

# Important information

Notice of Variation –  
HSBC Premier Travel Insurance

**With effect from 01 March 2022**

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# Notice of Variation – HSBC Premier Travel Insurance

**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 43 of your Policy Wording.

Section	Change	Effect on Cover
<p><b>Making a claim – Unrecoverable costs</b></p> <p><b>Page 11</b></p>	<p>We have added to the types of unrecoverable costs we will pay.</p> <p>Unrecoverable costs now include unused, pre-paid costs associated with a trip, such as kennel or cattery fees.</p>	<p>Increase</p>
<p><b>Things you need to know about this travel insurance</b></p> <p><b>Page 16</b></p>	<p>We no longer have a 31 days per calendar year limit for business trips. Business trips will now be covered for the duration of each trip.</p>	<p>Increase</p>
<p><b>Things you need to know about this travel insurance</b></p> <p><b>Page 16</b></p>	<p>There is no longer an exclusion on non-office-based business travel. This means that some non-office-based business trips can now be covered.</p> <p>Please refer to page 16 'We won't cover' to see which types of work are not covered.</p>	<p>Increase</p>
<p><b>Things you need to know about this travel insurance</b></p> <p><b>Page 16</b></p>	<p>We have included a list of work types that are not covered.</p> <p>Please refer to page 16 'We won't cover' to see which types of work are not covered.</p>	<p>Decrease</p>
<p><b>Things you need to know about this travel insurance</b></p> <p><b>Page 16</b></p>	<p>We have extended the criteria required for UK trips to be covered.</p> <p>As well as providing cover if you're away from home for at least 2 consecutive nights and have either pre-booked holiday accommodation in a commercially run premises or prepaid bookings on flights or ferries, cover will also apply if the prepaid bookings are on any other type of public transport.</p>	<p>Increase</p>

Section	Change	Effect on Cover
<b>Cancelling or coming home early</b> <b>Page 26</b>	We have added cover for border closures under 'Cancelling or coming home early'. Cover will now apply if a border you will be travelling through is closed by a government within 31 days of your departure date.	Increase
<b>Emergency medical and associated expenses</b> <b>Page 29</b>	We have increased the limit for repatriation to the UK and burial and cremation costs outside of the UK. We will now pay up to the Emergency medical and associated expenses limit of £10m.	Increase
<b>Unexpected costs</b> <b>Page 30</b>	We have merged the following sections into 'Unexpected costs': <ul style="list-style-type: none"> <li>• missed departures</li> <li>• travel delay</li> <li>• alternative travel arrangements</li> <li>• alternative accommodation arrangements</li> <li>• emergency travel documents</li> </ul>	Clarification
<b>Personal liability</b> <b>Page 33</b> <b>Your belongings</b> <b>Page 33</b>	We have introduced specific exclusions for claims linked to drones.  These exclusions have been added to both 'Personal liability' and 'Your belongings'.	Decrease
<b>General Exclusions</b> <b>Page 41</b>	We have removed the restriction limiting the engine size of motorcycles that can be ridden abroad.  Cover now applies for any size motorbike if the rider is fully licensed for such a vehicle in the UK.	Increase

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# Accessibility

**If you need any of this information in a different format, please let us know. This includes large print, braille, or audio. You can speak to us using the live chat on our website, visiting one of our branches, or by giving us a call.**

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)** or: **[hsbc.co.uk/contact](https://www.hsbc.co.uk/contact)**.

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

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