

Under most sections of your policy, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each incident. The amount you have to pay is the excess.

Cancellation Rights

This policy has been provided with your HSBC Gold MasterCard and can only be cancelled when the card is cancelled.

Period of insurance

Cancellation cover as described in section 1 starts from the date you arrange all or part of your travel tickets or accommodation and pay for them using the card. The period of cover for all other sections starts at the beginning of each journey where the card has been used to pay all or part of the cost of purchase of the travel tickets or accommodation for the journey and finishes at the end of each journey.

Extending the period of cover

If you or anyone travelling with you cannot finish their journey before the end of the single journey limit (90 days) as planned because of death, illness, or injury, or there is a delay to the public transport system that cannot be avoided, we will extend that period of cover until you can reasonably finish that journey.

Documents needed to claim

You may need to get some information about your claim while you are away. Please read the conditions and the individual sections of your policy for more information.
Definition of words

Throughout this policy, unless specified otherwise, the words and phrases listed below have the meanings given next to them when printed in bold.

**Accident** – an unexpected event causing physical bodily injury, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the event.

**Dangerous activity**-
- any professional sporting activity;
- any sporting or physical activity *EXCEPT*: swimming, water polo, water skiing, wind surfing, sailing, snorkelling, sailboarding, surfing, rowing, canoeing/kayaking/rafting (other than white-water), scuba diving to a depth of up to 9 metres when diving with a qualified instructor or you hold a certificate of proficiency, or scuba diving to a depth of up to 30 metres when you hold a BSAC Sports Diver or PADI Advanced Open Water Diver certificate or equivalent, golf, fell walking, fishing, parascending (over water), pony trekking, rambling, tennis, badminton, squash, bowls, archery or beach games;
- any kind of racing except racing on foot; or
- **winter sports** over 21 days.

**Departure point** – the airport, international train station, port or designated coach pick up point where your journey from your home country to your destination begins and where the final part of your journey back to your home country begins.

**Great Britain** - England, Scotland, Wales, Northern Ireland and the Isle of Man.

**Home** – the place where you are permanently or temporarily resident (living and/or working) at the start of each journey.

**Home country** – the country where you are permanently or temporarily resident (living and/or working) at the start of each journey.

**HSBC** – HSBC Bank plc, registered in England number 14259, Registered Office: 8 Canada Square, London, E14 5HQ.

**Journey** – a holiday or trip for leisure or business purposes that takes place during the period of cover which begins when you leave home and ends when you get back
home or to a hospital or nursing home in your home country, whichever is earlier.
National – anyone holding a United Kingdom passport.
Pair or set – a number of items of personal possessions (this does not include ski equipment) that belong together or can be used together.
Partner – the person that you live with in a domestic relationship, at the same address, whether married or cohabiting (as if husband and wife) regardless of gender.
Personal money – cash, cheques, postal and money orders, current postage stamps, travellers’ cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and business purposes.
Personal possessions – each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables, driving licence and passport) and ski equipment (when cover is in place for winter sports).
Redundancy – loss of permanent paid employment (other than when you are self-employed) after a continuous working period of two years with the same employer, when you are over 18 and under 65.
Resident – a person who has their main home in the United Kingdom and/or who is registered in the United Kingdom for income tax purposes at the date the card has been used to pay all or part of the cost of purchase of travel tickets or accommodation for your journey.
Ski equipment – skis, poles, boots and bindings, snow boards or ice skates.
Ski pack – hired ski equipment, ski school fees and lift passes.
The card – HSBC Gold MasterCard
The cardholder – the person named on the card.
United Kingdom – England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
Valuables – jewellery, watches, items made of precious metals or precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment, films, tapes, cassettes, compact or computer discs and cartridges.
**We, our, us, insurer** – For Travel Insurance and Legal Expenses, Aviva Insurance Limited, Registered in Scotland No. 2116, Registered Office: Pitheavlis, Perth, Scotland PH2 0NH. Authorised and regulated by the Financial Services Authority.

For Legal Expenses claims handling: Arc Legal Assistance Limited, Registered in England No. 4672894. Registered Office: The Gatehouse Lodge Park, Lodge Lane, Colchester, Essex CO4 5NE.

**Winter sports** – skiing (including cross country, mono, land, off-piste and glacier skiing on recognised ski runs), snow boarding, ice skating, ice hockey, ski-dooing, sledging, glacier walking, ski boarding, snow mobiles, tobogganing and curling.

**You, your** – any **United Kingdom national** or **resident** holding an account with HSBC Bank plc, Gold MasterCard, his/her husband or wife (including partner) and all dependent children under 18 living at home and not in full time employment or up to 23 years if in full time education on a **journey** where the **card** has been used before the time you leave home to pay all or part of the cost of purchase of travel tickets or accommodation for that **journey**.
Making a claim

If you have an emergency such as requiring medical treatment abroad or travel assistance (i.e. repatriation or need to curtail your journey for cover under sections 1 and 6 on pages 13 and 23):

- Please phone CEGA as soon as possible and give your age, policy reference number PTXMOH80000, your card number, expiry date and say that you are insured by Aviva through HSBC Bank plc, Gold MasterCard.

