

# Important information

## Notice of Variation – HSBC Premier Travel Insurance

**With effect from 20 January 2021**

**Your insurer, Aviva Insurance Limited, is making some changes to the terms and conditions of your HSBC Premier 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/premier](https://www.hsbc.co.uk/premier).

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 17 of your Policy Wording.

# Travel Insurance detailed changes

Section	Change	Effect on cover
<p><b>Cover Page</b> <b>(also page 15)</b></p>	<p>We have removed the requirement for dependent children and grandchildren under 23 to be in full time education (and living at home outside of term time for dependent children). This means in order to be covered:</p> <p>Dependent children and grandchildren must be under 23 years of age.</p>	<p>Enhanced cover</p>
<p><b>Cover page</b></p>	<p>We have reworded the third bullet point, where we reference the criteria insured persons need to meet in order to be covered by the policy to say:</p> <p><i>Registered with a doctor in the UK* in order to make any medical claims.</i></p> <p><small>*definition of UK includes Channel Islands and Isle of Man.</small></p>	<p>No change</p>
<p><b>Important Information</b> <b>Page 10-12</b></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><b>Known Event</b></p> <p><i>HSBC Premier 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 Premier Bank Account 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"> <li>◆ <i>the event or incident had already occurred or was going to occur, or</i></li> <li>◆ <i>the circumstances existed or were going to exist</i></li> </ul>	<p>Clarification</p>

Section	Change	Effect on cover
<p><b>Important Information</b>  <b>Page 10-12</b>  <b>(Continued)</b></p>	<p><i>and the event, incident or circumstances could reasonably be expected to affect your travel plans.</i></p> <p><i>For example:</i></p> <ul style="list-style-type: none"> <li>◆ <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 Premier Bank Account or booked your trip (whichever is later).</i></li> <li>◆ <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 Premier Bank Account or booked your trip (whichever is later).</i></li> </ul> <p><i>Please refer to General Exclusion 11 on page 19.</i></p> <p><b>Unrecoverable Costs</b></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>Clarification</p>

Section	Change	Effect on cover
<b>Important Information</b> <b>Page 10-12</b> <b>(Continued)</b>	<p><i>When you make a claim, we may ask you for:</i></p> <ul style="list-style-type: none"> <li>◆ <i>proof of booking and any costs paid;</i></li> <li>◆ <i>details of any refund you have been able to obtain;</i></li> <li>◆ <i>evidence that you are not able to recover your costs elsewhere.</i></li> </ul> <p><i>Please check this policy booklet carefully to ensure that you understand what is and isn't covered.</i></p>	Clarification
<b>Important Information</b> <b>Page 10-12</b>	<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><b><i>Travel advice of the Foreign, Commonwealth and Development Office (FCDO)</i></b>  <b><i>Foreign, Commonwealth and Development Office – travel advice by country</i></b></p> <ul style="list-style-type: none"> <li>◆ <i>Before you book a trip and travel, you should check the FCDO website <a href="https://www.gov.uk/foreign-travel-advice">gov.uk/foreign-travel-advice</a>. It is packed with essential travel advice and tips, plus up-to-date information about different countries</i></li> <li>◆ <b><i>You should be aware of any travel restrictions or advisory notices for the country you plan to visit</i></b></li> <li>◆ <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></li> </ul> <p><b><i>We won't cover</i></b></p> <ul style="list-style-type: none"> <li>◆ <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></li> </ul>	Reduction in Cover

Section	Change	Effect on cover
<b>Important Information</b> <b>Page 10-12</b> <b>(Continued)</b>	<p>♦ <i>Any claim if the advice or measures were in place or had been announced at the time you opened your HSBC Premier Bank Account or booked your trip (whichever is later)</i></p>	Reduction in Cover
<b>Important Information</b> <b>Page 10</b>	We have removed the 'Your cancellation rights' section on page 10 as information on your cancellation rights is also on page 17 and in General Condition no.16, on page 21.	No change
<b>Definitions</b> <b>Page 14</b>	We have amended point 1. of the definition of <b>trip(s)</b> to include cruises. It now says:  <i>Holidays (including cruises) outside the <b>UK</b>;</i>	Clarification
<b>Definitions</b> <b>Page 14</b>	We have amended point 3. of the definition of <b>trip(s)</b> 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 <b>UK</b> that include two or more consecutive nights stay in <b>pre-booked holiday accommodation</b> or have prepaid flights or ferry crossings.</i>	Enhanced cover
<b>Amendments to your cover</b> <b>Page 16</b>	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 5 at the point of booking <b>your trip</b> for further information and a quotation.</i>	Clarification
<b>General Exclusions</b> <b>Page 19</b>	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 <b>your</b> travel and/or accommodation provider or agent, <b>your</b> debit/credit card company, PayPal, ABTA, ATOL (or similar organisation).</i>	Clarification

