

# HSBC Single Trip and Annual Multi-trip Travel Insurance

Important Information



## Travel Insurance Important Information

Please read this information carefully and keep it for your future reference. A policy booklet will be issued when you take out a policy; you can also view or download the full policy wording online at [hsbc.co.uk](https://www.hsbc.co.uk).

# Important Information about HSBC

## Explaining HSBC's service

Your travel insurance policy is provided by Aviva Insurance Limited. As an insurance intermediary HSBC Bank plc deals exclusively with Aviva for the purposes of your policy. Aviva will deal with the administration of your insurance (including claims). You will not receive advice or recommendations from HSBC Bank plc on this arrangement. No fee has been charged by HSBC Bank plc for arranging this contract.

HSBC receives a commission from Aviva in relation to any insurance policy we arrange, which means that a percentage of the premium you pay is given to HSBC. In addition to this we may also receive additional commission dependent on the performance of our insurance business with Aviva.

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

## Loans and Ownership

HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc.

HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc. The following insurance companies are also wholly owned members of the HSBC Group:

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

## Who regulates HSBC Bank plc?

HSBC Bank plc, 8 Canada Square, London, E14 5HQ ([www.hsbc.co.uk](http://www.hsbc.co.uk)) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its reference number is 114216. Its permitted business is advising on and arranging insurance contracts. You can check this on the Financial Services Register by visiting the Financial Conduct Authority website [www.fca.org.uk](http://www.fca.org.uk) or by contacting the Financial Conduct Authority on 0800 111 6768.

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

Every effort is made to ensure that high standards of service are maintained.

However, if you need to bring any matter to HSBC's attention or wish to register a complaint about HSBC Bank plc, please contact them:

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

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

To help HSBC Bank plc continually improve its service, and in the interests of security, your communications may be monitored and/or recorded. If you cannot settle your complaint with HSBC Bank plc, you may be entitled to refer it to the Financial Ombudsman Service.

Following the complaints procedure does not affect your right to take legal action.

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

HSBC Bank plc is covered by the FSCS and you may be entitled to compensation from the scheme if it cannot meet its obligations.

This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

## Change of insurer

HSBC Bank plc may from time to time use a different insurer(s) to provide you with this product. A change of insurer(s) may take place upon the renewal date of your policy or at any other time. HSBC Bank plc will notify you prior to any change of insurer(s) and advise you of any change in the policy terms. You will have the opportunity to terminate this policy both before and after such a change becomes effective.

## Marketing

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

If you do not want members of the HSBC Group to contact you about products and services which we think may be relevant to you, please either tell your HSBC branch or contact HSBC Customer Services on 03457 404 404.

# Important Information About Your Policy

## Important Notice – Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions the insurer asks when you take out, make changes to, and renew your policy. Please tell the insurer immediately if there are any changes to the information set out in the Information Provided By You, Demands and Needs Statement or on your schedule. You must also tell the insurer immediately about the following changes:

- Any change to your health or the health of anyone else the trip depends on (e.g. a travelling companion, or a close relative, even if they are not travelling with you). Please see the Medical Declaration section of your policy.
- You are travelling to a country that is not included in the area covered under your policy, other than refuelling stops that do not include an overnight stay.
- You are planning a trip that is over the trip duration as shown on your policy schedule.

If you are in any doubt please call the insurer on 0800 169 4013. When you inform them of a change, they will inform you if this affects your policy, for example whether they

can accept the change and if so whether the change will result in revised terms and/or premium being applied. If the information provided by you is not complete and accurate, the insurer may:

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

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

## Renewing your insurance

The insurer will contact you in writing at least 21 days before your renewal date and will either:

1. Give you an opportunity to renew your insurance for a further year and tell you:
  - About any changes they are making to the terms and conditions of your policy;
  - To review your circumstances and consider whether this insurance continues to meet your needs;

- To check that the information you have provided them with is still correct, and tell them if anything has changed; and
- The price for the next year

If you wish to make changes at renewal please call the insurer on 0800 169 4013.

Or

2. Let you know that they are unable to renew your insurance. Reasons why this may happen include, but are not limited to, the following:

- When the product is no longer available; or
- When they are no longer prepared to offer you insurance for reasons such as:
  - They reasonably suspect fraud;
  - Your claims history;
  - They have changed their acceptance criteria; and/or
  - You are no longer eligible for cover.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read 'Your cancellation rights' in your policy booklet which explains how this works.

**Continuous Renewal Payment Authority – e.g. Credit/Debit Cards**

Where the insurer has offered you renewal terms and you select or have selected a

continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

The insurer will not automatically renew your policy if you have contacted them to cancel your continuous payment authority since your last renewal. If this is the case they will advise you in your renewal letter and you will need to contact them to make payment before they can renew your policy.

**Data Protection – Privacy Notice**

**Personal Information**

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include:-

- HSBC Group who are responsible for the sale and distribution of the product; and
- any applicable reinsurers.

The Insurer collects and uses personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [www.aviva.co.uk/privacypolicy](http://www.aviva.co.uk/privacypolicy) or request a copy by writing

to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

## **Personal information we collect and how we use it**

The Insurer will use your personal information:-

- to provide you with insurance : we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy and handle any claims,
- to support legitimate interests that we have as a business : we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes customer analytics and profiling),
- to meet any applicable legal or regulatory obligations : we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about

another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address, date of birth, and financial information. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us (see “Contacting us” section). Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not



be able to proceed with your application or any claim you make.

Some of the information we collect as part of this application may be provided to us by a third party including the HSBC Group. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

### **Automated decision making**

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide a quote for this product using the information we have collected.

### **How we share your personal information with others**

We may share your personal information:-

- With the Aviva group, our agents and third parties who provide services to us, HSBC Group and other insurers (either directly or via those acting for the insurer such as travel administration companies, loss adjusters or investigators) to help us administer our products and services;

- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

### **How long we keep your personal information for**

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes

explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

**Your rights**

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us using the details below.

**Contacting us**

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer by either emailing them at [DATAPRT@aviva.com](mailto:DATAPRT@aviva.com) or writing to them at Aviva, Level 4, Pitheavlis, Perth, PH2 0NH

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

**Fraud Prevention and Detection**

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

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

## Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 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. To help us continually improve our service, and in the interests of security, we may monitor and/or record your calls with us.

## Choice of Law

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

- you and the insurer agree otherwise; or
- at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Aviva's Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as Aviva Insurance Limited. Registered in Scotland, No. 2116. (Registered Office: Pitheavlis, Perth PH2 0NH) and our firm's reference number is 202153. You may check this information and obtain further information about how the Financial Conduct Authority protect you by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768.

**[www.hsbc.co.uk](http://www.hsbc.co.uk)**

Issued by HSBC Bank plc.

HSBC Bank plc, Customer Information:

PO Box 6201, Coventry, CV3 9HW

PO Box 14, St Helier, Jersey JE4 8NJ

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

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

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