- CEGA Emergency phone number (call the United Kingdom international code followed by) 1243 621064.

For other claims such as cancellation, missed departure, departure delay, enforced stay abroad, lost or stolen personal possessions/personal money, personal accident, personal liability or piste closure (cover under sections 1, 2, 3, 4, 5, 7, 8 and 9 on pages 13 to 22, 26 to 34):

- Please phone 01603 605124 between 8am and 6pm Monday to Thursday and 8.00am to 5.30pm Fridays. Calls may be monitored or recorded for quality purposes.

- Or fax us on 029 2048 3933.

- Or write to HSBC Claims Department, Aviva, PO Box 432, Chichester, PO19 1WQ.

- You should fill in the form and send it to us as soon as possible together with all the information and documents we ask for.
Documents needed to claim

For cover under Sections 1 to 10 (on pages 13 to 34).

- You may need to get some information about your claim while you are away.
- You will need to obtain a police report and crime reference number for lost or stolen items.
- You may need to produce certain documents as evidence of your claim such as proof of boarding, travel tickets, letter of confirmation from your carrier, receipts etc, dependent on the nature of your claim.
- Please read the conditions and the individual sections of your policy for more information.

Geographical area

Worldwide
Cancellation or curtailment charges - section 1

If you think you may have to cut your journey short (curtail), the emergency assistance company must be told as soon as possible - see page 52 for more information.

What you are covered for

We will pay up to £7,500 (this includes up to £150 for excursions) in total for your part of the costs of unused personal accommodation, transport charges and extra travel expenses, which have been booked and paid, or where there is a contract to pay, which cannot be recovered from anywhere else.

We will provide this cover in the following necessary circumstances:

1. If you cancel your journey before it begins because of
   a. reasons beyond your control, and which happen after the date all or part of your travel tickets or accommodation were arranged and paid for using the card.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

An excess of £35 (or £10 if you are only claiming for your lost deposit) for each incident claimed for under this section.

Travel tickets paid for using air miles.

Anything caused by:

- you not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
- your vehicle being stolen or breaking down;
- you not wanting to travel or not enjoying your journey;
b airspace being closed for more than 24 hours from the date and time of your scheduled departure, as shown on your ticket/itinerary.

c an airport or port you are scheduled to travel from or through being closed for more than 24 hours from the date and time of your scheduled departure, as shown on your ticket/itinerary.

d your flight being cancelled as a direct result of volcanic ash in the atmosphere and no reasonable alternative flight being available to you within 24 hours of the date and time of your scheduled departure, as shown on your ticket/itinerary.

Special condition
All claims must be supported by documentary evidence that you have been unable to obtain a refund from your travel and/or accommodation provider.

- riot, civil commotion, strike or lock-out;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life);
- you being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- the death of any pet or animal.

Under point 1 of this section:
Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.

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

Any claim for administration costs charged by your travel and/or
Where cover is in place for **winter sports**, we will pay for **ski pack** deposits if **you** cannot recover the loss from anywhere else.

Or,

2 If **you** cut **your journey** short (curtail) after it has begun because of one of the following:
   a The death, serious injury or serious illness of **you**, **your** husband or wife (including **partner**), someone **you** are travelling with, a relative, the person **you** are engaged to, a close business associate or a friend **you** were going to stay with.
   b **You** or someone **you** are travelling with is called for jury service in the United Kingdom or as a witness in a court in the United Kingdom or **your** home country.
   c **You** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or accommodation provider in respect of obtaining a refund or documentary evidence in support of your claim.

Any claim where **you** knew at the time of booking the **journey**

1. that **you** would be unable to travel
2. where it had been publicly announced and/or reported by the media that the occurrence of an anticipated event could result in:
   a the closure of airspace or an airport or port that **you** are scheduled to travel from or through, or
   b the cancellation of **your** flight.

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the date all or part of **your** travel tickets or accommodation were arranged and paid for using the **card**.

**Under point 2 of this section:**

Cutting short **your journey** unless the emergency assistance company has agreed.

Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was
vehicle at your home or their home or usual place of business in your home country.

d You are injured or ill and are in hospital for the rest of your journey.

e Severe weather stops you from making your outward journey from your home country.

f Your passport is lost or stolen after check-in at your departure point and stops you from making your outward journey for your home country.

g You, your husband or wife (including partner), a relative, the person you are engaged to or someone you are travelling with, is a member of the Armed Forces and is ordered to return to duty.

Where cover is in place for winter sports, we will pay up to £200 in total for points 2a or 2d above for losing part of your prepaid ski pack, if you cannot recover the loss from anywhere else.

necessary for you to come home early because of death, injury or illness. The emergency assistance company’s doctor must have agreed with the reason and that you were fit to travel (in the case of injury or illness). The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs.

You travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc.

Anything caused by you taking part in manual work or dangerous work, unless we agree in writing.

Anything caused by you taking part in a dangerous activity.

Under points 2a and 2d of this section:
Cutting short your journey because you are ill or injured and unable to take part in any winter sports activity, unless you get written advice from a doctor that you are not fit to ski.
We will calculate curtailment claims from the day it is necessary for you to return to your home country or you are hospitalised as an in-patient, for the rest of your journey. We will pay personal accommodation and extra travel expenses based on each 24-hour period you have lost. If we pay extra transport costs in the event of your repatriation, your unused travel tickets will then belong to us.

Under point 2f of this section:

Any claim unless:

- you can produce either your boarding pass or a letter from the carrier confirming that you checked in with your passport;
- you have written confirmation from the relevant authority, that you reported the loss and that every attempt was made to recover your passport;
- you have written confirmation from your carrier that no reasonable alternative travel arrangements could be made.
## Missed departure - section 2

### What you are covered for

We will pay you up to £500 compensation for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you do not get to the departure point by the time shown in your travel itinerary (plans) because:

- public transport does not run to its timetable; or
- the vehicle you are travelling in has an accident, breaks down or is stolen; or
- strike or industrial action; or
- severe weather.

### What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Any journey within your home country not involving a sea crossing. Compensation, unless you get a letter from the public transport provider (if this applies) confirming that the service did not run on time.

Compensation unless you get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in.

Compensation unless you have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began, or was announced before, the date all or part of your travel tickets or accommodation were bought using the card.

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began, or was announced before, you left home or where you could have reasonably made other travel arrangements.
Departure delay - section 3

What you are covered for
Compensation if the flight, international train, sailing or coach pick up you are booked on is delayed at its departure point by more than 12 hours from the time shown in your travel itinerary (plans) we will pay:

1 a £20 after the first full 12 hours of delay and £10 after each extra delay of 10 hours up to £200 in total; and
b up to £100 in total after the first 12 hours of delay for the cost of accommodation if you do go on the trip; or

2 Up to £7,500 in total for your part of the costs of the journey which have been paid or where there is a contract to pay before the start of the journey which you cannot recover from anywhere else, if, after you have been delayed for more than 12 hours, you decide to abandon the journey before you leave your home country.

What you are not covered for
You are not covered for anything mentioned in the conditions or general exclusions.

Under point 2 of this section:
An excess of £35 for each incident claimed for under this section. Travel tickets paid for using air miles.

Under points 1 and 2 of this section:
Anything which is caused by you not checking in at the departure point when you should have done.
Anything which is caused by your flight being overbooked.
Missed connections.
Any journey within your home country not involving a sea crossing.
Compensation unless you get a letter from the airline, railway company, shipping line or coach operator giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train, sea vessel or coach pick up.
Any delay caused by a riot, civil commotion, strike or industrial action which began, or was announced before, the date all or part of your travel tickets or accommodation were bought using the card.
Enforced Stay Abroad - section 4

This cover does not apply for journeys within Great Britain (or your home country if you are resident outside Great Britain at the start of your journey), or where you do not have a return date scheduled at the time the airspace, airport or port is closed.

What you are covered for

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

a the airspace being closed;

b an airport or port that you are scheduled to travel from or through being closed;

c your flight being cancelled as a direct result of volcanic ash in the atmosphere.

We will pay you:

1 £100 for every full 24 hour period you are unable to return home or;

2 up to £1,000 in respect of necessary and reasonable additional travel and accommodation expenses where, after a period of 24 hours or more, you unavoidably have to make immediate alternative arrangements to return home.

We will also pay for emergency medical supplies that you require to prevent a deterioration or exacerbation of an existing medical condition.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

- More than one item under Enforced Stay Abroad.

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

- Any claim under item 2 where you fail to provide documentary evidence of the costs incurred.

- Any claim for refund of any costs for persons not insured under this policy.

- Any claim for travel and accommodation expenses if:

  a you have not purchased your return ticket home before you depart on your journey, or

  b you are travelling on an open-ended ticket and have not scheduled a return date to your home country with the airline.
Special Conditions

1 Where you claim under item 1,
   a we will work out the length of your enforced stay abroad from the date and time of your scheduled departure, as shown on your ticket/itinerary;
   b you must obtain written confirmation from your carrier or handling agents of the actual date and time of your return to your home country.

2 Payment under item 2 will only be considered where your carrier or handling agents have not been able to offer you suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs you have incurred.

The most we will pay
The most we will pay you is
- £1,500 under item 1
- £1,000 under item 2
Hijack - section 5

What you are covered for

If you are prevented from reaching your destination due to the hijack of the aircraft in which you are travelling, we will pay compensation of £50 for every full 24 hours you are delayed.

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

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Compensation unless you get a letter from the airline confirming the delay.
Medical emergency, repatriation, associated expenses - section 6

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, the emergency assistance company must be told as soon as possible - see page 52 for more information.