Section	Change	Effect on cover
<p><b>General Exclusions</b> <b>Page 19</b></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 <b>you</b> opened <b>your</b> HSBC Premier Bank Account or booked <b>your trip</b> (whichever is later), <b>you</b> knew that, or <b>you</b> could reasonably be expected to have known that:</i></p> <ul style="list-style-type: none"> <li>◆ <i>the event or incident had already occurred or was going to occur, or</i></li> <li>◆ <i>the circumstances existed or were going to exist and</i></li> </ul> <p><i>that the event, incident or circumstances could reasonably be expected to affect <b>your</b> travel plans.</i></p>	<p>Clarification</p>
<p><b>General Exclusions</b> <b>Page 19</b></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. <b>We</b> won't cover any <b>trip</b> arranged to give birth or to collect newly adopted or surrogate children.</i></p>	<p>Clarification</p>
<p><b>General Exclusions</b> <b>Page 19</b></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 <b>you</b> travel against the advice of the FCDO or the government of any country to which <b>you</b> will travel, or where <b>you</b> 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
<b>General Conditions</b> <b>Page 21</b>	<p>We have added a new General Condition to advise that we will only pay out once for the same event if multiple HSBC Premier accounts are held by an insured person.</p> <p><i>13. Where an <b>insured person</b> holds more than one HSBC Premier account, only one travel insurance policy will apply. As such <b>we</b> will only pay out once per <b>insured person</b> for the same event.</i></p> <p>We have re-numbered the other General Conditions in this section which appear after this new one.</p>	Clarification
<b>Accepted Conditions</b> <b>Page 23</b>	<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>	Clarification
<b>European Health Insurance Card</b> <b>Page 24</b>	<p>This section has been replaced with the wording below to provide broader advice on reciprocal health agreements.</p> <p><b>Reciprocal Health Agreements</b></p> <p><i>The <b>UK</b> has reciprocal healthcare agreements with a number of countries and territories worldwide. If <b>you</b> are a <b>UK resident</b>, these agreements mean that <b>you</b> may be entitled to urgent medical treatment at a reduced cost, or in some cases for free. <b>We</b> strongly recommend that <b>you</b> check if the country <b>you</b> are travelling to has a reciprocal health agreement in place and what the requirements are before <b>you</b> leave the <b>UK</b>, <b>you</b> can find more information online at <b>nhs.uk</b> and search for Healthcare abroad.</i></p>	No change

Section	Change	Effect on cover
<p><b>Cancelling or coming home early</b> <b>Page 25</b></p>	<p>The first paragraph and bullet point have been replaced to say:</p> <p><i>If <b>you</b> unavoidably have to cancel <b>your trip</b> or come <b>home</b> early, <b>we</b> will pay for the following:</i></p> <ul style="list-style-type: none"> <li>◆ <i>unrecoverable costs that each <b>insured person</b> has paid or legally has to pay for their own unused personal travel and accommodation (including pre-paid excursions and green fees); and/or</i></li> </ul> <p>A new paragraph has also been added after the second bullet point of the first section:</p> <p><i><b>We</b> will consider claims for <b>your</b> costs which are unrecoverable from <b>your</b> travel and/or accommodation provider or agent, <b>your</b> 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><b>Cancelling or coming home early</b> <b>Page 25</b></p>	<p>We have replaced point 8 which now reads:</p> <p><i>In the 31 days before <b>your</b> departure date, or while <b>you</b> are on <b>your trip</b>:</i></p>	<p>Clarification</p>



Section	Change	Effect on cover
<p><b>Cancelling or coming home early</b> Page 26</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) <b>your</b> 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 <b>your</b> pre-arranged accommodation and <b>you</b> do not wish to travel or <b>you</b> wish to return <b>home</b> 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><b>Cancelling or coming home early</b> <b>Page 27</b></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 <b>your</b> HSBC Premier Bank Account or booking a <b>trip</b> (whichever is later), <b>you</b> knew that an illness or injury of a <b>close relative, travelling companion</b> or person <b>you</b> were going to stay with, could reasonably be expected to affect <b>your</b> travel plans.</i></p>	<p>Clarification</p>
<p><b>Travel Delay</b> <b>Page 28/29</b></p>	<p>We've removed the requirement to check-in in order to be covered:</p> <p><i>If <b>your</b> pre-booked transport is delayed <b>we</b> will pay £50 for every full 12-hour period <b>your</b> transport is delayed.</i></p> <p>We have also amended Travel Delay Special Condition (a) to say:</p> <p><i><b>You</b> 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><b>Alternative Travel and Accommodation Arrangements</b> Page 28/29</p> <p><b>Your Claim</b> Page 7</p>	<p>We've replaced the Enforced Stay Abroad and Catastrophe Cover sections with the two new sections below under Travel Disruption:</p> <p><b>Alternative travel arrangements</b> If <b>you</b> have to make alternative travel arrangements as a result of:</p> <ol style="list-style-type: none"> <li>1. the public transport on which <b>you</b> are booked to travel from or to <b>your home territory</b> being cancelled or delayed for at least 12 hours, diverted or redirected after take off; or</li> <li>2. <b>you</b> 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</li> <li>3. <b>your</b> transport operator, accommodation provider or their booking agents become insolvent,</li> </ol> <p><b>we</b> will pay for additional travel and accommodation costs.</p> <p>If <b>your</b> own prescription medication has run out as a direct result of <b>you</b> having to make alternative travel arrangements, <b>we</b> will also pay for emergency medical supplies to prevent a deterioration of an existing medical condition.</p> <p>For each <b>insured person</b>, the most <b>we</b> will pay is £7,500.</p>	<p>Enhanced cover</p>

