

# Your Travel Insurance

Policy Summary and Policy Booklet

Policy Number: 060605Premier

Policy Number: 060605Advance

Policy Number: 060605Advance (Graduate)

# How to get help

## Travel Insurance Helplines

Should **you** need to make a claim under this policy, please contact the appropriate telephone number shown below.

**Medical Emergency and Travel Assistance Helplines.** All lines are open 24 hours a day, 365 days a year.

### HSBC Premier

<b>Medical Assessment</b> <b>You</b> must call the medical screening team if any <b>insured person</b> has serious, chronic or recurring medical conditions (including symptoms, even though a diagnosis has not yet been made). The medical screening team will advise <b>you</b> whether or not the medical conditions will be covered by this insurance. <b>You</b> must also call the medical screening team if anyone whose health may affect <b>your</b> travel plans, eg, <b>your travelling companion</b> or a <b>close relative</b> who is not travelling with <b>you</b> , has a serious, chronic or recurring medical condition. The medical screening team will advise <b>you</b> whether or not the insurance will cover <b>you</b> for cancellation or <b>abandonment</b> claims. <b>You</b> must advise the medical screening team immediately if there is any change in the status or control of any condition already declared to them, or if any <b>insured person</b> or anyone upon whose good health <b>your</b> travel plans depend, develops another medical condition while the insurance remains in force. If <b>you</b> make a claim due to a medical condition, please ensure <b>you</b> contact the medical screening team to provide them with details. Failure to disclose details of medical conditions before booking <b>trips</b> will result in no cover being provided for claims arising from the undisclosed condition.	Within the UK 01243 621404  Lines open: Mon–Fri (8am–8pm) Sat (9am–6.00pm) (Closed Sundays and public holidays)
<b>Medical Emergency Assistance helpline</b> If <b>you</b> are injured or fall ill while <b>you</b> are away, contact this helpline. Tell them <b>you</b> are insured with HSBC Premier and they will take full details of <b>your</b> emergency and advise <b>you</b> how to proceed.	Outside the UK (+44) 1243 621160  Within the UK 01243 621160
<b>Travel Assistant helpline</b> This helpline can assist <b>you</b> with a wide range of travel advice before and while <b>you</b> are away.	Outside the UK (+44) 1243 621162  Within the UK 01243 621162

### Other Claims Helplines and Customer Services Helpline

Lines open as shown below. Please try to provide **your** policy number when **you** call.

<b>Travel Claims helpline</b> Use this number to report any travel claims, which are not as a result of a medical emergency.	Outside the UK (+44) 01243 621407  Within the UK 01243 621407  Lines open: Mon–Thu (8am–6pm) Fri (8am–5:30pm)
<b>Legal Expenses Claims and Advice helpline</b> Use this number to report any legal expenses claim or if <b>you</b> require advice for any personal legal problem that may lead to a claim under the policy.	Phone 01603 208533  Lines open: 24 hours, 365 days a year

<b>Customer Services helpline</b> Use this number for all general policy enquiries.	Phone 08457 707070
	Text Phone 1800 108457 125 563
	Lines open: 24 hours, 365 days a year
<b>Upgrade helpline</b> (Please see page 15 for details)	0800 328 1562
	Lines open: Mon–Fri (9am–5pm)

For our joint protection and training purposes calls may be recorded and/or monitored.

## HSBC Advance/Advance (Graduate)

<b>Medical Assessment</b> <p><b>You</b> must call the medical screening team if any <b>insured person</b> has serious, chronic or recurring medical conditions (including symptoms, even though a diagnosis has not yet been made). The medical screening team will advise <b>you</b> whether or not the medical conditions will be covered by this insurance.</p> <p><b>You</b> must also call the medical screening team if anyone whose health may affect <b>your</b> travel plans, eg, <b>your travelling companion</b> or a <b>close relative</b> who is not travelling with <b>you</b>, has a serious chronic or recurring medical condition. The medical screening team will advise <b>you</b> whether or not the insurance will cover <b>you</b> for cancellation or <b>abandonment</b> claims.</p> <p><b>You</b> must advise the medical screening team immediately if there is any change in the status or control of any condition already declared to them, or if any <b>insured person</b> or anyone upon whose good health <b>your</b> travel plans depend, develops another medical condition while the insurance remains in force.</p> <p>If <b>you</b> make a claim due to a medical condition, please ensure <b>you</b> contact the medical screening team to provide them with details.</p> <p>Failure to disclose details of medical conditions before booking <b>trips</b> will result in no cover being provided for claims arising from the undisclosed condition.</p>	Within the UK 01243 621405
	Lines open: Mon–Fri (8am–8pm) Sat (9am–6.00pm) (Closed Sundays and public holidays)
<b>Medical Emergency Assistance helpline</b> If <b>you</b> are injured or fall ill while <b>you</b> are away, contact this helpline. Tell them <b>you</b> are insured with HSBC Advance/Advance (Graduate) and they will take full details of <b>your</b> emergency and advise <b>you</b> how to proceed.	Outside the UK (+44) 1243 621161
	Within the UK 01243 621161
<b>Travel Assistant helpline</b> This helpline can assist <b>you</b> with a wide range of travel advice before and while <b>you</b> are away.	Outside the UK (+44) 1243 621162
	Within the UK 01243 621162

## Other Claims Helplines and Customer Services Helpline

Lines open as shown below. Please try to provide **your** policy number when **you** call.

<b>Travel Claims helpline</b> Use this number to report any travel claims, which are not as a result of a medical emergency.	Outside the UK (+44) 01243 621408
	Within the UK 01243 621408
	Lines open: Mon–Thu (8am–6pm) Fri (8am–5:30pm)
<b>Legal Expenses Claims and Advice helpline</b> Use this number to report any legal expenses claim or if <b>you</b> require advice for any personal legal problem that may lead to a claim under the policy.	Phone 01603 208533
	Lines open: 24 hours, 365 days a year
<b>Customer Services helpline</b> Use this number for all general policy enquiries.	Phone 08457 404404
	Text Phone 1800 108457 125 563
	Lines open: 8am to 10pm everyday, excluding Christmas Day, Boxing Day and New Year's Day
<b>Upgrade helpline</b> (Please see page 15 for details)	0800 328 1563
	Lines open: Mon–Fri (9am–5pm)

For our joint protection and training purposes calls may be recorded and/or monitored.