What you are covered for

We will pay you or your legal representatives for the following necessary emergency expenses which you run up within six months of the incident for a journey outside your home country during your journey,

1. Up to £10 million for reasonable fees or charges you incur for:
   a. medical, surgical, hospital, nursing home or nursing services;
   b. reasonable extra transport and accommodation costs for you and one other person who stays or travels with you or to you on medical advice;

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Under points 1, 3 and 4 of this section:
An excess of £35 for each incident claimed for under this section, unless your claim is reduced because you used a European Health Insurance Card (EHIC) or any other reciprocal health arrangement.
The cost of replacing any medication you were using when you began your journey.

Under points 1, 2, 3 and 4 of this section:
Extra transport and accommodation costs which are of a higher standard to those already used on your journey, unless we or the emergency assistance company agree.
c transporting your body or ashes to your home or we will pay up to £1,500 for your funeral expenses, in the place where you die outside Great Britain or your home country.

2 £20 for each 24-hour period that you are in hospital as an in-patient up to £500 in total during the journey as well as any fees or charges paid under point 1 of this section.

3 Up to £350 for emergency dental treatment to relieve sudden pain.

4 Up to £150 for the cost of excursions booked and paid for before your journey began, which you cannot go on because you are in hospital or have to stay in bed on the written advice of the doctor who treated you in the place where you were staying, and which you cannot recover from anywhere else.

Anything caused by:
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life);
- you being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- anything caused by you taking part in manual work or dangerous work, unless we agree in writing;
- you taking part in any dangerous activity.
Where cover is in place for **winter sports**, we will pay up to £250 in total for losing part of **your prepaid ski pack**, if **you** cannot recover the loss from anywhere else, and **you** get written advice from a doctor that **you** cannot ski because of an injury or illness during **your journey**.

**Under point 1a of this section:**

Services or treatments **you** receive within **Great Britain** or **your home country**.

Services or treatments **you** receive which the doctor in attendance and the emergency assistance company think can wait until **you** get back to **Great Britain** or **your home country**.

In-patient treatment or repatriation which the emergency assistance company has not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

**Under point 1c of this section:**

**Your** burial or cremation within **Great Britain** or **your home country**.

**Under point 3 of this section:**

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.
Personal accident - section 7

What you are covered for

We will pay you or your legal representative one of the following amounts for an accident during your journey which must be caused by something external and visible:

1. £15,000 for death (we will not pay more than £2,500 if you are under 16 or over 75 at the time of the accident).

2. £25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

3. £25,000 for a permanent physical disability as a result of which there is no work which you are able to do (we will not pay compensation if you are over 75 at the time of the accident). If you are not in paid work, we will provide the same cover for any permanent disability which prevents you from doing all your usual activities.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Anything caused by:

- any accident that you suffer before your journey begins;
- your sickness, disease, physical or mental condition that is gradually getting worse;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person’s life);
- you being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- you taking part in manual work or dangerous work, unless we agree in writing;
- you taking part in any dangerous activity.

We will not pay more than one of the benefits resulting from the same injury.
Personal possessions and personal money - section 8

What you are covered for

1. Up to £2,000 in total for your personal possessions (this does not include ski equipment) that are damaged, stolen, lost or destroyed on your journey.

2. Up to £100 in total for essential replacement items, if your personal possessions (this does not include ski equipment) are lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination. You must send us the receipts for anything that you buy. We will take any amount we pay from the final claim settlement if the items are permanently lost.

3. Up to £250 towards the costs of replacing your driving licence or passport if it is lost, stolen or destroyed on your journey.

4. Up to £500 for loss or theft of your personal money while on your journey.

Where cover is in place for winter sports, your ski pass is included in the definition of personal money.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Under points 1, 4 and 5 of this section:
An excess of £35 for each incident claimed for under this section.

Under points 1 and 5 of this section:
More than £250 for any single article, pair or set of any kind, whether jointly owned or not.
More than the part of the pair or set that is stolen, lost or destroyed.
More than £250 in total for valuables, whether jointly owned or not.
Breakage of or damage to sports equipment while it is being used (this does not include ski equipment), fragile articles, works of art, paintings, sculptures, computer games, musical instruments, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment and household goods unless the breakage or damage is caused by fire or accident to the vehicle in which they are being carried.
5 We will pay up to £200 in total for ski equipment owned or hired by you that is damaged, stolen, lost or destroyed on your journey.

6 £10 for each full 24-hour period up to £150 in total for necessary costs to hire ski equipment if your own is lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.

Under points 1 and 5 of this section it will be our decision to pay either:
- the cost of repairing your items;
- to replace your items; or
- the cost of replacing your items, less an amount for wear, tear and loss of value.

Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.

The cost of replacing or repairing false teeth.

Under points 1, 2 and 5 of this section:

Personal possessions shipped as freight (such as suitcases you send ahead of you).

