HSBC Insurance
Aspects:
Travel Insurance

Policy Summary and Policy Wording
Policy Number 060605/011012

Effective from 1 May 2016

Please take time to read this policy 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 this policy?
- do I need to tell you that I’m 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?
Welcome to your HSBC Insurance Aspects: Travel Insurance

Please take time to read this booklet as it contains important information. If you have a question and cannot find the answer either below or in the policy wording, please contact Customer Services.

Who is covered by this policy?

Cover is for you, the HSBC Insurance Aspects holder(s), your partner (providing you are both under 70 years of age at the start date of your trip), and your children travelling with you if, at the start date of the trip, they are under 18 years of age (or under 23 if in full time education and living at home outside of term time).

All insured persons must be residents of the UK, Channel Islands or Isle of Man.

Do I need to tell you that I am travelling?

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.

Do you need to know about any medical conditions?

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 symptoms or conditions. Failure to disclose before booking trips or travelling will result in no cover for claims arising from undisclosed conditions. Please see the ‘Your Health’ section on page 21 for full details of when and what you must declare.

Do you need to know if any travel plans are reliant on the health of a travelling companion or close relative not insured by this policy?

Yes. You must tell us if any other person you plan to travel with or a close relative (whether travelling or not) has any serious illness, injury or disease. Please see the ‘Your Health’ section on page 21 for full details of when and what you must declare.

What is the maximum trip length?

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.

What upgrades are available on this policy?

The following upgrades may be available for an additional cost; extended trip duration up to 120 days, increased cover for cancelling your trip or coming home early up to £7,500 per person, increased cover for golf equipment and green fees. For further information please see page 16.

Are holidays in the UK covered?

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 14.
### Are winter sports holiday covered?
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 is covered on page 36.

### Are business trips covered?
We will provide cover if you travel outside the UK to carry out office-based clerical or administrative duties. You are covered for 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 leisure time during your trip.

### Can I claim for cancellation of my trip if I have a problem with my travel documents, e.g. my passport is out of date/not arrived in time or my visa is invalid?
No. There is no cover under this policy for problems with your travel documents before you leave. If your passport is lost or stolen or damaged while you are abroad there is cover in this situation. Please see the Emergency Travel Document section on page 33.

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 and Commonwealth Office website www.gov.uk/knowbeforeyougo.

### How do I make a claim?
To make a claim please call the relevant number on page 3 and refer to the information on pages 5 and 6. Please see pages 8-10 for the limits and excesses which will apply to each section.

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### Travel Insurance Helplines

<table>
<thead>
<tr>
<th>Service</th>
<th>Within the UK</th>
<th>Outside the UK</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Risk Assessment</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>You must tell us about pre-existing conditions. Please refer to the Medical Declaration on page 22 in this policy booklet.</td>
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</tr>
<tr>
<td></td>
<td><strong>08000 517 142</strong></td>
<td></td>
<td>Lines open: 8am to 9pm except Christmas Day, Boxing Day and New Years Day</td>
</tr>
<tr>
<td><strong>24 Hour Medical Emergency Assistance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you are injured or fall ill while you are away, please contact this helpline.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>08000 517 451</strong></td>
<td><strong>+44 1603 605142</strong></td>
<td>All lines open: 24 hours a day 365 days a year</td>
</tr>
<tr>
<td><strong>Customer Services</strong></td>
<td>Phone</td>
<td>Text-phone</td>
<td></td>
</tr>
<tr>
<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 HSBC.</td>
<td><strong>03457 404404</strong></td>
<td><strong>03457 125563</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Travel Claims</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use this number to report any travel claims, which are not as a result of a medical emergency.</td>
<td><strong>08000 517 452</strong></td>
<td><strong>+44 1603 604960</strong></td>
<td>Lines open: Mon- Thurs (8am – 6pm) Fri (8am – 5.30pm)</td>
</tr>
<tr>
<td><strong>Legal Expenses Claims and Advice</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Use this number to report any legal expenses claims or if you require advice for any personal legal problem that may lead to a claim under this policy.</td>
<td><strong>01603 208533</strong></td>
<td><strong>+44 1603 208533</strong></td>
<td>Lines open: 24 hrs, 365 days a year</td>
</tr>
</tbody>
</table>
Travel Assistant
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.

<table>
<thead>
<tr>
<th></th>
<th>Within the UK</th>
<th>08000 517 453</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Outside the UK</td>
<td>+44 1603 605120</td>
</tr>
<tr>
<td>Lines open:</td>
<td></td>
<td>24 hrs, 365 days a year</td>
</tr>
</tbody>
</table>

Policy Upgrades
Additional covers may be available to extend your trip duration, increase cancellation cover and add cover for golf equipment and fees.

<table>
<thead>
<tr>
<th></th>
<th>0800 328 1563</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lines open:</td>
<td>Mon – Fri (9am – 5pm)</td>
</tr>
</tbody>
</table>

Telephone call charges and recording
Calls to 0800 numbers are free from UK landlines and mobiles.

The cost of calls to 01, 02 and 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone 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 might 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;
- 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 baggage 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;
- 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 or other emergency service shown above. However if you wish us 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 that 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 abroad, 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.

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’ and 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.

Please note - We are not responsible for the content of other websites.

Your Claim

If you need to make a claim please telephone 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>
<tbody>
<tr>
<td>Cancelling your trip or coming home early See page 23.</td>
<td>• Check that the reason you need to cancel or come home early is covered. • Contact the Medical Emergency Helpline before returning home.</td>
<td>• For medical claims, we will send a medical certificate for completion by the patient’s doctor to confirm the reason for your claim. • Evidence of your booking and the cancellation.</td>
</tr>
<tr>
<td>Travel delay after check-in See page 26.</td>
<td>• Check that your delay was over 12 hours before submitting a claim.</td>
<td>• Written confirmation from the airline/carrier of the actual date and time of departure and the reason for the delay.</td>
</tr>
<tr>
<td>Missed departure See page 26.</td>
<td>• Do all you can to get to your departure point on time.</td>
<td>• A repair or assistance report if the vehicle you were travelling in broke down or was involved in an accident.</td>
</tr>
<tr>
<td>Enforced stay abroad See page 26.</td>
<td>• Contact your airline/carrier and they will advise if you should travel to the airport/ port to check in at your specified time.</td>
<td>• Written confirmation from the airline/carrier of the actual date and time of your return to the UK. • Documentary evidence of costs incurred if you make your own way home.</td>
</tr>
<tr>
<td>Type of claim</td>
<td>What must I do?</td>
<td>What will I need?</td>
</tr>
<tr>
<td>-------------------------------</td>
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<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Medical emergency</td>
<td>• Contact the Medical Emergency Helpline before any hospital admission or as soon as possible thereafter.</td>
<td>• All medical reports given to you by the treating facility.</td>
</tr>
<tr>
<td>See page 27.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal expenses</td>
<td>• Contact the Legal Expenses Claims and Advice Helpline as soon as you are aware of the incident.</td>
<td>• We will tell you when you call if we need anything else to deal with your claim.</td>
</tr>
<tr>
<td>See page 30.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delayed baggage</td>
<td>• Report the loss/damage to the airline/carrier within the timescales stated within their terms and conditions.</td>
<td>• Written confirmation from the airline/carrier of the number of hours delay.</td>
</tr>
<tr>
<td>See page 33.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baggage and personal money</td>
<td>• Take all reasonable steps to recover lost/stolen property.</td>
<td>• A ‘Property Irregularity Report’ from the airline/carrier and your baggage tag receipts.</td>
</tr>
<tr>
<td>See page 33.</td>
<td>• Report incident details to the police as soon as reasonably possible.</td>
<td>• Proof of purchase of the lost, stolen or damaged item.</td>
</tr>
<tr>
<td></td>
<td>• Report the loss/damage to the airline/carrier within the timescales stated within their terms and conditions.</td>
<td>• Proof that you owned the money and its value.</td>
</tr>
<tr>
<td></td>
<td>• Do not dispose of damaged items.</td>
<td>• A written report from the police or any other relevant authority.</td>
</tr>
<tr>
<td>Emergency travel documents</td>
<td>• Report incident to the police as soon as reasonably possible.</td>
<td>• All receipts for any costs incurred.</td>
</tr>
<tr>
<td>See page 33.</td>
<td></td>
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</tbody>
</table>
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 Insurance Aspects: Travel Insurance?