Section	Change	Effect on cover
<p><b>Alternative Travel and Accommodation Arrangements</b> Page 28/29</p> <p><b>Your Claim</b> Page 7 (Continued)</p>	<p><b>Alternative accommodation arrangements</b> <i>If <b>you</b> have to move to other accommodation during <b>your trip</b> as a result of:</i></p> <ol style="list-style-type: none"> <li><i>1. the insolvency of the accommodation provider or their booking agents;</i></li> <li><i>2. fire, flood, earthquake, explosion, volcanic eruption, severe/adverse weather; or</i></li> <li><i>3. an outbreak of food poisoning,</i></li> </ol> <p><b>we</b> will pay additional accommodation costs (of a similar standard) to allow <b>you</b> to continue <b>your trip</b>.</p> <p>For each <b>insured person</b>, the most <b>we</b> will pay is £7,500.</p> <p>We have also updated the Special Conditions as below to reflect these new sections:</p> <p><b>4. Alternative travel and accommodation arrangements:</b></p> <ol style="list-style-type: none"> <li><i>a. Any costs incurred may have to be paid by <b>you</b> and submitted as a claim.</i></li> <li><i>b. <b>We</b> will only pay for additional transport or accommodation costs if <b>your</b> carrier or their handling agents have not been able to offer <b>you</b> suitable alternative accommodation and/or travel arrangements. All claims must be supported by documentary evidence of the costs <b>you</b> have incurred.</i></li> <li><i>c. <b>You</b> must provide written confirmation from <b>your</b> transport provider of the length of the delay and the reason for the delay.</i></li> <li><i>d. If <b>you</b> are denied boarding <b>you</b> must provide proof that <b>your</b> carrier was unable to offer <b>you</b> suitable alternative travel arrangements.</i></li> </ol>	<p>Enhanced cover</p>

Section	Change	Effect on cover
<p><b>Alternative Travel and Accommodation Arrangements</b> Page 28/29</p> <p><b>Your Claim</b> Page 7 (Continued)</p>	<p><i>e. <b>You</b> must provide written confirmation from <b>your</b> accommodation provider or their booking agents of the reason <b>you</b> were unable to use <b>your</b> 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><b>What must I do?</b> <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><b>What will I need?</b> <i>All claims must be supported by documentary evidence.</i></p>	Enhanced cover
<p><b>Travel Disruption</b> Page 29</p>	<p>We have amended the Excess section as below to reflect the new Alternative Travel and Accommodation sections:</p> <p><b>We will not pay the first £50 for each insured person if the trip is cancelled following a 24-hour delay or you have to make alternative travel or accommodation arrangements.</b></p>	Clarification
<p><b>Missed Departures</b> Page 29</p> <p><b>Your Claim</b> Page 7</p>	<p>In Special Conditions, we have changed point (b) to say:</p> <p><b>You must get confirmation of the reason for missing your departure from your transport provider, traffic or police reports or roadside assistance provider.</b></p> <p>This has also been changed in the Your Claim section under 'What will I need?'</p>	Clarification

Section	Change	Effect on cover
<b>Emergency Medical and Associated Expenses</b> <b>Pages 30, 31 and 32</b>	<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><b>For example:</b>  <i>If <b>our</b> Medical Emergency Assistance provider thinks that it is necessary, <b>we</b> will also pay travel and accommodation costs under a and d, for one relative or friend who has to stay with <b>you</b> or travel to be with <b>you</b>.</i></p>	Clarification
<b>Complaints Procedure</b> <b>Page 41</b>	<p>We have added the wording below to the complaints procedure section:</p> <p><i>If <b>you</b> have taken a product out online and are unhappy with the product or the service <b>you</b> received, <b>you</b> can also use the European Commission’s Online Dispute Resolution service (<a href="http://ec.europa.eu/odr">ec.europa.eu/odr</a>) to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and <b>we</b> expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider <b>your</b> complaint when <b>we</b> have had the opportunity to consider and resolve this.</i></p>	Clarification
<b>Aviva Privacy Notice</b> <b>Page 45</b>	<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 45.</p>	Clarification

Section	Change	Effect on cover
<b>New section</b> <b>Page 47</b>	<p>A new section has been added as below regarding fraud prevention and detection.</p> <p><b><i>Fraud Prevention and Detection</i></b> <i>In order to prevent and detect fraud <b>we</b> may at any time share information about <b>you</b> with other organisations and public bodies including the Police.</i></p> <p><b><i>You</i></b> 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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