Under point 3 of this section:
Compensation unless you get a letter from the relevant organisation you reported the loss to.

Under points 1, 2, 3, 5 and 6 of this section:
Loss or theft of, or damage to the following:
- films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost;
- goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by public transport;
- property specifically covered by other insurance;
- **valuables** left in a motor vehicle;
- **valuables** carried in suitcases, trunks or similar containers unless they are with **you** all the time;
- **valuables** unless they are with **you** all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- contact or corneal lenses;
- bonds, share certificates, guarantees or documents of any kind;
- **personal possessions** that are not with **you** all the time unless they are locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle which has been broken into (no cover for **valuables**);
- **personal money**.
Under point 4 of this section:

More than £250 in cash in total while on you, whether jointly owned or not, unless it is locked in the accommodation you are using on your journey.

Compensation unless you can provide receipts of the amount you had from the place where you got the currency.

Loss or theft of personal money, unless it is with you all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers’ cheques if the place where you got them provides a replacement service.

Travel tickets paid for using air miles.
Piste closure - section 9

What you are covered for

Where cover is in place for winter sports, we will pay compensation if it is not possible for you to ski, due to not enough snow, too much snow or high winds, for as long as these conditions continue and which result in all ski lifts and ski schools at your pre-booked ski resort being closed.

We will pay:

1. The cost of extra transport or lift passes to let you ski at another resort, up to £10 for each full 24-hour period up to £200 in total;
   or
2. £25 for each full 24-hour period up to £200 in total if no other resort is available.

This section only covers journeys commencing 1 November or later and ending before 31 March.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Any compensation for the first full 24 hours at your pre-booked ski resort.

Any journey in the United Kingdom. Compensation unless you have a letter from the ski-lift or ski-school operators giving the reason for closure and showing the number of complete days closed during your journey.

Compensation which you can get from your tour operator or anywhere else.

Any compensation if you arranged and paid for all or part of your travel tickets or accommodation using the card less than 14 days before the beginning of your journey, unless the journey booking was made at the same time and no ski-lifts or ski-schools in your pre-booked resort were closed.
Personal liability - section 10

If you are hiring a motorised or mechanical vehicle while on your journey, you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.

What you are covered for
We will pay up to £2 million plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following:

1. Bodily injury of any person;
2. Loss of or damage to property which you do not own and you or any member of your family have not hired, loaned or borrowed;
3. Loss of or damage to the accommodation you are using on your journey that does not belong to you or any member of your family.

What you are not covered for
You are not covered for anything mentioned in the conditions or general exclusions.
An excess of £35 for each incident claimed for under this section.
Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by you or a member of your family and is caused by the work they are employed to do;
- something which is caused by something you deliberately did or did not do;
- something which is caused by your employment or any member of your family’s employment;
- something which is caused by you using any firearm or weapon;
- something which is caused by any animal you own, look after or control, except horses you use for private riding and hunting, domestic dogs and cats;

If you are hiring a motorised or mechanical vehicle while on your journey, you must make sure that you get the necessary insurance from the hire company. We do not cover this under our policy.
- something which you agree to take responsibility for which you would not otherwise have been responsible for.

Any liability for bodily injury suffered by you or any member of your family. Compensation or other costs caused by accidents arising from your use, ownership or possession of any of the following:

- the use of any land or building except for the accommodation you are using on your journey;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised water craft or sailing vessels, except boats designed for and being used as accommodation by you on your journey.
Legal Expenses and Advice

Legal Expenses cover

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.

What you are covered for

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 journey 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

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
one insured person in respect of any or all claims arising from one cause is £50,000

e you 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.

**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.

There are no consultation fees and lines are open 24 hours a day, 365 days a year.

For confidential legal advice or to make a legal expenses claim

Call us on 01603 208534

Please have your policy number to hand as this will be requested when you call.

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.

14 An application for judicial review.

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.

16 Anything mentioned in the general exclusions.
As soon as you are aware of an incident, you should get legal advice from the helpline without delay.

**Definitions**

The definitions at the beginning of this booklet apply where appropriate (refer to page 8). 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 area covered is worldwide.

Special conditions

The following conditions apply to this section.

Also refer to the General Conditions section on page 42.

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 (i) If there is a conflict of interest; or
        (ii) If it is necessary to start court proceedings and proceedings are being issued within the United Kingdom
             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
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
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 the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

handling of any claim under this section, you can take the steps outlined in our complaints procedure on page 51.

7 Arbitration

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 whom the decision is made against.

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.
General exclusions

1. **We** will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following.
   
a. A relevant fact that **you** knew about, before **you** travelled, unless **we** agreed to it in writing.
   
b. War, riot, revolution or any similar event (except for members of the Armed Forces or under sections 5, 6 and 7).
   
c. **You** not following any suggestions or recommendations made by any government or other official authority during the period of insurance.
   
d. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
   
e. **Winter sports** for more than 21 days during the period of insurance.
   
f. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.

2. 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 journey**.