This policy 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?

• Travel Insurance for each HSBC Insurance Aspects holder and his/her partner on trips anywhere in the world. Children under 18 (under 23 years of age if still in full time education and living at home outside of term time) travelling with the HSBC Insurance Aspects holder or his/her domestic partner are also covered.

• Cover is provided for taking part in certain recreational leisure activities and also some activity based holidays where this is the main purpose of the trip.

• Cover is provided for trips of up to 31 days duration including winter sports holidays.

The table below explains the main benefits, features, exclusions and limitations for each section of your Travel Insurance. Please refer to the terms and conditions for further information.

<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 insured person</th>
<th>Excess per insured person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancelling or Coming Home Early Page 23</td>
<td>Refund of your own personal and non-recoverable travel and accommodation costs; or 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. • Any awareness, at the time of booking your trip, of possible reasons that could prevent you from travelling or continuing your trip.</td>
<td>Up to £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 insured person</td>
<td>Excess per insured person</td>
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</tr>
<tr>
<td><strong>Travel Disruption</strong></td>
<td><strong>Travel Delay after Check-in</strong>&lt;br&gt;A benefit if your pre-booked transport is delayed for more than 12 hours on your outward journey from the UK.</td>
<td>• You must have checked in at the specified time.</td>
<td>£50 for each 12 hours you are delayed up to a maximum of £250.</td>
<td>Nil.</td>
</tr>
<tr>
<td></td>
<td><strong>Missed Departures</strong>&lt;br&gt;Cover for extra travel and accommodation costs if you miss your pre-booked transport.</td>
<td>• You cannot claim the benefit for a missed departure if your trip is solely within the UK, Channel Islands or Isle of Man.&lt;br&gt;• Any claim for a missed departure for a trip which was not pre-booked before you left the Channel Islands or Isle of Man.&lt;br&gt;• Any claim if you have not left sufficient time to reach your destination.</td>
<td>Up to £1,000 for missed departure.</td>
<td>Nil.</td>
</tr>
<tr>
<td></td>
<td><strong>Enforced Stay Abroad</strong>&lt;br&gt;Cover if you are unable to return home on your scheduled return date due to airport, port or 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 for each full 24 hours that you are unable to return home up to a maximum of £1,500.</td>
<td>Nil.</td>
</tr>
<tr>
<td></td>
<td><strong>Emergency Medical and Associated Expenses</strong>&lt;br&gt;Page 27&lt;br&gt;Cover for emergency medical treatment and if necessary repatriation.</td>
<td>• Pre-existing medical conditions unless disclosed to and accepted by us.</td>
<td>Up to £10,000,000. Lower limits apply for some associated expenses.</td>
<td>£50.</td>
</tr>
<tr>
<td></td>
<td><strong>Accidental Death or Permanent Disability</strong>&lt;br&gt;Page 30&lt;br&gt;Death, loss of limbs/sight or permanent total disablement following an accidental injury.</td>
<td>• Sickness, disease, nervous shock or a naturally occurring condition or degenerative process.</td>
<td>Up to £50,000 (£1,000 death benefit if aged under 16).</td>
<td>Nil.</td>
</tr>
<tr>
<td></td>
<td><strong>Legal Expenses</strong>&lt;br&gt;Page 30&lt;br&gt;Cover to pursue a civil claim if you suffer personal injury or death during your trip.</td>
<td>• Any costs before your claim has been accepted.</td>
<td>Up to £50,000.</td>
<td>Nil.</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 insured person</td>
<td>Excess per insured person</td>
</tr>
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</tr>
<tr>
<td><strong>Personal Liability</strong></td>
<td><strong>Page 32</strong></td>
<td>• Claims arising from your job or the use of animals, fire arms, motorised vehicles, vessels or aircraft.</td>
<td>Up to £2,000,000.</td>
<td>£50 damage to temporary holiday accommodation</td>
</tr>
<tr>
<td><strong>Your Possessions</strong></td>
<td><strong>Page 33</strong></td>
<td>• Any incident not reported to the police as soon as reasonably possible following discovery of the loss or theft.</td>
<td>Up to £150 for delayed baggage.</td>
<td>Nil.</td>
</tr>
<tr>
<td></td>
<td>Delayed Baggage</td>
<td>• Money or valuables not carried in your hand baggage whilst you are in transit.</td>
<td>Up to £1,500 for baggage</td>
<td>£50 baggage and personal money.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Theft claims from locked property or motor vehicles when there is no evidence of forcible and violent entry.</td>
<td>Up to £400 for any individual item</td>
<td>Nil.</td>
</tr>
<tr>
<td></td>
<td>Baggage and Personal Money</td>
<td>• Theft claims from unattended motor vehicles unless your belongings are left out of view.</td>
<td>Up to £500 for personal money.</td>
<td>Nil.</td>
</tr>
<tr>
<td></td>
<td>Emergency Travel Documents</td>
<td>• Winter sports equipment left in a motor vehicle.</td>
<td>Up to £750 emergency travel document expenses.</td>
<td>Nil.</td>
</tr>
<tr>
<td></td>
<td>Cover for loss, theft or damage to winter sports equipment. Also covers additional benefits for delays due to avalanche, ski pack, piste closure or injury or illness.</td>
<td>• Winter sports equipment if it is damaged whilst being used</td>
<td>Up to £500 equipment.</td>
<td>£50 for equipment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Theft claims from locked property when there is no evidence of forcible or violent entry.</td>
<td>Up to £200 avalanche delay</td>
<td>up to £300 ski pack</td>
</tr>
</tbody>
</table>
The following are the main General Exclusions and Conditions that apply to the whole policy

Please see the full details on pages 17 to 21.

There is no cover for:

- air miles, loyalty/points based ownership schemes, timeshares or similar promotions, any course or tuition fees or similar;
- 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 you misusing or being under the direct or indirect influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating alcohol or drug addiction);
- you climbing on to, on top of, or jumping from any balcony, railing, ledge or wall; or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.

We can, at any time and after taking a fair and reasonable view, but no more than once in a 6 month period 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;
- 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.

You are free to cancel this policy in accordance with General Condition 14.

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.

