

Important information

Notice of Variation – HSBC Insurance Aspects

With effect from 20 January 2021

Your insurer, Aviva Insurance Limited, is making some changes to the terms and conditions of your HSBC Insurance Aspects Travel Insurance policy. They include some enhancements but also include other changes which mean you will no longer be covered for some things that were covered before. Details of these changes are shown in this Notice of Variation.

Changes to your Travel Insurance

Please review the details in the table provided for confirmation of the changes. In the table 'we' means Aviva Insurance Limited.

These changes are made in line with your policy terms and are for the following reasons:

- ◆ to improve clarity through the terms and conditions, making it easier for you to understand;
- ◆ to enhance some of the cover provided under the terms of the policy;
- ◆ removing some cover to reflect changes in our expectation of the future likely cost of providing cover.

Further information

Full information about your cover can be found in your policy booklet and can be viewed online at [hsbc.co.uk/aspects](https://www.hsbc.co.uk/aspects).

If you are not happy with these changes, you can cancel your policy at any time. For details about your cancellation rights please refer to 'Your cancellation rights' on page 7 of your Policy Wording.

Travel Insurance Detailed Changes

Section	Change	Effect on cover
<p>Front Page (also page 15)</p>	<p>We have removed the requirement for dependent children under 23 to be in full time education and living at home outside of term time. This means:</p> <p>Dependent children are covered if they are under 23 years of age.</p>	<p>Enhanced cover</p>
<p>Important Information Page 11-13</p>	<p>In the policy booklet we refer to events, incidents or circumstances which we will not cover if you knew about them at the time of opening your account or booking the trip (whichever is later).</p> <p>We have included the following wording to provide clarity about what we mean by this:</p> <p>Known Event <i>HSBC Insurance Aspects Travel Insurance covers you for unexpected and unforeseen events and circumstances, for example, if you have an accident while you are on holiday and need urgent medical treatment this will be covered.</i></p> <p><i>There is no cover in relation to any event, incident or circumstances, if at the time you opened your HSBC Insurance Aspects or booked your trip (whichever is later), you knew that, or you could reasonably be expected to know that:</i></p> <ul style="list-style-type: none"> ◆ <i>the event or incident had already occurred or was going to occur, or</i> ◆ <i>the circumstances existed or were going to exist</i> <p><i>and the event, incident or circumstances could reasonably be expected to affect your travel plans.</i></p>	<p>Clarification</p>

Section	Change	Effect on cover
<p>Important Information Page 11-13 (Continued)</p>	<p><i>For example:</i></p> <ul style="list-style-type: none"> ◆ <i>you would be reasonably expected to know of any event, incident or circumstances that had been widely reported in the media in the UK at the time you opened your HSBC Insurance Aspects or booked your trip (whichever is later).</i> ◆ <i>there is no cover for cancellation of your trip if your travel plans are disrupted because flights are cancelled or any government or authority closes their borders, or imposes restriction of movement and these cancellations or restrictions were in place or had been announced at the time you opened your HSBC Insurance Aspects or booked your trip (whichever is later).</i> <p><i>Please refer to General Exclusion 11 on page 19.</i></p> <p>Unrecoverable Costs</p> <p><i>Your travel policy provides cover for unrecoverable costs. If you need to make a claim for travel, accommodation or related costs which you or any insured person has paid, we will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations).</i></p> <p><i>For example, if your trip is cancelled by your tour operator or booking agent, you may have a right to a refund from them for some or all of the cost of your trip.</i></p> <p><i>If you are not able to recover all your costs and your circumstances are covered by the terms of your policy, we will consider costs you have been unable to recover.</i></p> <p><i>When you make a claim, we may ask you for:</i></p> <ul style="list-style-type: none"> ◆ <i>proof of booking and any costs paid;</i> ◆ <i>details of any refund you have been able to obtain;</i> 	<p>Clarification</p>