3. If **you** hold more than one card, **our** liability will be limited to the **card** that has the highest benefit.

4. Any **journey** in **your home country** for less than three days, unless **your journey** involves a sea crossing.

5. Any **journey** in **your home country** unless accommodation has been pre-booked.
6 Any part of a **journey** over 90 days.
7 The excess is limited to £70, where one claim relates to two or more members of the same family covered by this policy and living at the same address, or where one incident results in each insured person claiming under two or more sections (except under sections 2, 5, 7 and 9).
General conditions

We will act in good faith in all our dealings with you.

We will only pay your claim if you meet the following conditions:

1 You take reasonable care to protect yourself and your property against accident, injury, loss and damage.

2 You have a valid credit card payment slip or statement showing that all or part of the cost of purchase of the travel tickets or accommodation you arranged, were paid for using the card.

3 You get a medical certificate from the doctor who treated you when a claim is made for medical reasons. If you die, we need to see the death certificate, and any other necessary documents.

4 You write to us as soon as reasonably possible with full details of anything which may result in a claim.

5 You send us the claim form or other communication to do with a claim as soon as possible after you get it.

6 You give us all the information, documents, evidence, vouchers, receipts and bills we need (including details of your household insurance under which your valuables may need to be insured separately depending on their value). You must do this at your own expense.

7 You do not admit liability or offer to pay any claim unless you have our written permission.

8 You accept that we will not extend the period of insurance.

9 You accept that no alterations to the cover and conditions of the policy that you request apply, unless we, HSBC Card Services or HSBC Bank plc confirm them in writing.
The following conditions apply to claims under sections 1 and 6

1 If you have a medical condition, you must ask your doctor if it is safe for you to travel to your chosen destination. Your doctor must take into account how your condition may be affected by:

- preventative medication;
- the weather;
- the type of transport you take;
- medical services available to you while you are away; and
- altitude or atmospheric pressures.

2 If you have a medical condition, you must tell us about any changes in your medical condition before each journey. We can stop providing cover before you travel if your health or the health of anyone on whom the journey depends, changes after the date all or part of your travel tickets or accommodation were arranged and paid for using the card, your condition was stable and that you were fit to travel and there was no sign that your condition would get worse.

3 You will not be covered if you travel against the advice of your doctor.

4 If you make a claim, you would need to get your doctor to confirm in writing that, at the date all or part of your travel tickets or accommodation were arranged and paid for using the card, your condition was stable and that you were fit to travel and there was no sign that your condition would get worse.

5 You will not be covered if you know you will need medical treatment while you are away, unless we agree in writing.

6 You will not be covered if you travel specifically to get medical treatment while you are away.

7 You will not be covered if, before all or part of your travel tickets or accommodation were arranged and paid for using the card, a doctor diagnosed that you have a terminal condition.

8 You will not be covered if, at the time of buying this insurance you were receiving in-patient treatment or were on a waiting list for in-patient treatment at the start date of your policy and/or the date your travel tickets or confirmation of booking were issued.
9 You will not be covered if you suffer from any diagnosed psychiatric disorder, unless we agree in writing.

The following conditions apply to claims under section 7

1 You must keep all your tickets and luggage tags.
2 You must get an estimate for repair for all damage claims. If possible, you should keep the damaged items so that we can inspect them and if we make a payment or we replace an item, the item will then belong to us.
3 If something is lost or stolen, you must tell the police as soon as possible but within 24 hours of discovering the loss and get a report and crime reference number from them. You should also get a report from your tour operator’s representative or your hotel or apartment manager if this is appropriate. If the loss or theft happens while you are travelling, you must tell the carriers and get a Property Irregularity Report form from them.
4 You must keep to the carrier’s conditions of carriage.

5 You must not abandon any property.

We have the right to do the following

1 Cancel the policy and make no payment if you make a fraudulent claim.
2 Only cover you if all or part of your travel tickets or accommodation were arranged and paid for using the card before you begin your journey.
3 Take over and deal with, in your name, any claim you make under this policy.
4 Take legal action in your name (but at our expense) and ask you to give us details and fill in any forms (including Department for Work and Pensions forms), which will help us to recover any payment we have made under this policy.
5 Get information from your medical records (with your permission) to help us or our representatives deal with any claim. We will not give personal information about you to any other person or organisation without your specific agreement.
Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and the emergency assistance company doctor agree. If there is a dispute, we will ask for an independent medical opinion.

Not accept liability if you refuse to be repatriated.

Cancel the cover given on this policy for the rest of a journey if you cancel or cut short that journey.

Not to pay any claim on this policy (except under section 7) for any amounts you can get back from someone or somewhere else or anything which is covered by another insurance policy.

Not to automatically pay any claim on this policy when travel insurance has been bought for a particular journey.

Pay any claim in pounds sterling.

Following the expiry of your statutory cooling off period, you continue to have the right to cancel your travel insurance policy at any time by contacting HSBC Card Services on 08457 404 404.