You must contact the Medical Risk Assessment Helpline if on the date you opened HSBC Insurance Aspects or when booking a trip (whichever is later), any insured person:

a. has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months;

b. has been referred for investigations or tests, or have had investigations and are awaiting results, for any medical condition or undiagnosed symptom;

c. is on a waiting list for, or aware of the need for, in-patient treatment for any medical condition or undiagnosed symptom;

d. has received a terminal prognosis;

e. is travelling against the advice of a doctor or purposely travel without medical advice when it was reasonable to have consulted a doctor.
You must also call the Medical Risk Assessment Helpline if any insured person knows of:

a. a close relative or close business colleague whether travelling or not; and/or

b. a travelling companion or person you plan to stay with, (and upon whose good health the trip depends);

who has a serious illness, injury or disease which could affect your decision to take or continue your 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 out-patient clinic, attends A&E or is 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 travel insurance is part of HSBC Insurance Aspects, cover will continue as long as you hold Insurance Aspects and remain eligible for cover. During this time, 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 condition.

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**How long does my HSBC Insurance Aspects: Travel Insurance run for?**

All cover under this policy will cease automatically if:

1. the Insurance Aspects holder:
   - Closes the qualifying account.
   - Cancels HSBC Insurance Aspects.
   - Reaches 70 years of age (on joint accounts cover continues for the other eligible account holders 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.

2. HSBC:
   - Cancels HSBC Insurance Aspects under one of the reasons set out in the HSBC Insurance Aspects terms and conditions

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**Eligibility**

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

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**Your Cancellation Rights**

To exercise your right to cancel this policy you must contact HSBC to cancel HSBC Insurance Aspects. If the qualifying account remains in force and the HSBC Insurance Aspects continues, this policy will remain active until the first of the termination events shown above occurs.

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

Section 2 – Policy Wording

Definitions

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

close business colleague
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 who is not related to you or anyone you are travelling with.

excess
The amount that you will have to pay towards each claim per insured person.

home
your home address in the UK.

home territory
1. England, Scotland, Wales, Northern Ireland, Jersey and Isle of Man if your home is located in any of these areas;
2. Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou if your home is located on any of these islands.

HSBC Insurance Aspects Holder
The person(s) named as the account holder on the qualifying account.

office-based business travel
Travel outside the UK if the reason for your trip 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 31 days in any calendar year.
partner
The person that the HSBC Insurance Aspects holder lives with at home in a domestic relationship, whether married or co-habiting (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 you hold HSBC Insurance Aspects, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, declarations and exclusions. Cover for each individual trip applies as follows:
1. Cover for cancelling your trip begins from the date of opening HSBC Insurance Aspects or the date of booking each trip (whichever is later) and ends when you leave your home to start your trip;
2. Cover under all other sections starts when you leave your home and ends when you return home (or are repatriated to a hospital in the UK), providing you do not exceed the trip limit.

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

point of international departure
The airport, port or station from which you will undertake international travel from or to the UK. If your home is in Northern Ireland, you are also covered for international travel from or to the Republic of Ireland.

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

qualifying account
The HSBC Advance account from which the monthly Insurance Aspects fee is deducted

this policy
The HSBC Insurance Aspects: Travel Insurance.

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

trips(s)
Journeys beginning and ending in the UK that last no more than 31 days that are either:
1. Holidays outside the UK; or
2. Office-based business travel outside the UK; or
3. Holidays within the UK, that include two or more consecutive nights stay in pre-booked holiday accommodation.

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 and who is liable to pay taxes in the UK. You must have been resident in the UK for at least 6 months before HSBC Insurance Aspects was opened or the trip was booked (whichever is later)

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, photographic equipment, video cameras, e-readers, laptops and tablets, or any accessories which are designed to be used with these items.
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 Prudential Regulation Authority.

winter sports equipment
Skis, snowboards, boots, helmets, bindings or poles.

you, your(s), yourself, insured person
The HSBC Insurance Aspects 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 term time).

Helpful and Important Information about this policy
This policy is included with your HSBC Insurance Aspects. Please read this booklet carefully, keep it in 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. It is the HSBC Insurance Aspects holder’s responsibility to ensure that all insured persons are aware of their responsibility and 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.

In respect of each trip taken during the period of insurance, we will provide the cover set out in this policy document provided:

1. You are a HSBC Insurance Aspects holder and hold a qualifying account;
2. you are a UK resident;
3. the trip begins after the date HSBC Insurance Aspects was opened;
4. you have booked your return journey before leaving the UK, or if you have an open ticket, you have confirmed your return date with the airline.

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:

1. when travelling with the HSBC Insurance Aspects holder or his/her partner; or
2. whilst travelling abroad on their own to 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 condition. Please also read ‘Information and changes we need to know about’ on page 16.
Information and Changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask you. For example when you open HSBC Insurance Aspects, you must tell the Medical Risk Assessment Helpline about any pre-existing medical conditions relating to you and anyone upon whose health your trip depends (whether travelling or not). After your HSBC Insurance Aspects is opened, you must make sure that you tell the Medical Risk Assessment Helpline if there are any changes in health, including the health of others. Please see the Medical Declaration of this policy for full details of what you need to declare.

You also need to tell HSBC if you move address – if this means that you are no longer a UK resident then all cover under this insurance will end.

When we are notified of a change, we will tell you if it affects this 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:

1. revise or amend the medical underwriting decision(s) for any declared pre-existing condition(s), which may result in the accepted condition being excluded; or
2. refuse to pay any claim; or
3. 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 4 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 cover for cancelling your trip or coming home early – where the cost of your holiday is more than £5,000, you may be able to upgrade to a maximum of £7,500 per person.

Automatic extension of cover

If you cannot get back home before your cover ends, this policy 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 booked to travel as a ticket holding passenger is delayed or cancelled; or
2. for as long as medically necessary where you are claiming for emergency medical treatment under this policy.

Automatic termination of cover

All cover under this policy will cease automatically if:

1. The HSBC Insurance Aspects holder:
   - closes the qualifying account;
   - cancels HSBC Insurance Aspects;
   - reaches 70 years of age (on joint accounts cover continues for other eligible HSBC Insurance Aspects holders until they reach 70 years of age);
   - is no longer a UK resident;
   - is believed to be or reasonably suspected by us to be acting fraudulently.
2. HSBC cancels HSBC Insurance Aspects under one of the reasons set-out in the HSBC Insurance Aspects 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 policy will remain in force subject to the automatic termination of cover section above. To cancel this policy you must contact HSBC to cancel your HSBC Insurance Aspects.

Note: If a joint account holder is not eligible for the Travel Insurance there will be no refund or reduction of the fee charged for the HSBC Insurance Aspects.

**Use of Language**

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

**Choice of Law**

The law of England and Wales will apply to this policy unless:

1. You and the insurer agree otherwise; or

2. At the date of the contract the **HSBC Insurance Aspects holder** is a resident of 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 and Conditions**

(These apply to the whole of your policy)

**General Exclusions**

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 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 action 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 your life is in danger or 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, e.g. we will not pay for loss of earnings if you are unable to return to work due to illness or injury during your trip, or any payment which you would normally have made during your travels.

7. Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before you opened HSBC Insurance Aspects or booked your trip (whichever is later).