## FCO Travel Advice – Know Before You Go



As a partner in the Know Before You Go campaign, we are working with the Foreign and Commonwealth Office (FCO) to help British travellers stay safe overseas.

Before you go overseas check out the FCO website at [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel), it is packed with essential travel advice and tips plus up-to-date information about different countries. Contact the FCO on 0845 850 2829.

We are not responsible for the content of other websites.

# Guide to your HSBC Travel Insurance policy

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## Section 1 Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in Section 2 of this booklet. It is important that you read the full policy wording carefully and keep it for future reference.

### Who is the insurer?

The insurer is Aviva Insurance UK Limited.

### What is HSBC Travel Insurance?

This HSBC Travel Insurance policy is designed to meet certain costs that might arise in the course of your travels.

Please refer to Section 2 of this booklet for full details of the cover provided, special conditions and exclusions under each section together with the General Exclusions and General Conditions which apply to the policy. The contents page at the front of the policy booklet shows the relevant page numbers of each section.

#### What are the benefits and features of HSBC Travel Insurance?

- HSBC Travel Insurance protects each account holder and his/her domestic partner on trips anywhere in the world. Unmarried, dependent children under 18 years of age (23 years of age if still in full time education and living at home outside of term time) are covered providing they are travelling with the account holder or his/her domestic partner, or whilst travelling abroad on their own to visit and stay with close relatives for the duration of the trip.
- All trips must start and end in the UK and last no longer than 31 days.
- The policy only covers UK residents (meaning that your main home is in Scotland, England, Wales or Northern Ireland; you are registered with a UK doctor and liable to pay tax in the UK). All insured persons must have been resident in the UK, Channel Islands or Isle of Man for at least 6 months at the time of opening the qualifying bank account or booking the trip, whichever is later.
- Cover is provided for business trips outside the UK, Channel Islands and Isle of Man for the purpose of wholly office-based clerical and administrative duties for a maximum of 31 days in total in any consecutive 12 month period.
- Cover is provided for winter sports activities for a maximum of 21 days in total in any consecutive 12 month period.
- Cover is provided for taking part in certain recreational leisure and winters sports activities. These are listed in this policy booklet, and also include some activity based holidays where this is the main purpose of your trip.
- Individual trip upgrades are available for extended durations; golf equipment, an increased cancellation/abandonment sum insured and recreational scuba diving to 30 metres.
- Our 24 hour Worldwide Medical Emergency Assistance Service will provide immediate help with any medical emergency you have when you are on your trip.

### What are the significant or unusual exclusions or limitations of HSBC Travel Insurance?

- The maximum time you can spend outside the UK, Channel Islands and Isle of Man in any consecutive 12 month period is 183 days.
- Each account holder and his/her domestic partner must be under 70 years of age at the start date of any trip.
- Holidays in the UK, Channel Islands and Isle of Man will only be covered if they include two or more consecutive nights stay in pre-booked holiday accommodation.
- Claims arising from paid or unpaid manual work or physical labour of any kind or business travel involving any dealings with members of the public.
- Claims for death, injury, illness or disability are not covered if they result from you being under the influence or effect of alcohol or drugs.
- Any specific exclusion or limitation the insurer may send to you in writing.

### Pre-existing medical conditions – important declarations you must make

**Pre-existing medical conditions are not covered at any time under this policy unless they have been disclosed to and accepted by our medical assessment team.**

It is important that you read and fully understand the Medical Warranty on page 18 of this booklet as you are required to tell the HSBC Medical Assessment team about pre-existing medical conditions. Upon assessing your declaration they will confirm whether cover can be provided if a claim occurs due to any pre-existing medical condition.

At the time of opening your qualifying bank account or booking any trip you must ensure that you have told the HSBC Medical Assessment team:

- If any insured person has received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months.
- If any insured person is under investigation or awaiting results, or is on a waiting list for, or is aware of the need for, in-patient treatment for any diagnosed or undiagnosed condition.
- If any insured person knows of any close relative, close business associate, travelling companion or person they plan to stay with (and upon whose good health their trip depends), who has a serious, chronic or recurring illness, injury or disease which could have an affect on their decision to take or continue their trip

Between booking a trip and the departure date or prior to paying any final balance for the trip you must tell the HSBC Medical Assessment team:

- if any insured person, or anyone upon whose good health the trip depends, has been referred to a Consultant/Specialist or admitted to a hospital.

**As the Travel Insurance cover will continue for as long as the account holder has a qualifying bank account, and he/she remains eligible for the cover, you must tell the HSBC Medical Assessment team about any change in the status or control of any condition previously declared or if you or anyone upon whose good health the trip depends develops another medical condition**