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 our expectation of the future cost of providing cover and administering your policy;
- 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. Policy cover may be increased or decreased.

We (or any agent we appoint and who acts with our specific authority) may cancel the policy by sending 30 days' notice to your last known address.
Medical declaration

If you do not meet the policy conditions your cover may be affected. If you have not already contacted our medical line, please phone them on 0800 068 4263, to make sure that your cover is not affected. All calls are treated with the strictest confidence. Calls may be monitored or recorded to check our standard of service.

- It is a condition of this policy that:

1. If you have a medical condition, you must ask your doctor if it is safe for you to travel to your chosen destination. Your doctor must take into account how your condition may be affected by:
   - preventative medication;
   - the weather;
   - the type of transport you take;
   - medical services available to you while you are away; and
   - altitude or atmospheric pressures.

2. If you have a medical condition, you must tell us about any changes in your medical condition before each journey. We can stop providing cover before you travel if your health or the health of anyone on whom the journey depends, changes after the date all or part of your travel tickets or accommodation were bought using the card.

3. You will not be covered if you travel against the advice of your doctor.

4. If you make a claim, you would need to get your doctor to confirm in writing that at the date all or part of your travel tickets or accommodation were arranged and paid for using the card, your condition was stable, that you were fit to travel and there was no sign that your condition would get worse.

5. You will not be covered if you know you will need medical treatment while you are away, unless we agree in writing.

6. You will not be covered if you travel specifically to get medical treatment while you are away.
7 You will not be covered if, before all or part of your travel tickets or accommodation were arranged and paid for using the card, a doctor diagnosed that you have a terminal condition.

8 You must not have been waiting for medical treatment as a hospital patient or have been under investigation at the date all or part of your travel tickets or accommodation were arranged and paid for using the card.

9 You will not be covered if you suffer from any diagnosed psychiatric disorder, unless we agree in writing.

If you do not meet these conditions your cover may be affected.

- This is not a private medical insurance policy and only gives cover in the event of accident or illness if you need emergency medical treatment.

- Reciprocal health arrangements

If you are travelling to a European Union country, Iceland, Liechtenstein, Norway or Switzerland, we strongly recommend that you take a European Heath Insurance card (EHIC) with you. Application forms can be obtained from the post office or online and should be completed and validated before you travel. This will allow you to benefit from the reciprocal heath arrangements which exist with these countries. You should take reasonable steps to use these arrangements where possible. If you make use of these arrangements or any other worldwide reciprocal health arrangement and your claim under section 6 is reduced, you will not have to pay any excess.
24-hour medical emergency and repatriation service

See under the headings ‘Cancellation or curtailment charges - Section 1’ and ‘Medical emergency, repatriation and associated expenses - Section 6’ for more information.

You can use this service outside your home country and Great Britain during your journey.

If a medical problem happens contact CEGA as soon as possible. You may reverse the call charges when using this service.

Use the international dialling code for the United Kingdom followed by:
Emergency phone number
1243 621064
Fax 1243 773169
Telex 86588 CEGAIR G.

Please give CEGA your age and policy reference number PTXMOH80000, your card number, expiry date and your address. Say that you are insured by Aviva through HSBC Bank plc, Gold MasterCard.

CEGA’s doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. They provide immediate help to anyone who contacts their medical emergency service helpline.

The service is available if medically necessary and when you have a valid card payment slip or statement. It includes:

- a guarantee to pay hospital or doctors’ fees;
- help in different languages;
- repatriation arrangements to send you home by land, sea or air using Air Ambulance where appropriate, and if necessary a nurse or doctor to travel with you;
- necessary travel arrangements for other members of your party or next-of-kin (if it is covered under this policy); and
- an ambulance service to a hospital or nursing home or your home when you arrive in your home country.

CEGA may record calls for our joint protection.
Travel assistance

This cover is provided and administered by CEGA.

You can use this service outside your home country and Great Britain during your journey. If a problem happens, contact CEGA as soon as possible. You may reverse the call charges when using this service. Use the international dialling code for the United Kingdom followed by:
Phone number 1243 621064
Fax 1243 773169
Telex 86588 CEGAIR G

Please give CEGA your age, policy reference number PTXMOH80000, your card number, expiry date and your address.

Say that you are insured by Aviva through HSBC Bank plc, Gold MasterCard.

The service includes:

- help to replace lost or stolen tickets and travel documents. They will send you to a travel office which provides the replacement service;
- transferring emergency money from your home country to you if you cannot use your normal banking or financial arrangements locally;
- emergency message relay to pass on messages to relatives or business associates if medical or travel problems disrupt your travel plans;
- medical advice abroad;
- assistance in locating suitable doctors, hospitals, clinics and dentists when consultation or minor treatment is required;
- assistance with arrangements for a doctor to call and if necessary hospitalisation;
- continued medical monitoring of the patient’s condition;
- help to obtain special drugs if unobtainable locally, and dispatching of them to the patient;
- arranging for a translation service when necessary where the provider of an assistance service does not speak English;
- assistance with a search for your lost luggage and if successfully located help in arranging the onward delivery;
- referral to an English speaking lawyer, Embassy or Consulate if legal advice is needed;
• assistance with the arrangement for payment of reasonable emergency legal expenses or bail, against a written guarantee of repayment;

• help with the cancellation of a credit, debit or charge card if lost or stolen;

• pre-travel advice on the current requirements for visas and entry permits for any country in the world;

• pre-travel advice on the current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;

• assistance in arranging for relevant vaccinations and inoculations before the commencement of an overseas trip.