8. Any incident which happens after the trip duration limit has been reached.

9. Any claim for an incident which happens during a trip that results from:
   a. you riding or being a passenger on a scooter, moped or motorcycle:
      i. 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;
      ii. Over 125cc, unless this is your mode of transport from the UK and you wear a crash helmet and appropriate protective clothing. As a rider you must be fully licensed and insured to use this vehicle in the UK. There is no cover for trips taken outside of Europe.
   b. you riding or being a passenger on a quad bike, all terrain vehicle or similar, whether on or off road;
   c. you driving any motorised vehicle, unless you are fully licensed to drive such a vehicle in the UK;
   d. you driving or being a passenger in any motorised vehicle 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 seatbelt where this is required by law;
   e. your involvement in paid or unpaid manual work or physical labour of any kind, other than Charity and Conservation work as shown in the Activity Based Holidays section;
   f. business travel if your job is not wholly an office based role and your trip involves dealing with members of the public or any tasks other than clerical or administrative duties;
   g. you taking part in an activity which is not listed in the Leisure Activities, Activity Based Holidays or Winter Sports Activities sections;
   h. you taking part in exploration or scientific expeditions or being a crew member on a vessel travelling from one country to another;
      i. you climbing on to, on top of, or jumping from any balcony railing, ledge or wall, or climbing or moving across any external part of a building or vehicle not specifically designed for that purpose.

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

12. Any claim because you do not feel like travelling, or you are not enjoying your trip.

13. Any claim caused by an event for which the dates had been publicly announced and/or reported by the media at the time of opening HSBC Insurance Aspects or booking your trip (whichever is later), e.g. strike, airport closure or flight cancellation.

14. You must report any loss or theft to the police as soon as reasonably possible following 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, or resort management).

General Conditions

1. The HSBC Insurance Aspects holder must have a qualifying account.

2. You must have taken reasonable care to provide complete and accurate answers to the questions asked when you opened HSBC Insurance Aspects and have told 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 this policy 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.

   If you fail to notify us of any changes to your health before a trip (as required in the Medical Declaration section of this booklet) this could result in a previously accepted medical condition being excluded.

3. Our right to cancel:

   HSBC may cancel this policy on our behalf by sending at least 30 days written notice to your last known postal and/or email address setting out the reason for cancellation.

   Valid reasons include, but are not limited to, the following:

   a. where we reasonably suspect fraud;

   b. where you fail to co-operate with us or provide us with information or documentation we reasonably require and this affects our ability to assess a claim or defend our interests. See the General Conditions 7, 8, and 10 below;

   c. where you have not taken reasonable care to provide complete and accurate answers to the questions we ask as required in the ‘information and changes we need to know about’ section in this policy booklet and General Condition 2;

   d. where HSBC decide to offer this policy through an alternative provider as provided for in General Condition 16.

   HSBC may also cancel this policy in accordance with the HSBC Insurance Aspects Terms and Conditions. Please refer to this document for further details.
4. Claims fraud:
In order to prevent and detect fraud HSBC 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 this policy.

If your claim is in any way dishonest or exaggerated we will not pay any costs or benefits under this policy and we may cancel your insurance immediately and backdate the cancellation to the date of the fraudulent claim. We may also report you to the police and/or take legal action against you.

5. You must take all reasonable precautions to protect yourself and your property against any accident, injury, theft, loss or damage. You must take the same level of care as you would if you did not have this policy.

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

7. You must tell us as soon as possible after becoming aware of any circumstances 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 possible.

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

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

10. 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.

11. 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 Accidental Death and Permanent Injury benefit or Medical Inconvenience benefit under the Emergency Medical and Associated Expenses section.

12. 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.

13. If you make a medical claim you may be asked to provide consent 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 will not deal with your claim.

14. Following the expiry of your statutory cooling off period, you continue to have the right to cancel this policy at any time by contacting HSBC, but no refund of any fees payable in respect of HSBC Insurance Aspects will be available.

15. We can, at any time and after taking a fair and reasonable view, but no more than once in any 6 month period make changes to the terms and conditions of this policy, to reflect changes in our expectations of the future likely cost of providing cover. Policy cover may increase or decrease, but the changes will not be made for the sake of recouping past losses. When doing so we will only consider one or more of the following:

a. our experience and expectations of the cost of providing this product and/or other Aviva products of a similar nature.

b. information reasonably available to us on the actual and expected claims experience of insurers of similar products.
c. widely available economic information such as inflation rates and exchange rates.

Additionally, we can, at any time and after taking a fair and reasonable view, make changes to the terms and conditions of this policy:

a. to reflect changes (affecting us or this policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation.

b. to reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply.

c. in order to make this 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.

16. HSBC may cancel this policy on our behalf and may offer cover with another provider. If this happens HSBC will contact you by sending 30 days’ notice to your last known postal and/or email address.

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 illness.

It does not cover:

1. non-emergency treatment; or

2. any treatment you knew you might need whilst on your trip; or

3. claims arising from any pre-existing medical condition unless declared to and accepted in writing by the Medical Risk Assessment Helpline.

It is very important that you read the Medical Declaration on page 22, and provide complete and accurate information. The Medical Declaration applies on the date you open HSBC Insurance Aspects 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.
Medical Declaration

1. **You** must contact the Medical Risk Assessment Helpline if on the date **you** opened HSBC Insurance Aspects 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. have been referred for investigations or tests, or have had investigations and are awaiting results, for any medical condition or undiagnosed symptom;

   c. are on a waiting list for, or aware of the need for, in-patient treatment for any medical condition or undiagnosed symptom;

   d. have received a terminal prognosis;

   e. are travelling against the advice of **your doctor** or purposely travel without medical advice when it was reasonable to have consulted **your doctor**;

   f. know of any close relative, close business colleague, travelling companion or person **you** plan to stay with, (and upon whose good health the **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 out-patient clinic for tests or investigations, attend A&E or are admitted to hospital, **this policy** will cover **you** for cancellation of your **trip**.

   Please note however, that if **you** still wish to travel **you** must contact the Medical Risk Assessment Helpline immediately and they will advise **you** if **you** will be covered for any 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 out-patient clinic for tests or investigations, attends A&E or is admitted to hospital, **this policy** will cover **you** for cancellation of your **trip**.

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

4. If, after **you** have booked your **trip** but before paying any final balance due for your **trip**, **you**, or anyone upon whose good health your **trip** depends, is referred to a Consultant/Specialist or out-patient clinic for tests or investigations, attends A&E or is admitted to hospital you must call the Medical Risk Assessment Helpline immediately. **We** will advise **you** if **you** will be covered for claims related to this condition.

   A medical endorsement letter will be issued by the Medical Risk Assessment Helpline confirming whether or not **this policy** has been extended to cover the medical condition(s) **you** have declared. **You** must comply with the special conditions noted on your medical endorsement letter. This means keeping us informed of any changes to the status and control of any medical conditions that **you** declare or if a new condition develops – changes could include increased levels of medications, admission to hospital or A&E or where **you** need further investigations or treatment. This could mean that an accepted condition may be excluded and any claim for this condition could be refused if **you** have not informed us about the change.

   All calls to the Medical Risk Assessment Helpline are treated in the strictest confidence.
European Health Insurance Card (EHIC)

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

If you are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland we strongly advise that you take an EHIC with you. You can obtain information from the post office, or you can apply online at www.nhs.uk and search for Healthcare abroad. The EHIC is free and should be completed and validated before you travel.

This will allow you to benefit from the reciprocal health arrangements which exist with these countries. You should take reasonable steps to use these arrangements where possible.

Medicare

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

If you require medical treatment in Australia, you must enrol with a local Medicare office. You do not need to enrol on arrival but you must do this after the first occasion you receive treatment. In-patient and out-patient treatment at a public hospital is then free of charge. Details of how to enrol and the free treatment available can be found at www.humanservices.gov.au by searching for Medicare forms.

Cancelling or coming home early

If you unavoidably have to cancel your trip or come home early, we will pay for the following:

- Non recoverable costs that each insured person has paid, or legally has to pay for their own unused personal travel or accommodation. This also includes the cost of pre-paid excursions;

or

- Additional travel costs (if you cannot use your return ticket), and/or accommodation costs (of a similar standard you had booked for your trip) necessary to allow you to come home early.