## Your policy cover

Name of relevant policy section	What are the benefits and features?
<b>Cancellation Charges</b>	<ul style="list-style-type: none"> <li>• Refund of non-recoverable travel and accommodation costs should you have to cancel your trip due to any of the reasons stated in this section on page 21.</li> </ul>
<b>Emergency Medical and Associated Expenses</b>	<ul style="list-style-type: none"> <li>• Payment of expenses for emergency medical treatment following accidental injury or illness during your trip.</li> <li>• Repatriation and other necessary travel and accommodation expenses are included</li> </ul>
<b>Holiday Disruption</b>	<ul style="list-style-type: none"> <li>• A benefit to compensate you for the disruption to your holiday if you are an in-patient in hospital or confined to your accommodation on medical advice for more than 48 hours during your trip.</li> </ul>
<b>Abandonment</b>	<ul style="list-style-type: none"> <li>• Proportionate refund of unused and non-recoverable accommodation costs should you have to abandon your trip due to any of the reasons stated on page 25.</li> <li>• Where applicable, reasonable additional travel and accommodation costs to allow you to return home early.</li> </ul>
<b>Personal Accident</b>	<ul style="list-style-type: none"> <li>• A benefit is paid for death or loss of limbs/sight or permanent total disablement following accidental injury solely, directly and independently of any other cause during your trip.</li> <li>• A reduced death benefit applies to children under 16 years of age at the time of the incident.</li> </ul>
<b>Personal Liability</b>	<ul style="list-style-type: none"> <li>• Cover for your legal liability if you cause accidental injury or death to third parties or damage to their property during your trip.</li> </ul>
<b>Delayed Departure</b>	<ul style="list-style-type: none"> <li>• Compensation if the ship, aircraft or train in which you are booked to travel is delayed at your final point of international departure from or to the UK.</li> <li>• If you are delayed for more than 24 hours at your final point of international departure on your outward journey from the UK you can choose to abandon your trip.</li> </ul>
<b>Missed International Departure</b>	<ul style="list-style-type: none"> <li>• Additional travel and accommodation costs if you miss your international departure from or to the UK due to any of the reasons stated on page 29.</li> </ul>
<b>Legal Expenses and Advice</b>	<ul style="list-style-type: none"> <li>• Cover for your legal costs to pursue a civil claim if you suffer personal injury or death during your trip.</li> <li>• Access to a confidential personal legal advice helpline</li> </ul>
<b>Hijack</b>	<ul style="list-style-type: none"> <li>• A benefit for each 24 hours that you cannot reach your destination as a result of the transport you are travelling on being hijacked during your trip.</li> </ul>
<b>Mugging</b>	<ul style="list-style-type: none"> <li>• A benefit for each 24 hours that you receive in-patient treatment due to injury caused by a mugging during your trip.</li> </ul>
<b>Catastrophe cover</b>	<ul style="list-style-type: none"> <li>• A benefit towards extra accommodation and/or transport costs if you are forced to move from your independently booked accommodation, due to one of the reasons stated on page 31.</li> </ul>
<b>Pet Care</b>	<ul style="list-style-type: none"> <li>• A benefit for each 24 hours that your cat or dog receives in-patient veterinary treatment as a result of suffering accidental injury whilst being cared for in the UK during your trip.</li> </ul>

<p><b>Temporary or Emergency Passport Expenses</b></p>	<ul style="list-style-type: none"> <li>• Cover for additional travel, accommodation and communication expenses you need to pay during your trip to obtain a temporary passport if yours is lost or stolen while you are abroad.</li> </ul>
<p><b>Personal Money</b></p>	<ul style="list-style-type: none"> <li>• Cover for loss or theft of your personal money including cash, travellers' cheques, travel tickets, passport or driving licence during your trip.</li> <li>• A limit applies to cash and banknotes and a reduced benefit applies to cash and banknotes for insured persons under 16 years.</li> </ul>
<p><b>Delayed Baggage</b></p>	<ul style="list-style-type: none"> <li>• A benefit for temporary loss of baggage for more than 12 hours on your outward journey.</li> </ul>
<p><b>Baggage cover</b></p>	<ul style="list-style-type: none"> <li>• Covers for loss, theft or damage to your personal belongings during your trip.</li> <li>• A limit of applies for single articles and for valuables.</li> </ul>
<p><b>Winter Sports cover:</b></p> <ul style="list-style-type: none"> <li>• <b>Winter Sports Equipment</b></li> <li>• <b>Delay due to Avalanche</b></li> <li>• <b>Piste Closure</b></li> <li>• <b>Ski Pack</b></li> <li>• <b>Inability to take part in Winter Sports Activities</b></li> </ul>	<ul style="list-style-type: none"> <li>• For loss, theft or damage to winter sports equipment, and compensation if an avalanche delays your arrival or departure from your resort or if you cannot ski or snowboard due to piste closures or accidental injury or illness during your trip.</li> <li>• You are automatically covered for certain Winter Sports Activities and these are listed in your policy booklet (restricted to a maximum of 21 days in total in any consecutive 12 month period).</li> </ul>

<p>Name of relevant policy section(s)</p>	<p>What are the significant or unusual exclusions or limitations?</p>
<ul style="list-style-type: none"> <li>• <b>Cancellation Charges</b></li> <li>• <b>Abandonment</b></li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• for pre-existing medical conditions, unless disclosed to and accepted by the HSBC Medical Assessment team</li> <li>• for redundancy which you knew about at the time of opening your qualifying account or booking your trip, whichever is later</li> <li>• for the cost of travel or accommodation arranged using Air Miles or similar promotions</li> <li>• for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements</li> <li>• for refund of any course or tuition fees.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Emergency Medical and Associated Expenses</b></li> <li>• <b>Holiday Disruption</b></li> <li>• <b>Abandonment</b></li> <li>• <b>Personal Accident</b></li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• if you travel against medical advice</li> <li>• for pre-existing medical conditions, unless disclosed to and accepted by the HSBC Medical Assessment team</li> <li>• if you are motorcycling on a machine over 125cc, unless this is your mode of transport from the UK</li> <li>• if you use a quad bike/all terrain vehicle, on or off road</li> <li>• if you participate in any leisure activity, activity based holiday or winter sports activity that is not listed on pages 19 and 20.</li> </ul>

<p><b>Personal Liability</b></p>	<p>We will not pay claims arising from:</p> <ul style="list-style-type: none"> <li>• your job</li> <li>• the use of animals, firearms, motorised vehicles, vessels or aircraft (except where mentioned under leisure activities, activity based holidays or winter sports activities on pages 19 and 20).</li> </ul>
<p><b>Delayed Departure</b></p>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• where the reason for the delay was public knowledge at the time of opening your qualifying account or booking your trip, whichever is later</li> <li>• for internal and/or onward connecting travel</li> <li>• if the transport upon which you are booked to travel is cancelled by the carrier</li> <li>• if your holiday is solely within the UK, Channel Islands and Isle of Man.</li> </ul>
<p><b>Missed International Departure</b></p>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• where the reason for the delay was public knowledge at the time of opening your qualifying account or booking your trip, whichever is later</li> <li>• if your holiday is solely within the UK, Channel Islands and Isle of Man</li> </ul>
<p><b>Legal Expenses and Advice</b></p>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• which do not have a reasonable prospect of succeeding</li> <li>• for any costs incurred before your claim has been accepted</li> <li>• relating to a dispute between you and any member of the Aviva group of companies</li> <li>• relating to death or personal injury as a result of an accident involving a vehicle you were driving without a valid licence and/or insurance</li> <li>• relating to Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.</li> </ul>
<p>• <b>Mugging</b> • <b>Temporary or Emergency Passport Expenses</b></p>	<p>We will not pay claims where the incident has not been reported to the police within 24 hours of discovery and a written police report obtained.</p>
<p><b>Personal Money</b></p>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• if your personal money is left unattended</li> <li>• if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss)</li> <li>• for loss of personal money not carried in your hand baggage whilst you are travelling</li> </ul>
<p><b>Baggage cover</b></p>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• if your property is left unattended</li> <li>• if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss)</li> <li>• for loss of valuables not carried in your hand baggage whilst you are travelling</li> <li>• for scuba diving, golf or fishing equipment.</li> </ul>