CEGA will only help arrange these services. You or a relative or friend must pay for the tickets, travel documents, medication, drugs, emergency funds or any extra costs, or we can arrange for your card to be debited.
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 insurance we would encourage you, in the first instance, to seek resolution by contacting:

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

- telephoning the Travel Claims helpline number shown at the front of this booklet
- writing to HSBC Travel Claims Department, Aviva Insurance Limited, PO Box 432, Chichester, PO19 1WQ

If your complaint is regarding anything else please contact us:

- By telephoning: the Customer Services helpline, the telephone numbers are shown at the front of the booklet
- By contacting: 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
South Quay Plaza
183 Marsh Wall
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.

Financial Services Compensation Scheme

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.

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.

Use of Language

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

Explaining HSBC’s service

Your HSBC Travel Insurance policy is provided by Aviva Insurance Limited and as an insurance intermediary HSBC Bank plc deals exclusively with Aviva for purposes of your policy. Once your policy has commenced, you will deal directly with Aviva for all your ongoing policy administration and claims. When you took out your qualifying bank account no advice or recommendation regarding the suitability of this Travel Insurance was provided by HSBC Bank plc.

No fee has been charged by HSBC Bank plc for arranging this contract. HSBC Bank plc is registered in England number 14259. Registered Office: 8 Canada Square, London E14 5HQ.

Loans and Ownership

HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc. HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc.

The following insurance companies are also wholly owned members of the HSBC Group:

- HSBC Insurance (Ireland) Limited
- HSBC General Insurance Services (UK) Limited
- HSBC Life (Europe) Limited

Who regulates HSBC Bank plc?

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

Its permitted business is advising on and arranging insurance contracts. You can check this on the FSA’s Register by visiting the FSA’s website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

In the Channel Islands, HSBC Bank plc is regulated by the Jersey Financial Services Commission for Banking, General Insurance Mediation and Investment Business and licensed by the Guernsey Financial Services for Banking, Insurance, Collective
Investment Schemes and Investment Business. Licensed by the Isle of Man Financial Supervision Commission. Principal address: HSBC Bank plc, PO Box 20, HSBC House, Ridgeway Street, Douglas, Isle of Man, IM99 1AU.

What to do if you have a complaint about HSBC Bank plc

Every effort is made to ensure that high standards of service are maintained. However, if you need to bring any matter to HSBC’s attention or wish to register a complaint, please contact us in writing:

The Manager
Service Quality Team
HSBC Bank plc
Arlington Business Centre
Millshaw Park Lane
Leeds LS11 0PP

by telephone: 0800 881 155 (textphone 1800 10800 0283 516). Lines are open 9am to 5pm Monday to Friday by email: servicequality@hsbc.com

To help HSBC Bank plc continually improve its service and in the interests of security, your communications may be monitored/recorded.

If you cannot settle your complaint with HSBC Bank plc, you may be entitled to refer it to the Financial Ombudsman Service. Following the complaints procedure does not affect your right to take legal action.

Is HSBC covered by the Financial Services Compensation Scheme (FSCS)?

HSBC Bank plc is covered by the FSCS and you may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.
Deposits made with our offices in the Channel Islands and the Isle of Man are not protected by the rules made under the UK’s Financial Services and Markets Act 2000 for the protection of retail clients including the UK Financial Services Compensation Scheme and the Financial Ombudsman Service. HSBC Bank plc is a member of the Depositors Compensation Scheme as set out in the Banking (Depositors Compensation Jersey) Regulations 2009.

HSBC Bank plc is a participant in the Guernsey Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008. Deposits made with our offices in the Isle of Man are protected by the Isle of Man Compensation of Depositors Regulations 2008. Full details available on request.
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 qualifying bank account both before and after such a change becomes effective.

Your duty to disclose information

If you have any questions regarding your eligibility for, or understanding of this Travel Insurance, such as pre-existing medical conditions suffered by you or anyone on whom the journey depends, please contact the insurer. If any changes arise please provide them with details.

HSBC Bank plc and the insurer recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Insurer

HSBC Travel Insurance is provided by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Financial Services Authority.
You can get this in large print, audio and Braille by calling 0800 169 4013 (via Text Relay if appropriate).

Issued by HSBC Bank plc. We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with over 10,000 offices in 76 countries and territories.

HSBC Bank plc
Customer Information
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www.hsbc.co.uk