The most we will pay for each insured person is:

- £5,000 for personal travel and accommodation costs
- £250 for excursions

if you are unable to recover these costs from the provider.

If one of the following occurs:

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

2. A close relative, close business colleague, or the person you were going to stay with is seriously injured, falls seriously ill or dies.

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

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

5. Severe/adverse weather prevents you from leaving your home, reaching your point of international departure or your pre-booked holiday accommodation in the UK.

6. Delay or cancellation of your pre-booked transport prevents you from leaving the UK on your outward journey, 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 your ticket/itinerary.

7. You are a member of the Armed Forces, Police, Ambulance, Fire, Nursing Services or an employee of a Government Department and authorised leave is cancelled due to an unexpected posting or a major incident in the UK.
8. **You** are prevented from travelling within fourteen days of **your** scheduled departure date or have to come **home** early because:
   a. An avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders **your** accommodation uninhabitable or unreachable
   b. **Your** accommodation is directly affected by a food poisoning outbreak, or the area in which **you** are staying is affected by pandemic or epidemic influenza
   c. A Foreign and Commonwealth Office advisory notice is in place advising against all travel or all but essential travel to **your** destination or, the FCO are advising British citizens to leave the area in which **you** are staying.

   **You** can also cancel **your** trip if one of the following occurs:
   a. **you** are made redundant;
   b. **you** are called for jury service or as a witness in a court of law during **your** trip.

   **You** will also be covered if **your travelling companion** has to cancel the **trip** or come **home** early for one of the reasons listed above.

**Special Conditions**

   a. All claims resulting from illness, injury, quarantine or death must be supported by medical reports, or a death certificate (or both). Medical reports must be obtained at the time of the incident and indicate the necessity to cancel the **trip** or come **home** early.
   b. **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 or delay, and that they were unable to offer suitable alternative travel arrangements within 24 hours of **your** scheduled departure.
   c. Where **you** have been prevented from reaching **your point of international departure** or **pre-booked holiday accommodation** in the UK due to severe/adverse weather, **you** must provide evidence that travel was not possible, such as local police, press or travel reports.
   d. If **your** leave is cancelled, or **you** are made redundant **you** must provide written confirmation from **your** employer.
   e. If **you** are called as a witness or for jury service **you** must provide written confirmation.

**If you have to come home early:**

   a. If **you** need to come **home** early and intend to make a claim **you** must phone the Emergency Medical Assistance Helpline immediately.
   b. All claims must be supported by documentary evidence that **you** have been unable to obtain a refund from the travel and/or accommodation provider.
   c. **You** must provide written confirmation from the accommodation provider and/or local or national authorities that the accommodation was uninhabitable and the reason for this, and that they were unable to offer suitable alternative accommodation of a similar standard.
   d. If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to come **home** early, **your** unused travel ticket will then belong to **us**.

**Excess**

**We** will not pay the first £50 for each **insured persons** claim. However, if two or more **insured persons** claim under this section the maximum **excess** will be £100.

In the event of a claim for loss of deposit only, **we** will not pay the first £20 of each **insured persons** claim.
What is not covered

a. Anything mentioned in the General Exclusions section.

b. Any claim for a medical condition or undiagnosed symptom suffered by you or any travelling companion, close relative, close business colleague or the person you were going to stay with, which has not been disclosed to and accepted by us as required by the Medical Declaration on page 22.

c. Any claim for a medical condition or undiagnosed symptom you were planning to get medical treatment for during your trip.

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

e. Any claim where you knew at the time of opening HSBC Insurance Aspects or booking your trip (whichever is later) that you or your travelling companion may be unable to travel or may need to come home early.

If you have to cancel your trip:

a. 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.

b. Any claim where the carrier or 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.

c. Any claim for dismissal, misconduct, resignation or voluntary redundancy.

d. Any claim for redundancy if you or your travelling companion knew of the redundancy at the time of opening HSBC Insurance Aspects or booking your trip (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.

If you have to come home early:

a. Any claim for coming home early which was not authorised by our Emergency Medical Assistance provider.

b. Any claim for coming home early due to Foreign and Commonwealth Office advice where this advice was already in place prior to your departure from the UK.

c. Any claim for coming home early after you have chosen to move to alternative accommodation.

d. Any claim where you knew, prior to departure, that you may need to come home early.
Travel Disruption

Travel delay after check-in

If your pre-booked transport is delayed after you have checked-in we will pay £50 for every full 12 hour period you are delayed. If your transport on your outward journey from the UK is delayed for more than 24 hours, you can cancel your trip, please see page 23.

For each insured person the most we will pay is £250.

Missed departures – This benefit does not apply to trips taken within the UK

If you miss your pre-booked transport due to;

a. delay or cancellation of scheduled public transport services or a connecting flight; or
b. accidental damage to, or breakdown of the vehicle in which you are travelling; or

c. an unexpected delay caused by severe/adverse weather or a road traffic incident ahead of you

we will pay for additional travel and accommodation costs you incur to reach your destination abroad or home on your return journey.

For each insured person, the most we will pay is £1,000.

Enforced stay abroad – This benefit does not apply to trips taken within the UK

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

a. airspace, airport or port closure; or
b. your flight being cancelled as a direct result of volcanic ash in the atmosphere

we will pay you either:

1. £100 for each full 24 hour period you are unable to travel home, or
2. up to £1,500 for travel and accommodation costs if, after 24 hours, you unavoidably have to make alternative arrangements to travel 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 to prevent a deterioration of an existing medical condition.

For each insured person the most we will pay is £1,500.

Special Conditions

a. You can only claim for one benefit per incident under this section.
b. Any costs incurred may have to be paid by you and submitted as a claim.
c. We will only pay for additional transport or accommodation costs if 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.

Travel delay after check in:

a. If your pre-booked transport is delayed you must have checked in at the specified time.

Missed departures:

a. If you miss your pre-booked transport you must contact the carrier or their handling agent to see if a late arrival is possible or if alternative travel arrangements can be made.
b. 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.
c. Where you have been delayed by an accident or breakdown ahead of you, you must provide evidence of the incident, such as local police, press or traffic reports.

**Enforced stay abroad:**

a. If you are unable to return home we will work out the length of your delay from the time and date of your scheduled departure as shown on your ticket/itinerary.

b. You must provide written confirmation from the carrier or their handling agents of the actual date and time of your return to the UK and the reason for the delay.

c. Any claim for travel or accommodation expenses if you are travelling on an open ended ticket and have not confirmed a return date with the airline.

**Excess**

We will not pay the first £50 for each insured person if the trip is cancelled following a 24 hour delay.

**What is not covered**

a. Anything mentioned in the General Exclusions section.

b. Any claim where you have not done all you can to get to your departure point, or where you have not allowed sufficient time to make the travel connections shown on your ticket/itinerary, for example transfers between terminals, airports, ports or stations.

c. Any claim where the carrier or their handling agents have offered reasonable alternative transport.

d. Any claim for costs where you have received a refund from the carrier or handling agent.

**Missed departures:**

a. Any claim for a missed connection for a trip which was not pre-booked before you left the UK.

b. Any claim for trips solely within the UK.

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**Emergency Medical and Associated Expenses**

If you are injured, fall ill, are quarantined or die during your trip, we will cover you up to the limits shown below, for:

**Emergency medical treatment**

a. Emergency medical treatment outside your home territory (including rescue services to take you to hospital).

b. Emergency dental treatment required for immediate pain relief only outside of your home territory.