<p><b>Winter Sports cover:</b></p> <ul style="list-style-type: none"> <li>• <b>Winter Sports Equipment</b></li> <li>• <b>Delay due to Avalanche</b></li> <li>• <b>Piste Closure</b></li> <li>• <b>Ski Pack</b></li> <li>• <b>Inability to take part in Winter Sports Activities</b></li> </ul>	<p>We will not pay claims:</p> <ul style="list-style-type: none"> <li>• for losses from motor vehicles</li> <li>• if the loss or theft is not reported to the police within 24 hours of discovery and a written police report obtained (or other independent proof of loss)</li> <li>• if you participate in any winter sports activity that is not listed in the policy booklet</li> <li>• for pre-existing medical conditions, unless disclosed to and accepted by the HSBC Medical Assessment team.</li> </ul>
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### How long does my HSBC Travel Insurance run for?

The policy will remain in force until the first of the following automatic termination events occur – the account holder:

- closes the qualifying bank account
- reaches 70 years of age
- is no longer a UK resident.

As your circumstances may change over time, it is important that you review the terms and conditions of your HSBC Travel Insurance regularly to check you remain eligible and that the cover remains adequate for your needs.

### Cancellation Rights

To exercise the right to cancel this Travel Insurance cover the qualifying bank account must be cancelled. If the bank account is not cancelled the Travel Insurance will remain active until the first of the automatic termination events shown above occur, or the policy is cancelled in accordance with the rights set out in General Conditions 13 and 14 on page 37 of this booklet.

To exercise your right to cancel, please contact your HSBC Bank branch or your HSBC Premier Relationship Manager, if you are a Premier customer.

### How do I make a claim?

Should you need to make a claim under this policy, please contact the appropriate helpline for the qualifying account detailed at the front of this booklet.

### How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

If your complaint is regarding this insurance please contact us:

- By telephoning: the Customer Services helpline as appropriate, the telephone numbers are shown at the front of this booklet
- By contacting your HSBC Branch or Premier Relationship Manager in the first instance.

If this does not resolve the issue, please write to Chief Executive, Aviva Insurance UK Limited, PO Box 6, Surrey Street, Norwich, NR1 3NS.

If your complaint is regarding a claim you have made please contact us:

- By telephoning: the Travel Claims helpline as appropriate, the telephone numbers are shown at the front of this booklet
- By writing to: HSBC Claims Department, Aviva Insurance UK Limited, PO Box 432, Chichester, PO19 1WQ.

If this does not resolve the issue, please write to Chief Executive, Aviva Insurance UK Limited, PO Box 6, Surrey Street, Norwich, NR1 3NS.

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action. Further details of how to complain to the Financial Ombudsman can be found on their website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**Would I receive compensation if Aviva were unable to meet their liabilities?**

Aviva are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Further information about the FSCS arrangements is available by contacting them on 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsocken Street, London, E1 8BN

## Other Important Information about Your Policy

### Material Facts

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence the insurer in the assessment of this insurance, such as pre-existing medical conditions suffered by you, a travelling companion or close relative. Material facts must be disclosed in relation to yourself and all other persons who are to be insured. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide the insurer with details.

HSBC Bank plc and the insurer recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference

### Data Protection Act – Information Uses

For insurance purposes HSBC Bank plc and the insurer may use any personal data you supply as follows:

#### Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents and by HSBC Bank plc, its parent company and subsidiaries and subsidiaries of its parent company (the “HSBC Group”). It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer’s compliance with any regulatory rules/codes. Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, HSBC Bank plc, other members of the HSBC Group, the insurer and/or other third parties will ensure that anyone to whom your information is passed agrees to treat your information according to a strict code of secrecy and security.

If you give HSBC Bank plc, the insurer or its agents information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing any claims HSBC Bank plc, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions).

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

### Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, members of the HSBC Group and/or the insurer or its agents may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by HSBC Group and/or the insurer or its agents.

### Fraud Prevention and Detection

In order to prevent and detect fraud HSBC Bank plc and the insurer may at any time share information about you with other organisations and public bodies including the Police.

You should show these notices to anyone who has an interest in the insurance under the policy.

### Legal Procedure

The law of England and Wales will apply to this contract unless:

- 1) you and the Insurer agree otherwise; or
- 2) at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland or Northern Ireland in which case (in the absence of agreement to the contrary) the law of that country will apply.

### Telephone Call Recording

For our joint protection calls may be recorded and/or monitored.

### Aviva’s Regulatory Status

Aviva is authorised and regulated by the Financial Services Authority (FSA). They are registered as: Aviva Insurance UK Limited and their registration number is 202280. You may check this information and obtain further information about how the FSA protects you by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

## Section 2

### Welcome to your HSBC Travel Insurance

The HSBC Travel Insurance cover detailed in this booklet is included with **your qualifying bank account**.

This policy booklet gives **you** full details of what is covered, what is not covered and the limits and conditions of cover. Please read **your** booklet carefully, keep it in a safe place and take it with **you** when **you** travel. **You** must comply with the policy conditions. If **you** do not comply, **we** may refuse or reduce **your** cover in the event of a claim

#### 24-hour Worldwide Medical Emergency Assistance Service

The cost of the Medical Emergency Assistance Service will be met under this HSBC Travel Insurance.

The service will be governed by the terms, conditions and exclusions in this policy and will be operated by **our** appointed Medical Emergency Assistance provider.

