

Travel Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: HSBC Single Trip and Annual Multi-Trip Travel Insurance

Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

This single trip and annual multi-trip policy protects you against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and the theft of your money – although some cover may be optional.



What is insured?

- ✓ Emergency medical treatment – up to £10,000,000
- ✓ Cancellation and Abandonment – up to £5,000 if you need to cancel your trip or come home early due to illness, injury or if the FCDO advise against all, or all but essential travel to your destination
- ✓ Missed Departure – up to £1,000 if you miss your flight to and from the UK
- ✓ Flight delay – £25 if you're delayed for 12 hours after check-in (or up to £5,000 if you decide to abandon your trip after 24 hours)
- ✓ Death or disability – up to £50,000 if a serious accident results in your death or permanent total disablement
- ✓ Personal liability – up to £2,000,000 if you cause an accident on your trip which leads to death or injury to any person, or loss or damage to property
- ✓ Legal expenses and advice – up to £50,000 for legal costs to pursue a claim for death or injury
- ✓ Catastrophe – up to £750 if your independently booked accommodation is made uninhabitable and you have to find alternative accommodation
- ✓ Lost documents – up to £750 for travel and communication costs to get emergency travel documents to continue your trip
- ✓ Loss or theft – up to £500 if your money is lost or stolen
- ✓ Baggage delay – up to £150 if your bags are delayed for more than 12 hours on your outward journey
- ✓ Travel disruption – up to £5,000 if you have to make alternative arrangements to return home

Optional covers

- Baggage – up to £1,500 if your personal belongings are lost, stolen or damaged during your trip
- Winter sports – up to £500 for loss or damage of your winter sports equipment. (We will also cover up to £300 if you can't take part in winter sports due to illness or injury, piste closure or avalanche)
- Golf – up to £1,500 if your equipment is lost, stolen or damaged (We will also cover non-refundable green fees up to £250 if you are unable to play due to injury or illness)
- Scuba diving – up to 30m



What is not insured?

- ✗ Travel and/or accommodation costs which are recoverable from your travel and/or accommodation provider or agent, your debit/credit card company, PayPal, ABTA, ATOL (or similar organisations)
- ✗ Any claim 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
- ✗ Any claim where you knew or could reasonably be expected to know, that the event, incident or circumstances had already occurred, or was going to occur when you purchased your policy or booked your trip (whichever is later) and could reasonably be expected to affect your travel plans.
- ✗ Pre-existing medical conditions – unless you have told us about them and we have said they are covered
- ✗ Any leisure activity that is on our excluded list in the policy documents
- ✗ Claims arising from any paid or unpaid manual work or physical labour
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs
- ✗ Any other specific exclusion or limitation shown on the schedule
- ✗ Costs for any persons not named on your policy schedule



Are there any restrictions on cover?

- ! This insurance is for travellers up to the age of 80 (or 75 for Annual Multi-trip Insurance)
- ! You must have been a resident of England, Wales, Scotland or Northern Ireland for at least 6 months
- ! You will only be covered if you are travelling to a country included in your policy – other than refuelling stops that do not include an overnight stay
- ! Holidays in the UK will only be covered if they include two or more consecutive nights stay in pre-booked holiday accommodation.
- ! Where policy excess applies, it is £50 per person per trip.



Where am I covered?

- ✓ You will be covered for any country or region you select when buying the travel insurance



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask, including pre-existing medical conditions – whether you're taking out or making changes to your policy
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover and any amount paid as a claim
- You must tell us if anyone you're planning to travel with (or a close relative, whether they're travelling or not) has a serious illness, injury or disease – see the Medical Declaration section of your policy for more information
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the policy booklet.



When and how do I pay?

Single trip – you can pay your one-off premium by debit/credit card.

Annual policy – you can pay in full by debit or credit card, or by annual Direct Debit



When does the cover start and end?

The start and end dates are shown on your schedule as 'Period of insurance'.



How do I cancel the contract?

If you cancel within 14 days of purchase, we'll give you a full refund – as long as you haven't travelled and there hasn't been a claim (or an incident that might lead to a claim).

Following the expiry of your 14 day statutory cancellation period, you continue to have the right to cancel your policy at any time by contacting us, but no refund of premium will be available.

To cancel please contact the Customer Services helpline on 0800 169 4013.