**Associated expenses**

a. 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 or travel to your next destination;

b. for the cost of burying or cremating you in the country where you die;

c. for the cost of returning your body or ashes to your home;

d. the cost of getting you home or to a UK hospital, 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 travel and accommodation costs under 2a and 2d, for one relative or friend who has to stay with you or travel to be with you.

for each insured person we will pay up to:

- £10,000,000 emergency treatment and associated expenses outside of your home territory.
- £350 emergency dental treatment outside of your home territory.
- £10,000 for the cost of your burial or cremation if you die outside of your home territory, and/or returning your body or ashes to your home.
- £10,000 associated expenses for claims in your home territory.

Medical inconvenience

If you are claiming for emergency medical expenses outside of your home territory, and these are covered under this section, we will also pay you £50 for each consecutive 24 hours your trip is disrupted if you are:

- in hospital receiving in-patient treatment; or
- confined to your accommodation on the advice of the treating doctor.

For each insured person we will pay up to £1,000 for medical inconvenience outside of your home territory.

Holiday Disruption

If you are claiming for emergency medical expenses and receiving treatment as an in-patient for more than 24 hours we will pay your own non-recoverable unused personal travel and accommodation costs (including pre-paid excursions).

The most we will pay for each insured person is:

- £5,000 for personal travel and accommodation costs
- £250 for excursions

if you are unable to recover these costs from the provider.

Special Conditions

You must phone the Medical Emergency Assistance Helpline before you make any arrangements if an injury or illness means that you:

a. need to seek emergency medical advice; or
b. are told by the treating doctor that you need to visit them for repeat treatments; or
c. are going to require tests or investigations as an out-patient; or
d. are told that you need to go into hospital as an in-patient.

An experienced Medical Emergency Assistance co-ordinator will deal with your enquiry and make sure that where necessary:

a. hospitals are contacted; and/or
b. medical fees are guaranteed; and/or
c. medical advisors are consulted

If you cannot call before you are admitted as an in-patient because the condition is serious, you must contact the Medical Emergency Assistance Helpline as soon as possible after you go into hospital.

If you are injured or fall ill during your trip, our Medical Emergency Assistance provider may move you from one hospital to another and/or arrange for you to return home 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 home.
Excess

We will not pay the first £50 for each insured persons claim for Emergency Treatment and Associated Expenses. There is no excess for the Medical Inconvenience or Holiday Disruption benefits.

What is not covered

a. Anything mentioned in the General Exclusions section.

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

c. Any claim for a medical condition or undiagnosed symptom, which has not been disclosed to and accepted by us as required by the Medical Declaration on page 22.

d. Any claim for a medical condition or undiagnosed symptom which you were planning to get medical treatment for during your trip.

e. Any claim for:
   • treatment received in your home territory;
   • the cost of in-patient hospital treatment, out-patient treatment or going home early that our Medical Emergency Assistance provider has not agreed beforehand;
   • the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury you originally went to hospital for;
   • any form of treatment that your treating doctor and our Medical Emergency Assistance provider think can reasonably wait until you return home;
   • cosmetic surgery, unless considered necessary as a medical emergency and agreed with our Medical Emergency Assistance provider;
   • medication which, at the time your trip started, you knew that you would need while you were away;
   • any extra costs because you have requested a single or private room;
   • treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre;
   • any treatment after you have returned home, or are repatriated to a UK hospital.

f. Costs incurred following your decision not to move hospital or return to your home territory after the date when it was deemed safe for you to do so by our Medical Emergency Assistance provider and your treating doctor.

g. Any claim for medical inconvenience benefit:
   • where the period in hospital or confinement to your accommodation is less than 24 consecutive hours;
   • for any insured person not being treated as an in-patient or confined to accommodation on medical advice;
   • where there is no valid claim for emergency medical treatment;
   • where the purpose of the trip was office-based business travel.

h. Any claim for Medical Inconvenience or Holiday Disruption where there is no valid claim for emergency medical treatment.

i. Any claim for Holiday Disruption benefit where you are confined to accommodation or unable to undertake any planned activities.
Accidental death or permanent disability

We will cover you if you suffer a serious accidental bodily injury during your trip which requires immediate and urgent medical attention and leads solely, directly and independently of any other cause to:

a. your death; or
b. loss of your hand or foot at or above the wrist or ankle; or
c. total and permanent loss of use of an entire arm, hand, leg or foot; or
d. loss of sight to the extent where you are eligible to be registered as severely sight impaired (blind); or
e. your disablement for 2 years from the date you sustained the injury, which means that you are entirely prevented from following any occupation suited to your education, experience and capability.

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

Special conditions

a. the death or disability must happen within one year of the accident.
b. only one benefit will be paid under this section, regardless of the number of injuries sustained.
c. any benefit will be paid to you or your legal representative. If you die, the benefit will be paid into your estate.

What is not covered

a. Anything mentioned in the General Exclusions section
b. Any claim resulting from
   • sickness, disease, nervous shock or naturally occurring condition or degenerative process;
   • you taking part in any leisure activity or winter sports activity where accidental death or permanent disability is specifically excluded in the Leisure Activities or Winter Sports sections.

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

If, during the trip, an incident causes the death or injury of an insured person which was not the insured person’s fault we will provide a lawyer and up to £50,000 for legal costs to pursue a claim.

Our lawyer will assess the evidence and proceed on your behalf if it is more likely than not that you will recover damages.

If, in the lawyer’s opinion:

a. the prospects of success are no longer in your favour; or
b. the non-recoverable costs are likely to exceed the potential compensation we will not pay further costs toward your legal claim.
Personal legal advice

We will give you confidential advice over the phone on any personal legal problem that may lead to a claim under this section.

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.

Special Conditions:

Contingency fees:
For claims made in some countries you may have to enter into a contingency fee arrangement with the lawyer representing you. This means that the lawyer will receive an agreed percentage of any compensation which they receive for you.

We will not pay any costs incurred by the lawyer relating to such an arrangement.

Choice of Lawyer:

a. if court proceedings are issued within the UK or there is a conflict of interest, you can choose your own lawyer;
b. for proceedings outside the UK we will choose the lawyer;
c. we will appoint that lawyer subject to acceptance of our standard terms of appointment which are available upon request;
d. subject to the other terms and conditions of this policy we will pay legal costs up to £50,000.

Our rights and your obligations:

a. on request, your lawyer must provide us with information or opinion about your claim;
b. you must co-operate fully with us and the lawyer;
c. you must notify us immediately if anyone offers to settle a claim. If you don’t accept an offer which the lawyer advises is reasonable we may refuse to pay any further costs;
d. if successful, you must instruct your lawyer to attempt recovery of all costs relating to your case.

This cover will end if you:

a. settle or withdraw your claim without our agreement;
b. do not give instructions when requested by the lawyer;
c. dismiss a lawyer without our consent. We will not withhold consent without good reason.

If, due to the above, we incur costs that wouldn’t otherwise have been incurred, we reserve the right to recover these from you.

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.

What is not covered

a. Anything mentioned in the General Exclusions section.
b. Any claim which does not result from a specific incident.
c. An application for judicial review.
d. Claims made by anyone other than you enforcing their rights under this cover.
**Personal Liability**

**We** will cover:

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;

b. loss or damage to property;

c. loss or damage to temporary holiday accommodation which is not owned by **you**.