If any illness or injury means that **you** need to go into hospital as an in-patient or **you** are told by the treating doctor that **you** are going to require tests or investigations as an out-patient, **you** must call the Medical Emergency Assistance helpline number shown at the front of this booklet before **you** make any arrangements. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital.

An experienced Medical Emergency Assistance co-ordinator will deal with **your** enquiry and make sure that:

1. where necessary, hospitals are contacted; and/or
2. necessary medical fees are guaranteed; and/or
3. medical advisers are consulted.

If **you** need to return to the **UK** for any reason, it is also important that **you** contact the Medical Emergency Assistance helpline number shown at the front of this booklet before **you** make any return journey arrangements.

It may affect **your** claim if **you** do not contact the Medical Emergency Assistance helpline.

#### Travel Assistant helpline

The Travel Assistant is a helpline service that helps **you** sort out all kinds of travel problems. Before **you** go, and while **you** are away, Travel Assistant can help **you** with a wide range of travel advice, from information on the country or countries **you** are visiting to sorting out non medical emergencies abroad.

The Travel Assistant helpline service is available 24 hours a day. To use the service, please call the helpline number shown at the front of this booklet. Say that **you** are insured by Aviva Insurance UK Limited through **HSBC Bank plc**. Please do not call this number for policy queries or changes.

#### Advice before you travel

The Travel Assistant helpline service will give **you** advice on:

- any visa and entry permits **you** may need;
- any necessary vaccination and inoculation requirements, and where **you** can get them done;
- what **you** should take with **you** regarding first aid and health;
- what currencies and travellers' cheques to take with **you**, and what the current exchange rates are;
- the languages spoken, time zones, bank holidays and climate of countries **you** plan to visit; and
- import and export allowances for tourists

#### While travelling

The Travel Assistant helpline service will also be able to help **you** while **you** are on a **trip** by giving advice and guidance:

- on how to replace lost or stolen passports, driving licences, air tickets, or other travel documents;
- on how to trace **your** luggage with the airline operator if it is delayed or lost;
- on why, how, where and when **you** should contact local Embassies or Consulates;
- on how to transfer money out to **you** if **you** need it; and
- on cancellation of credit cards if lost or stolen, and helping **you** to report the loss to **your** card provider; and
- to relatives, friends or employers if **you** are unfortunate enough to go into hospital.

#### Other emergency services while travelling

- A 'phone home' service if there is an emergency.
- A translation and interpretation service if **you** need it.

Please note there is no charge for the provision of the advice, guidance and other emergency services while travelling shown above. However, if **you** wish **us** to obtain goods or services on **your** behalf that are not covered by a claim under this policy, **you** will need to pay any fees the provider charges and **you** will need to adhere to the provider's terms and conditions.

## Helpful and important information about your insurance

This policy is not a general health or private medical insurance policy and will only cover you if you have a sudden and unexpected accident or become ill.

It does not cover:

- non emergency treatment, or
- any treatment that you knew you might need whilst on your trip, or
- claims arising from any pre-existing medical conditions unless declared to and accepted in writing by the HSBC Medical Assessment helpline.

It is therefore very important that you read the Medical Warranty on page 18, and provide complete and accurate information. The Medical Warranty applies each time you book a trip under your HSBC Travel Insurance policy; it applies to all insured persons and anyone else upon whose good health your trip depends, even if they are not travelling with you.

## Amendments to your cover

You can upgrade from the standard cover for the extensions shown below. If you need an upgrade, please call the Upgrade helpline number shown at the front of this booklet for further information and a quotation.

- Extended Trip Duration – you may be able to extend an individual trip from the standard 31 day limit.
- Golf – increased cover for loss, damage or theft of your golf clubs.
- Increased Cancellation/Abandonment Cover – where the cost of your holiday is more than £5,000, you can upgrade to a maximum sum insured of £7,500 per person.
- Scuba Diving – the upgrade will allow you to dive to a depth of 30 metres, providing you are qualified and diving with a qualified dive master or instructor.

## Automatic Cover

The insurance cover automatically applies for each trip; this means you do not have to contact us every time you book a trip, unless you need to tell us about any change to a previously disclosed medical condition or the diagnosis of a new medical condition.

## Automatic Extension of Cover

If you cannot get back home before your cover ends, your insurance will remain in force as follows:

1. up to 14 days if any vehicle you are travelling in breaks down, or any vehicle, vessel, train or aircraft in which you are travelling as a ticket holding passenger is cancelled or delayed; or
2. up to 30 days if you cannot return home due to your accidental injury or illness or quarantine.

We will also continue to pay for medical treatment under the Emergency Medical and Associated Expenses section for this period or any extended period that is considered medically necessary by our Medical Emergency Assistance provider and agreed by us.

## Automatic Termination of Cover

All cover under this HSBC Travel Insurance policy will cease automatically:

- if the account holder closes the qualifying bank account.
- when the account holder reaches 70 years of age
- if you are no longer a UK resident

If an insured person is on a trip at the time the account holder closes the qualifying bank account or reaches 70 years of age, all cover will cease when the trip ends.

If the qualifying bank account is held in joint names and any account holder reaches 70 years of age, cover will continue for any other eligible account holder and other insured persons until all account holders have reached 70 years of age.

## Changes we need to know about

Please call the HSBC Medical Assessment helpline shown at the front of this booklet immediately if there are any changes to your health or the health of anyone else the trip depends on, (eg, a travelling companion, or a close relative even if they are not travelling with you). Please see the Medical Warranty on page 18.

## Children

Unmarried dependent children who at the start date of the trip are under 18 years of age (23 years of age if still in full time education and living at home outside of term time) are only covered;

- when travelling with the account holder, or his/her partner, or
- whilst travelling abroad on their own to visit and stay with close relatives for the duration of the trip.

## Choice of Law

The law of England and Wales will apply to this contract, unless:

1. **you** and the **Insurer** agree otherwise; or
2. at the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland or Northern Ireland in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact the Customer Services helpline shown at the front of this booklet.

## Foreign and Commonwealth Office (FCO)

This policy does not cover cancellation or **abandonment** claims due to the FCO advising against travel.

