

# Single Trip and Annual Multi-Trip Travel Insurance

## Summary of Cover

The table below outlines the key features of the Single and Multi-trip Travel Insurance so you can see at a glance the standard cover limits and optional trade up covers. Full details can be found in the policy booklet. HSBC Travel Insurance is provided by Aviva Insurance Limited.

Single & Annual Multi Trip Cover Limits		Policy Limits per Person per Trip	Excess per person, per incident
<b>Cancelling your trip</b>			
	Overall limit	£5,000	£50
	Excursions	£250	(£20 for loss of deposit)
	Kennel/cattery fees	£250	
<b>Missed International Departure to and from the UK</b>			
	Overall limit	£1,000	Nil
<b>Delayed Departure after check-in</b>			
	Delayed departure benefit	£250	£50 for abandonment after 24hours
	Benefit for each 12 hour period	£25	
	Abandonment following 24 hour delay	£5,000	
	Excursions	£250	
	Kennel/cattery fees	£250	
<b>Missed Connections Outside the UK</b>			
	Overall Limit	£1,000	Nil
<b>Abandoning your holiday</b>			
	Overall limit	£5,000	£50
	Excursions	£250	
	Kennel/cattery fees	£250	
<b>Emergency Medical and Associated Expenses</b>			
	Emergency medical treatment	£10,000,000	£50 Nil – Holiday Disruption
	Emergency dental pain relief	£350	
	Associated expenses outside the UK	£10,000,000	
	Burial/cremation outside the UK	£5,000	
	Repatriation of remains from outside the UK	£7,500	
	Associated expenses within the UK	£2,000	
	Repatriation of remains within the UK	£2,000	
	Holiday Disruption – overall limit	£1,000	
	Benefit for each 24 hour period	£50	
<b>Personal Accident</b>			
	Death benefit	£50,000	Nil
	Death benefit – if aged under 16	£1,000	
	Permanent total disablement	£50,000	
	Permanent total disablement if aged over 70	£15,000	
	Loss of limb/sight	£50,000	
<b>Personal Liability</b>			
	Overall limit per incident	£2,000,000	£50 for incidents arising from the occupation of temporary holiday accommodation

Single & Annual Multi Trip Cover Limits		Policy Limits per Person per Trip	Excess per person, per incident
<b>Enforced Stay Abroad</b>			
	Overall limit – unable to return home Benefit for every 24 hour period Overall limit – reasonable additional travel costs	£1500 £100 £1,000	Nil
<b>Legal Expenses and Advice</b>			
	Overall limit	£50,000	Nil
<b>Catastrophe cover</b>			
	Overall limit	£750	£50
<b>Emergency Travel Document Expenses</b>			
	Overall limit	£750	Nil
<b>Personal Money</b>			
	Overall limit Cash/bank notes Cash/bank notes – if aged under 16	£500 £300 £100	£50
<b>Delayed Baggage</b>			
	Overall limit	£150	Nil
<b>Baggage cover (Optional)</b>			
	Overall limit Limit for any one article, pair or set Limit for valuables (as defined in policy booklet)	£1,500 £400 £400	£50
<b>Winter Sports cover (Optional)</b>			
	Winter sports equipment - own equipment - hired equipment - hire of replacement equipment - loss or stolen lift pass Delay due to Avalanche Piste Closure limit - Daily benefit (transport & compensation) Ski Pack Inability to take part in Winter Sports Activities - daily benefit	£500 £400 £200 £200 £200 £300 £30 £300 £200 £20	£50
<b>Golfing cover (Optional)</b>			
	Own equipment Hire of replacement Equipment - daily benefit Pre-booked green fees	£1,500 £250 £35 £250	£50
<b>Scuba Diving cover (Optional)</b>			
	Refer to limits under Emergency Medical and Associated Expenses and Abandonment headings		Refer to excesses under Emergency Medical and Associated Expenses and Abandonment headings

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