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

For each **insured person we** will pay up to **£2,000,000**.

**Excess**

A **£50 excess** applies to all claims arising from damage caused by **you** to **your** temporary holiday accommodation.

**What is not covered**

1. Anything mentioned in the General Exclusions section.

2. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.

3. Liability arising from:

   a. death or injury of members of **your** household or people who work for **you**;

   b. loss or damage to property which belongs to **you** or is under:

      i. **your** control;

      ii. the control of a member of **your** household;

      iii. the control of people who work for **you**.

   c. **your** job;

   d. **you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation;

   e. **you** owning or using:

      i. animals (except domestic animals);

      ii. firearms (except sporting guns used for clay-pigeon or small-bore shooting);

      iii. motorised vehicles;

      iv. vessels (other than manually propelled watercraft);

      v. aircraft of any description, including unpowered flight.

   f. **you** taking part in any leisure activity, activity based holiday or winter sports activity where Personal Liability is specifically excluded in the Leisure Activity, Activity Based Holidays or Winter Sports Activity sections.
Your Possessions

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.
For each insured person, we will pay up to £150.

Baggage and Personal Money
We will cover you for loss, theft or accidental damage to your:

a. Baggage, including valuables; and/or
b. Personal money.
For each insured person, we will pay up to:

- £1,500 in total for baggage (less any amount already claimed under the Delayed Baggage section)
- £400 for any individual item
- £500 for personal money (a maximum limit of £100 for cash applies to insured persons under the age of 16).

At our option, we will settle any claim by payment or replacement. We will pay claims for baggage 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 items.

Emergency Travel Documents
If your passport or visa is lost, stolen or accidentally damaged whilst you are outside the UK, we will pay for:

a. The cost of an Emergency Travel Document; and/or
b. Travel, accommodation and communication expenses if the loss prevents you from leaving the country you are in or continuing the trip.

If you are unable to use your return ticket to the UK we will also pay towards the cost of additional travel expenses (of a similar standard you had booked for your trip) to allow you to return home.
For each insured person, the most we will pay is £750.

Contact the Travel Assistant Helpline for advice on how to replace lost or stolen personal money, or how to obtain an Emergency Travel Document.

Special conditions
a. If your baggage 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 request written confirmation.

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

c. You must report any loss or theft to the police as soon as reasonably possible following 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, or resort management).
d. It may affect your claim if you cannot prove the value of, and that you were responsible for the lost, stolen or damaged items, for example a receipt or credit card/bank statement showing evidence of the purchase, proof of withdrawal or a currency exchange receipt. If you are claiming for damage we may ask you to send us the broken item.

Delayed baggage:

a. If your baggage is temporarily lost in transit you must get written confirmation from the carrier of the number of hours you were without your baggage.

Excess

We will not pay the first £50 for each insured persons claim for baggage or personal money. There is no excess for the Emergency Travel Document benefit.

What is not covered

a. Anything mentioned in the General Exclusions section.

b. 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.

c. Loss or theft of personal money, baggage or valuables which you have deliberately left somewhere that is not in your full view and with no one known to you looking after them.

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

e. Theft of personal money, baggage or valuables from an unattended motor vehicle unless they have been placed out of view.

f. Any personal money, baggage or valuables delayed, detained or confiscated by customs or other officials.

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

h. Loss, accidental damage or theft of bonds, securities or documents of any kind (other than those listed under personal money).

Baggage and personal money:

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

b. Scuba diving, fishing or winter sports equipment.

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

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

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

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

Emergency travel documents:

a. Any claim for travel and accommodation expenses of any other insured person who could travel without you but decides to stay with you.
Hijack and Mugging

We will pay £50 for each full 24 hours, if:

a. you are prevented from reaching your destination as a result of the transport on which you are travelling being hijacked; or

b. you are hospitalised and receiving in-patient treatment following a mugging.

For each insured person, the most we will pay is £1,000.

What is not covered

a. Anything mentioned in the General Exclusions section.

b. Any claim where you do not provide written confirmation of the hijack from the airline or carrier.

c. Any claim where you do not report the mugging to the police as soon as reasonably possible.

Catastrophe cover

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

We will pay for additional accommodation and 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:

a. avalanche;

b. earthquake;

c. explosion;

d. fire;

e. flood;

f. landslide;

g. severe/adverse weather.

For each insured person, we will pay up to £750

Special conditions

a. Extra accommodation costs must be for a similar standard of accommodation to that which you were originally staying. If the new accommodation is of a higher standard then we will pay up to the cost of the original accommodation, less any refunds that you obtain.

b. 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.

c. 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.

d. If you decide to return home early, please see the special conditions on page 24.
What is not covered

a. Anything mentioned in the General Exclusions section.
b. Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.
c. Any claim where the catastrophe, as described above, had already occurred when you opened HSBC Insurance Aspects or the trip was booked (whichever is later).
d. 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.

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 hour period up to a maximum of £250.

What is not covered

a. Anything mentioned in the General Exclusions section.
b. Any claim if you do not have written confirmation from the vet giving details of the injury and the number of days that your cat or dog has been an in-patient.

Winter Sports

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

Winter Sport Equipment

We will cover you for loss, theft or accidental damage to winter sports equipment which is owned or hired by you.

If you have a valid claim under this section we will also pay for you to hire replacement equipment for the duration of your trip.

We will also cover the cost of a replacement lift pass if it is lost or stolen.

For each insured person, we will pay up to:

£500 for winter sports equipment
£250 for replacement equipment hire
£250 for a replacement lift pass

At our option, we will settle any claim by payment or replacement. We will pay claims for winter sports equipment 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 that the original purchase price of any lost or damaged items.

Delay due to avalanche

We will pay for the cost of extra travel and accommodation if an avalanche delays your arrival at, or departure from the booked resort.

For each insured person, we will pay up to £200.
Piste Closure – this cover does not apply to cross country skiing

We will pay you a daily benefit if all pistes at your booked resort are closed due to lack of snow, excessive snow or high winds.

For each insured person we will pay a daily benefit of £30 up to a maximum of £300.

Medical Inconvenience

If, due to illness or injury, you are medically certified as being unable to ski or board we will pay a daily benefit for each day you are prevented from doing so.

We will also pay a benefit for the proportionate cost of your non-refundable ski pack (ski lessons from a ski school, ski hire and lift pass).

For each insured person, the most we will pay is:

£50 for each day you are unable to ski or board, up to a maximum of £200;

£500 for your ski pack.

Excess

We will not pay the first £50 for any claim for winter sports equipment.

Special conditions

Winter sports equipment:

a. If your 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 request written confirmation.

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

c. You must report any loss or theft to the police as soon as reasonably possible following 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, or resort management).

Piste closure:

You must provide evidence from your tour operator or resort management that all pistes were closed, and how long they were closed for.

What is not covered

a. Anything mentioned in the General Exclusions section.

b. Any claim where the maximum limit of 31 days for winter sports has been exceeded.

Winter sports equipment:

a. Deliberate or malicious damage caused by the insured person.

b. Loss or damage to winter sports equipment caused by the insured person’s carelessness or neglect.

c. Theft from motor vehicles.

d. Winter sports equipment which is damaged while being used.

e. Wear and tear, loss of value and damaged caused by moths or vermin, or any process of cleaning, repairing or restoring.
Medical inconvenience:

a. Any claim for medical inconvenience:
   • if the insured person has travelled against the advice of their doctor, or purposely travel without medical advice when it was reasonable for them to have done so;
   • caused by a medical condition or undiagnosed symptom which has not been disclosed to and accepted by us. Please refer to the Medical Declaration for details of when you need to tell us about medical conditions.