Section	Change	Effect on cover
Important Information Page 11-13 (Continued)	<ul style="list-style-type: none"> ◆ <i>evidence that you are not able to recover your costs elsewhere.</i> <p><i>Please check this policy booklet carefully to ensure that you understand what is and isn't covered.</i></p>	Clarification
Important Information Page 11-13	<p>We've added some information regarding the Foreign, Commonwealth and Development Office (FCDO). This includes details of where to find advice about any country you're planning to travel to, and how your cover is affected if the FCDO advise against all, or all but essential travel to your destination.</p> <p>Travel advice of the Foreign, Commonwealth and Development Office (FCDO) Foreign, Commonwealth and Development Office – travel advice by country</p> <ul style="list-style-type: none"> ◆ <i>Before you book a trip and travel, you should check the FCDO website gov.uk/foreign-travel-advice. It is packed with essential travel advice and tips, plus up-to-date information about different countries</i> ◆ You should be aware of any travel restrictions or advisory notices for the country you plan to visit ◆ <i>This policy provides cover should you book a trip and then need to cancel the trip or return home early as a result of the FCDO advising against all travel or all but essential travel, or where British nationals are advised to return home.</i> <p>We won't cover</p> <ul style="list-style-type: none"> ◆ <i>Any trip if you travel against the advice of the FCDO or any government, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews</i> ◆ <i>Any claim if the advice or measures were in place or had been announced at the time you opened your HSBC Insurance Aspects or booked your trip (whichever is later)</i> 	Reduction in Cover

Section	Change	Effect on cover
Important Information Page 11-13	We have removed the 'Your cancellation rights' section on page 12 as information on your cancellation rights is also on page 17 and in General Condition no.15 on page 21.	No change
Definitions Page 14	We have amended point 1. of the definition of trip(s) to include cruises. It now says: <i>1. Holidays (including cruises) outside the UK; or</i>	Clarification
Definitions Page 14	We have amended point 3. of the definition of trip(s) to add that trips in the UK will also be covered if they include prepaid flights or ferry crossings. It now says: <i>3. Holidays within the UK, that include two or more consecutive nights stay in pre-booked holiday accommodation or have prepaid flights or ferry crossings.</i>	Enhanced cover
Amendments to your cover Page 16	We have updated this section to clarify that upgrades to your travel insurance cover should be purchased at the point of booking your trip. This now reads: <i>To check if this is possible please call the Upgrade Helpline number shown on page 4 at the point of booking your trip for further information and a quotation.</i>	Clarification
General Exclusions Page 19	We have replaced General Exclusion 9(b) to clarify that other avenues should be pursued first for claiming travel costs back (and also provide some clarity on what these avenues are), it now says: <i>b) Costs which are recoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisation).</i>	Clarification

Section	Change	Effect on cover
<p>General Exclusions Page 19</p>	<p>We have replaced General Exclusion 11 with the wording below to provide clarity:</p> <p><i>Any claim in relation to any event, incident or circumstances, if at the time you opened your HSBC Insurance Aspects or booked your trip (whichever is later), you knew that, or you could reasonably be expected to have known that:</i></p> <ul style="list-style-type: none"> ◆ <i>the event or incident had already occurred or was going to occur, or</i> ◆ <i>the circumstances existed or were going to exist and</i> <p><i>that the event, incident or circumstances could reasonably be expected to affect your travel plans.</i></p>	<p>Clarification</p>
<p>General Exclusions Page 19</p>	<p>We have added a new General Exclusion to clarify that trips arranged to give birth or to collect adopted or surrogate children are not covered.</p> <p><i>13. We won't cover any trip arranged to give birth or to collect newly adopted or surrogate children.</i></p>	<p>Clarification</p>
<p>General Exclusions Page 19</p>	<p>We have added a new General Exclusion to clarify that there is no cover if you decide to travel against the advice of the Foreign, Commonwealth and Development Office or the Government of any country to which you will travel.</p> <p><i>14. Any claim if you travel against the advice of the FCDO or the government of any country to which you will travel, or where you do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews</i></p> <p>If the FCDO advise against all or all but essential travel, we will provide cover for you to cancel your trip, or come home early.</p>	<p>Reduction in Cover</p>