If **you** are already in the country or do decide to travel, **you** must comply with the most up to date travel advice detailed on the FCO website [www.fco.gov.uk](http://www.fco.gov.uk) at all times during **your trip**.

## Leisure activities and activity based holidays

**You** are automatically covered for claims arising from **your** participation in a number of leisure activities on an incidental and recreational basis; or if **you** have booked an acceptable activity based holiday – see pages 19 and 20 for full details.

## Quad Bikes/All Terrain Vehicles (ATV)

No cover exists under this policy for **your** use of a quad bike/ATV, as a rider or passenger, whether on or off-road.

## Policy Limits

Each section of **your** policy has a limit on the amount **we** will pay under that section. Some sections also include other specific limits, for example, for any one item or limits for **valuables** in total. Check **your** policy booklet to see if the cover is adequate if **you** want to take expensive items away with **you**.

## Reasonable Care

**You** must take the same level of care as **you** would take if **you** did not have this insurance. **You** must take all reasonable precautions to protect **yourself** and prevent accidents, theft, loss or damage.

## Reciprocal Health Agreements

### • European Union

If **you** are travelling to countries in the European Union, Iceland, Liechtenstein, Norway or Switzerland **we** strongly recommend that **you** take a European Health Insurance Card (EHIC) with **you**. Application forms can be obtained from the post office or online and should be completed and validated before **you** travel. This will allow **you** to benefit from the reciprocal health arrangements which exist with these countries. **You** should take reasonable steps to use these arrangements where possible.

### • Australia

If **you** require medical treatment in Australia **you** must enrol with a local Medicare office. **You** do not need to enrol on arrival but **you** must do this after the first occasion **you** receive treatment. In-patient and out-patient treatment at a public hospital is then available free of charge. Details of how to enrol and the free treatment available can be found in the 'Health Advice for Travellers' leaflet which can be obtained from the Department of Health.

## Scooters/Mopeds/Motorcycles

**You** are automatically covered, as a rider or passenger, if **you** hire a scooter, moped or motorcycle under 126cc during **your trip** for incidental and recreational use, providing that **you** wear a crash helmet, and as a rider **you** are licensed to use such a vehicle in the **UK**.

No cover will apply for the hire of scooters, mopeds or motorcycles over 125cc.

If **you** are using a motorcycle as **your** mode of transport from the **UK**, the 125cc limit does not apply providing that **you** wear a crash helmet and appropriate protective clothing, and as a rider **you** are fully licensed and insured to use this vehicle in the **UK**.

No Personal Liability cover will apply under this policy for the use of any motorised vehicle.

## Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

## Trip Limit

**You** are covered for any **trip** beginning and ending in the **UK** that last no more than 31 days; please make sure that this **trip** duration is adequate for **your** needs before **you** travel

If **you** require cover for an extended duration please call the Upgrade helpline number shown at the front of this booklet, before **you** book **your** holiday, to ask whether or not **we** can extend the **trip** limit under this policy.

## Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

## Your Cancellation Rights

This HSBC Travel Insurance policy will remain in force as long as the **account holder** has an active **qualifying bank account**.

To cancel this Travel Insurance cover the **qualifying bank account** must be cancelled.

If the **qualifying bank account** is not cancelled, the Travel Insurance will remain active until an automatic termination event shown on page 15 of this booklet occurs, or the policy is cancelled in accordance with the rights set out in General Conditions 13 and 14 on page 37 of this booklet.

Note: If a joint **account holder** is not eligible for the Travel Insurance there will be no refund or reduction in the **qualifying bank account** fee

## Definitions

Wherever the following words or phrases appear in bold in this policy, they will have the following meanings.

### Abandon/Abandonment

Returning to the **UK** before **your** scheduled return date (including being repatriated by **us** to a hospital), or being an in-patient in hospital for more than 24 hours during **your trip**.

### Account holder

Any person named as an account holder on the **qualifying bank account**, who is under 70 years of age at the start date of the **trip**.

### Business Travel

Travel outside of the **UK**, Channel Islands and Isle of Man, if the reason for **your** journey is to carry out office based clerical or administrative duties only, which does not involve **you** dealing with members of the public.

Business travel is limited to a maximum of 31 days in any consecutive 12 month period.

### Close Business Associate

Someone **you** work with in the **UK** who has to be in work in order for **you** to be able to go on or continue a **trip**. A senior manager or director of the business must confirm this in the event of a claim.

### Close Relative

**Your** mother, father, sister, brother, marital/ civil or domestic partner who lives with **you**, fiancé(e), daughter, son, grandparent, grandchild, parent-in-law, daughter-in-law, son-in-law, brother-in-law, sister-in-law, step-parent, step-child, step-sister, step-brother, aunt, uncle, cousin, nephew, niece, legal guardian or foster child.

## Doctor

A registered member of the medical profession practising in the **UK** who is not related to **you** or anyone **you** are travelling with.

## Excess/Excesses

The amount(s) that **you** will have to pay towards any claim. This applies to each claim per **insured person** per section, where applicable

## Home

**Your** home address in the **UK**

## HSBC Bank plc

HSBC Bank plc, registered in England number, 14259, registered office: 8 Canada Square, London, E14 5HQ.

## Loss of One or More Limbs

The loss of **your** hand or foot at or above the wrist or ankle, or the total and permanent loss of use of **your** entire hand, arm, foot or leg.

## Partner

The person that the **account holder** lives with at **home** in a domestic relationship, whether married or cohabiting (as if husband and wife), regardless of gender, who is under 70 years of age at the start date of the **trip**.

## Period of Insurance

Each **trip you** make, whilst the **qualifying bank account** is in force, will be treated as a separate period of insurance; individually subject to all policy terms, conditions, warranties and exclusions.

Cover for each separate **trip** applies as follows:

- Cancellation cover begins from the date of opening the **qualifying bank account** or the date of booking each separate **trip** (whichever is later) and ends when **you** leave **your home** to start **your trip**.

- Cover under all other sections starts when **you** leave **your home** and continues for the duration of each **trip** providing that **you** do not exceed the **trip** limit.

The maximum time **you** can spend outside of the **UK**, the Channel Islands and Isle of Man in any consecutive 12 month period is 183 days in total.