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:
      i. any speed or time trial or race of any kind;
      ii. 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. if you have to cancel your trip or come home early, there is no cover for:
   a. any course or tuition fees, project costs or 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.

3. There is no cover where the main purpose of your trip is to take part in a leisure activity, unless it is shown as an activity based holiday on page 44.

4. There is no cover for any sports equipment which is damaged whilst being used.
Leisure Activities

You are covered for taking part in the following leisure activities on an incidental basis subject to the limitations shown.

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<thead>
<tr>
<th>Leisure Activity</th>
<th>Limitations (applicable where shown)</th>
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<tr>
<td></td>
<td>No cover for Accidental Death or Permanent Disability</td>
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<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 or ringos</td>
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<td>Baseball</td>
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<td>Basketball</td>
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<td>Body boarding</td>
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<td>Bowls or petanque</td>
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<td>Bridge climbing</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 or tree top walking</td>
<td>X</td>
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<tr>
<td>Cave or river tubing</td>
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<td>Clay-pigeon or small bore shooting</td>
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<td>Coasteering</td>
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<td>Leisure Activity</td>
<td>Limitations (applicable where shown)</td>
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<td>No cover for Accidental Death or Permanent Disability</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>
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<td>Dodgeball</td>
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<td>Fell walking or running</td>
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<td>Fencing</td>
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<td>Fishing</td>
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<td>Geocaching</td>
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<td>Gliding</td>
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<td>Go-Karting</td>
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<td>Golf</td>
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<td>Handball</td>
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<td>Hiking, hill walking, rambling and trekking</td>
<td>Maximum 3,000 metres altitude.</td>
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<td>Horse riding or hacking</td>
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<td>Hot air ballooning</td>
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<td>Ice skating</td>
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<td>Jet boating</td>
<td>X</td>
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<td>Jet skiing</td>
<td>X</td>
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<tr>
<td>Jogging or running</td>
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<tr>
<td>Kayaking</td>
<td></td>
</tr>
<tr>
<td>Leisure Activity</td>
<td>Limitations (applicable where shown)</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>No cover for Accidental Death or Permanent Disability</td>
</tr>
<tr>
<td>Microlighting</td>
<td>X</td>
</tr>
<tr>
<td>Motorcycling up to 125cc</td>
<td></td>
</tr>
<tr>
<td>Mountain biking</td>
<td></td>
</tr>
<tr>
<td>Netball</td>
<td></td>
</tr>
<tr>
<td>Paintball</td>
<td></td>
</tr>
<tr>
<td>Parascending</td>
<td></td>
</tr>
<tr>
<td>Pony trekking</td>
<td></td>
</tr>
<tr>
<td>Racquetball</td>
<td></td>
</tr>
<tr>
<td>Rafting – white and black water</td>
<td></td>
</tr>
<tr>
<td>Roller blading or skating</td>
<td></td>
</tr>
<tr>
<td>Rounders</td>
<td></td>
</tr>
<tr>
<td>Rowing</td>
<td></td>
</tr>
<tr>
<td>Safari</td>
<td></td>
</tr>
<tr>
<td>Sail boarding</td>
<td></td>
</tr>
<tr>
<td>Sand boarding or skiing</td>
<td></td>
</tr>
<tr>
<td>Leisure Activity</td>
<td>Limitations (applicable where shown)</td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Scuba diving to a depth of 30 metres</td>
<td></td>
</tr>
<tr>
<td>Sea kayaking</td>
<td>Must be accompanied by a qualified guide.</td>
</tr>
<tr>
<td>Segway</td>
<td></td>
</tr>
<tr>
<td>Shark cage diving</td>
<td></td>
</tr>
<tr>
<td>Sight seeing flights or helicopter rides</td>
<td></td>
</tr>
<tr>
<td>Skateboarding</td>
<td></td>
</tr>
<tr>
<td>Snorkelling</td>
<td></td>
</tr>
<tr>
<td>Softball</td>
<td></td>
</tr>
<tr>
<td>Squash</td>
<td></td>
</tr>
<tr>
<td>Surfing or flowriding</td>
<td></td>
</tr>
<tr>
<td>Swimming</td>
<td></td>
</tr>
<tr>
<td>Swimming with dolphins</td>
<td></td>
</tr>
<tr>
<td>Table tennis</td>
<td></td>
</tr>
<tr>
<td>Tandem sky diving</td>
<td>Max <strong>X</strong></td>
</tr>
<tr>
<td>Ten pin bowling</td>
<td></td>
</tr>
<tr>
<td>Tennis</td>
<td></td>
</tr>
<tr>
<td>Trampolining</td>
<td></td>
</tr>
<tr>
<td>Tug of war</td>
<td></td>
</tr>
<tr>
<td>Volleyball</td>
<td></td>
</tr>
<tr>
<td>Leisure Activity</td>
<td>Limitations (applicable where shown)</td>
</tr>
<tr>
<td>------------------------</td>
<td>-------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>No cover for Accidental Death or Permanent Disability</td>
</tr>
<tr>
<td>Wake boarding</td>
<td>X</td>
</tr>
<tr>
<td>Water polo</td>
<td></td>
</tr>
<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>
</tr>
<tr>
<td>Yoga</td>
<td></td>
</tr>
<tr>
<td>Zip lining</td>
<td>X</td>
</tr>
<tr>
<td>Zorbing or 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 38

<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>
</tr>
<tr>
<td>Voluntary work only</td>
<td></td>
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<td></td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Cycle touring</td>
<td></td>
</tr>
<tr>
<td>Fishing</td>
<td></td>
</tr>
<tr>
<td>Flotilla sailing</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Golf</td>
<td></td>
</tr>
<tr>
<td>Hiking and trekking</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Narrow boat or canal cruising</td>
<td>X</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Safari</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Tennis</td>
<td></td>
</tr>
<tr>
<td>Yoga</td>
<td></td>
</tr>
</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 38

<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 or snowboarding</td>
<td></td>
</tr>
<tr>
<td>Off-piste skiing or snowboarding</td>
<td>Accompanied by a qualified guide at all times and only in areas that resort management consider to be safe.</td>
</tr>
<tr>
<td>Skiing or snowboarding</td>
<td>On 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>
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 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 this booklet.

If you are unhappy with the outcome of your complaint you may refer the matter to:

Telephone: 0800 023 4567 (free from landlines and mobiles)

Simply log into 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 the Isle of Man – Please note that sales of HSBC’s General Insurance products in the Channel Islands and the Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Prudential Regulation 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 covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. 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, Botolph Street, London, EC3A 7QU.

Further information about your policy

HSBC 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 will notify you prior to any change of insurer(s) and advise you of any change in the policy terms. You will have the opportunity to terminate this policy both before and after such a change becomes effective.
Customers with disabilities

HSBC offers a number of services for customers who have disabilities. HSBC can provide this policy document in Braille, large print or audio format. Please contact us on 03457 404 404* (textphone 03457 125 563*). We will be pleased to organise an alternative version for you.

If you are in the Channel Islands or the Isle of Man call 03456 006 161. Textphone is available for customers with hearing and/or speech impairments. If you use your own textphone and would like further details of the services HSBC offer, please contact 0800 881 155. Lines are open 9am to 5pm Monday to Friday.

*Calls may be monitored or recorded for mutual security and administration purposes.