Section	Change	Effect on cover
<p>Accepted Conditions Pages 23 and 24</p>	<p>We have updated the definition of joint replacement in the list of accepted medical conditions. It now states:</p> <p><i>Joint replacement (no dislocation of replacement joint).</i></p>	<p>Clarification</p>
<p>European Health Insurance Card Page 24</p>	<p>This section has been replaced with the wording below to provide broader advice on reciprocal health agreements.</p> <p>Reciprocal Health Agreements <i>The UK has reciprocal healthcare agreements with a number of countries and territories worldwide. If you are a UK resident, these agreements mean that you may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. We strongly recommend that you check if the country you are travelling to has a reciprocal health agreement in place and what the requirements are before you leave the UK, you can find more information online at www.nhs.uk and search for Healthcare abroad.</i></p>	<p>No change</p>

Section	Change	Effect on cover
<p>Cancelling or coming home early Pages 24 and 25</p>	<p>The first paragraph and bullet point have been replaced to say:</p> <p><i>If you unavoidably have to cancel your trip or come home early, we will pay for the following:</i></p> <ul style="list-style-type: none"> ◆ <i>unrecoverable costs that each insured person has paid or legally has to pay for their own unused personal travel and accommodation (including pre-paid excursions); and/or</i> <p>A new paragraph has also been added after the second bullet point of the first section:</p> <p><i>We will consider claims for your costs which are unrecoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisation).</i></p> <p>This is to clarify that other avenues should be pursued first when claiming travel costs back (and also to provide some clarity on what these avenues are).</p>	<p>Clarification</p>
<p>Cancelling or coming home early Page 25</p>	<p>We have replaced point 8 which now reads:</p> <p><i>In the 31 days before your departure date, or while you are on your trip:</i></p>	<p>Clarification</p>

Section	Change	Effect on cover
<p>Cancelling or coming home early Page 25</p>	<p>We have replaced 8c in this section. We have removed the cover for if 'the area in which you are staying is affected by pandemic or epidemic influenza':</p> <p><i>(c) your accommodation is directly affected by a food poisoning outbreak;</i></p> <p>You will still be covered if you cancel your trip or come home early if the FCDO advise against all, or all but essential travel to your destination due to an influenza epidemic.</p> <p>You will also be covered for cancellation if you fall ill before your trip, and for emergency medical treatment if you unexpectedly fall ill while on a trip.</p> <p>We have replaced 8d in this section. We have removed reference to 'major incident' so this now relates to terrorist attacks that happen within a 50-mile radius of your holiday accommodation and you do not want to travel or want to return home early.</p> <p><i>(d) a terrorist attack happens within a 50-mile radius of your pre-arranged accommodation and you do not wish to travel or you wish to return home early.</i></p> <p>You will still be covered if you wish to cancel your trip or come home early if an avalanche, earthquake, explosion, fire, landslide, flood or severe/adverse weather renders your accommodation uninhabitable or unreachable.</p>	<p>Reduction in cover</p>

Section	Change	Effect on cover
<p>Cancelling or coming home early Page 27</p>	<p>In 'What is not covered', we have removed exclusion (c), as this is now a general exclusion, and also replaced exclusion (b) with the wording below to provide clarity:</p> <p><i>Any claim where, at the time of opening your HSBC Insurance Aspects or booking a trip (whichever is later), you knew that an illness or injury of a close relative, travelling companion or person you were going to stay with, could reasonably be expected to affect your travel plans.</i></p>	<p>Clarification</p>
<p>Travel Delay Page 27/28</p>	<p>We've removed the requirement to check-in in order to be covered:</p> <p><i>If your pre-booked transport is delayed we will pay £50 for every full 12-hour period your transport is delayed.</i></p> <p>We have also amended Travel Delay Special Condition (a) to say:</p> <p><i>You must obtain written confirmation from the airline/carrier of the actual date and time of departure and the reason for the delay.</i></p>	<p>Enhanced cover</p>

Section	Change	Effect on cover
<p>Alternative Travel and Accommodation Arrangements Page 28/29</p> <p>Your Claim Page 8</p>	<p>We've replaced the Enforced Stay Abroad and Catastrophe Cover sections with the two new sections below under Travel Disruption:</p> <p>Alternative travel arrangements <i>If you have to make alternative travel arrangements as a result of:</i></p> <ol style="list-style-type: none"> <i>1. the public transport on which you are booked to travel from or to your home territory being cancelled or delayed for at least 12 hours, diverted or redirected after take off; or</i> <i>2. you being denied boarding because there are too many passengers for the seats available and no suitable alternative flight could be provided within 12 hours; or</i> <i>3. your transport operator, accommodation provider or their booking agents become insolvent,</i> <i>we will pay for additional travel and accommodation costs.</i> <p><i>If your own prescription medication has run out as a direct result of you having to make alternative travel arrangements, we will also pay for emergency medical supplies to prevent a deterioration of an existing medical condition.</i></p> <p><i>For each insured person, the most we will pay is £5,000.</i></p>	<p>Enhanced cover</p>