## Permanent Total Disablement

A permanent and total disability that means **you** cannot do any kind of job.

## Personal Money

Cash (including foreign currency), travellers' cheques, non-refundable pre-paid event and entertainment tickets, travel tickets, passports and driving licences.

## Point of International Departure

The airport, port or station from which you will undertake international travel from or into the **UK**.

### Pre-booked Holiday Accommodation

A commercially run premises where a fee is charged which has been booked prior to the departure of **your trip**, but not including residential properties belonging to family or friends.

### Qualifying Bank Account

HSBC Premier

HSBC Advance/Advance (Graduate)

### Total Loss Of Sight

Complete and permanent loss of sight.

### Travelling Companion

A person **you** travel with, without whom **you** cannot make or continue **your trip**.

### Trip(s)

Journeys beginning and ending in the **UK** that last no more than 31 days that are either:

- holidays outside the **UK**, Channel Islands and Isle of Man; or
- **business travel** outside the **UK**, Channel Islands and Isle of Man; or
- holidays within the **UK**, Channel Islands and Isle of Man that include two or more consecutive nights stay in **pre-booked holiday accommodation**.

Important Notes:

1. Cover for winter sports holidays is limited to 21 days in total in any consecutive 12 month period.
2. Cover for **business travel** is limited to 31 days in total in any consecutive 12 month period.

### UK

England, Scotland, Wales and Northern Ireland.

### UK Resident

An **insured person** whose main **home** is in the **UK**, who is registered with a **doctor** in the **UK** and who is liable to pay taxes in the **UK**.

**You** must have been resident in the **UK**, Channel Islands or Isle of Man for at least 6 months before the **qualifying bank account** was opened or the **trip** was booked (whichever is later).

### Unattended

Not in **your** full view or positioned where **you** are unable to prevent unauthorised taking of **your** property, unless it is left in a locked room or safe. Property left in a motor vehicle is unattended unless the vehicle is locked and the items have been placed out of view in an enclosed storage compartment, boot or luggage space.

### Valuables

Jewellery, costume jewellery, watches, items made of or containing gold, silver, precious metal or precious stones, binoculars, hand held games consoles and equipment, mobile phones, audio visual, photographic, video camera, computer and television equipment.

### We, Us, Our, Insurer

Aviva Insurance UK Limited.

Registered in England, No 99122. Registered Office: 8 Surrey Street, Norwich NR1 3NG. Authorised and regulated by the Financial Services Authority.

### Winter Sports Equipment

Skis, snowboard, boots, helmets, bindings or poles.

### You/Your/Yours/Yourself/Insured Person

The **account holder**, his/her **partner** and their unmarried dependent children who at the start date of the **trip** are under 18 years of age (23 years of age if still in full time education and living at **home** outside of term time).

Children are only covered;

- when travelling with the **account holder**, or his/her **partner**, or
- whilst travelling abroad on their own to visit and stay with **close relatives** for the duration of the **trip**.

## Medical Warranty

**Please read this very carefully as it may affect your cover:**

**1. You** must contact the HSBC Medical Assessment helpline number shown at the front of this booklet if at the date **you** opened **your qualifying bank account** or when booking a **trip** (whichever is later), **you:**

**a.** have received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months

**b.** are under investigation or awaiting results for any diagnosed or undiagnosed medical condition

**c.** are on a waiting list for, or are aware of the need for inpatient treatment for any diagnosed or undiagnosed medical condition.

**d.** have received a terminal prognosis

**e.** are travelling against the advice of a **doctor** or would be travelling against medical advice if **you** had sought such advice

**f.** know of any **close relative, close business associate, travelling companion** or person **you** plan to stay with, (and upon whose good health **your trip** depends), who has a serious, chronic or recurring illness, injury or disease which could have an effect on **your** decision to take or continue **your trip**.

**2.** If, between booking a **trip** and the departure date, **you** are referred to a Consultant/Specialist or admitted to a hospital, **your** policy will cover **you** for cancellation of **your trip**.

However if **you** still wish to travel **you** must call the HSBC Medical Assessment helpline number shown at the front of this booklet immediately and **we** will advise **you** if **you** will be covered for Emergency Medical and Associated Expenses or **abandonment** claims relating to this condition.

**3.** If, between booking a **trip** and the departure date, anyone upon whose good health **your trip** depends, such as a **close relative** or **your travelling companion**, is referred to a Consultant/Specialist or admitted to a hospital, **your** policy will cover **you** for cancellation of **your trip**.

However if **you** still wish to travel **you** must call the HSBC Medical Assessment helpline number shown at the front of this booklet immediately and **we** will advise **you** if **you** will be covered for **abandonment** claims relating to this condition.

**4.** If **you** or anyone upon whose good health **your trip** depends, is referred to a Consultant/Specialist or admitted to a hospital, after **you** have booked **your trip** but prior to paying any final balance due for **your trip**, **you** must call the HSBC Medical Assessment helpline number shown at the front of this booklet immediately. **We** will advise **you** if **you** will be covered for claims relating to this condition.

If **you** do not do this it will affect **your** claim if **you** have to cancel **your trip** before the departure date.

A medical endorsement letter will be issued by the HSBC Medical Assessment helpline confirming whether or not **your** HSBC Travel Insurance policy has been extended to cover the medical conditions(s) **you** have declared.

All calls to the HSBC Medical Assessment helpline are treated in the strictest confidence.

## Leisure activities, activity based holidays and winter sports activities

### Important Notes

**1.** There is no cover under the Emergency Medical and Associated Expenses, Abandonment, Personal Accident or Personal Liability sections, if **you** take part in any leisure activity, activity based holiday or winter sports activity:

- a.** that is not included in the lists below.
- b.** either as a professional or where **you** receive any financial reward or gain.
- c.** for the purpose of practising for or taking part in any speed or time trial or race of any kind.

**2.** **We** will cover **you** under the Emergency Medical and Associated Expenses and

Abandonment sections while scuba diving to maximum depth of 15 metres providing:

- a.** **you** only dive for up to a total of 5 days during **your trip**.
- b.** **you** are accompanied by a qualified scuba diving instructor or dive master, and follow all the safety guidelines.