Section	Change	Effect on cover
<p>Alternative Travel and Accommodation Arrangements Page 28/29</p> <p>Your Claim Page 8 (Continued)</p>	<p>Alternative accommodation arrangements <i>If you have to move to other accommodation during your trip as a result of:</i></p> <ol style="list-style-type: none"> <i>1. the insolvency of the accommodation provider or their booking agents;</i> <i>2. fire, flood, earthquake, explosion, volcanic eruption, severe/adverse weather; or</i> <i>3. an outbreak of food poisoning,</i> <p>we will pay additional accommodation costs (of a similar standard) to allow you to continue your trip.</p> <p>For each insured person, the most we will pay is £5,000.</p> <p>We have also updated the Special Conditions as below to reflect these new sections:</p> <p>4. Alternative travel and accommodation arrangements:</p> <ol style="list-style-type: none"> <i>a. Any costs incurred may have to be paid by you and submitted as a claim.</i> <i>b. 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.</i> <i>c. You must provide written confirmation from your transport provider of the length of the delay and the reason for the delay.</i> <i>d. If you are denied boarding you must provide proof that your carrier was unable to offer you suitable alternative travel arrangements.</i> 	<p>Enhanced cover</p>

Section	Change	Effect on cover
<p>Alternative Travel and Accommodation Arrangements Page 28/29</p> <p>Your Claim Page 8 (Continued)</p>	<p><i>e. You must provide written confirmation from your accommodation provider or their booking agents of the reason you were unable to use your pre-booked accommodation.</i></p> <p>We've also updated what you must do and what you need in the Your Claim section:</p> <p>What must I do? <i>Contact your carrier or their handling agents and they will advise if they can offer you suitable alternative accommodation and/or travel arrangements.</i></p> <p>What will I need? <i>All claims must be supported by documentary evidence.</i></p>	<p>Enhanced cover</p>
<p>Travel Disruption Page 29</p>	<p>We have amended the Excess section as below to reflect the new Alternative Travel and Accommodation sections:</p> <p>We will not pay the first £50 for each <i>insured person</i> if the <i>trip</i> is cancelled following a 24-hour delay or you have to make alternative travel or accommodation arrangements.</p>	<p>Clarification</p>
<p>Missed Departures Page 29</p> <p>Your Claim Page 8</p>	<p>In Special Conditions, we have changed point (b) to say:</p> <p>You must get confirmation of the reason for missing your departure from your transport provider, traffic or police reports or roadside assistance provider.</p> <p>This has also been changed in the Your Claim section under 'What will I need?'</p>	<p>Clarification</p>

Section	Change	Effect on cover
Emergency Medical and Associated Expenses Pages 30, 31 and 32	<p>In this section, where we mention decisions to be made by our Medical Emergency Assistance provider and the treating doctor, the decisions will now just be the responsibility of the Medical Emergency Assistance provider.</p> <p>For example: <i>If our Medical Emergency Assistance provider thinks that it is necessary, we will also pay travel and accommodation costs under a and d, for one relative or friend who has to stay with you or travel to be with you.</i></p>	Clarification
Aviva Privacy Notice Page 41	<p>The Aviva Privacy Notice has been updated to reflect the latest regulatory requirements.</p> <p>The new wording is shown in full in your policy wording on page 41.</p>	Clarification
New section Page 45	<p>A new section has been added as below regarding fraud prevention and detection.</p> <p>Fraud Prevention and Detection <i>In order to prevent and detect fraud we may at any time share information about you with other organisations and public bodies including the Police.</i></p> <p>You should show these notices to anyone who has an interest in the insurance under the policy.</p>	Clarification

Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

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

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility).

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