**you** are not covered under the Personal Accident or Personal Liability sections while scuba diving; and scuba diving equipment is not covered under the Baggage cover section.

### 1. Leisure activities

Please note that the undernoted activities are automatically covered by **your** policy if **you** take part in them on an incidental basis, for recreational purposes only during **your trip**.

#### Leisure activities definitions

- \*1 No cover for equipment under the Baggage cover section
- \*2 No cover under Personal Accident section
- \*3 No cover under Personal Liability section
- \*4 Coastal waters are defined as within a 5-mile limit of the coastline for Dinghy sailing and within a 12 mile limit for Yachting

Aerobics

Archery (under the supervision of a qualified instructor)

Artificial wall climbing/bouldering (under the supervision of a qualified instructor)

Badminton

Beach cricket, football and volleyball

Body boarding\*<sup>3</sup>

Bowls

Camel or elephant rides (organised through **your** tour operator)

Canoeing, kayaking and rafting (grades 1 and 2 only)

Clay-pigeon or small bore shooting (under the supervision of a qualified instructor and organised through **your** tour operator)

Curling

Cycling (no BMX, off road mountain biking or racing)

Dinghy sailing \*<sup>4,3</sup> (inland or coastal waters only and no racing)

Fell walking

Fencing (under the supervision of a qualified instructor; protective gear must be worn)

Fishing \*<sup>1</sup> (no deep sea fishing)

Go karting\*<sup>3</sup> (crash helmet must be worn)

Golf \*<sup>1</sup>

Hiking, Hill walking, Rambling and Trekking (up to 3000 metres altitude)

Horse riding/hacking (no hunting, jumping or polo)

Hot air ballooning (passenger only and organised through **your** tour operator)

Ice skating (no hockey or speed skating)

Jet skiing\*<sup>3</sup>

Motorcycling up to 125 cc\*<sup>3</sup>

Parascending (over water)

Pony trekking

Racquetball

Roller blading or skating (protective gear must be worn)

Rounders

Rowing (inland waters only)

Safari – supervised walking and vehicle safaris organised through **your** tour operator (no gun or horseback safaris)

Sail boarding\*<sup>3</sup>

Scuba diving to a maximum depth of 15 metres \*<sup>1</sup>  
\*<sup>2,3</sup> – see also Important Note 2 above

Snorkelling

Squash

Surfing and flowriding\*<sup>3</sup>

Swimming

Table tennis

Tennis

Trampolining

Tug of war

Water polo

Water skiing\*<sup>3</sup>

Wind surfing\*<sup>3</sup>

Yachting \*<sup>4,3</sup> (inland or coastal waters only and no racing)

## 2. Acceptable activity based holidays

Please note that the following activity based holidays are automatically covered by **your** policy if **you** book a **trip** primarily for the purpose of taking part in the activity during **your trip**.

### Activity based holiday definitions

\*<sup>1</sup> No cover for equipment under the Baggage cover section

\*<sup>3</sup> No cover under Personal Liability section

\*<sup>4</sup> Coastal waters are defined as within a 12-mile limit of the coastline for Flotilla sailing

Cycling (no BMX, off-road mountain biking or racing)

Fishing \*<sup>1</sup> (no deep sea fishing)

Flotilla sailing \*<sup>4,3</sup> (providing taken under the supervision of a qualified lead skipper and organised through **your** tour operator)

Golf \*<sup>1</sup>

Hiking and Trekking up to 5000 metres altitude (providing accompanied by qualified guides and organised through **your** tour operator)

Safari – supervised walking and vehicle safaris organised through **your** tour operator (no gun or horseback safaris)

## 3. Winter sports activities

Please note that the following winter sports activities are automatically covered by **your** policy for a maximum of 21 days in total in any consecutive 12 month period.

### Winter sports activities definitions

\*<sup>3</sup> No cover under the Personal Liability section

\*<sup>5</sup> With a qualified guide in areas that resort management consider to be safe

Cross-country skiing (on recognised paths)

Dry slope skiing

Off-piste skiing \*<sup>5</sup>

Off-piste snowboarding \*<sup>5</sup>

Skiing (on recognised pistes)

Sledging

Snowboarding (on recognised pistes)

Snow mobilig \*<sup>3</sup>

Snow shoeing

## Your cover

**We** will insure **you** against loss, damage, legal liability, illness or bodily injury, which may happen during the **period of insurance** providing;

**1. the account holder** has a **qualifying bank account**

**2. you** are a **UK resident**

**3. the trip** begins after the date the **qualifying bank account** was opened

**4. the journey** is a round **trip** beginning and ending in the **UK** that lasts no more than 31 days

**5. the journey** is either:

**a.** a holiday outside the **UK**, Channel Islands and Isle of Man; or

**b. business travel** outside the **UK**, Channel Islands and Isle of Man; or

c. a holiday within the **UK**, Channel Islands and Isle of Man which includes two or more consecutive nights **pre-booked holiday accommodation**.

## Cancellation Charges

We will cover **you** for:

1. Deposits **you** have paid for **your trip** and cannot get back
2. **Your** unused travel and accommodation costs (including excursions up to a maximum of £250 for each **insured person**), which **you** have paid or legally have to pay and cannot get back
3. Unused kennel, cattery or professional pet sitter fees, which **you** have paid or legally have to pay and cannot get back up to a maximum of £200 for each **insured person**:

if, after **you** opened **your qualifying bank account** or booked **your trip**, (whichever is later), **you** unavoidably have to cancel **your trip** for one of the reasons below:

1. One of the following people is injured, falls ill, is quarantined or dies:

a. **you**

b. **your travelling companion**

c. any person **you** were going to stay with.

2. One of the following people is seriously injured, falls seriously ill or dies:

a. any **close relative** of **yours** or of **your travelling companion**

b. any **close business associate** of **yours** or of **your travelling companion**.

3. **You** or **your travelling companion** are called for jury service or as a witness in a court of law during the **period of insurance**.

4. **You** or **your travelling companion** are made redundant and registered as unemployed with the Department of Work and Pensions.

5. **Your home** or **your travelling companion's** home is badly damaged by fire, storm or flood in the seven days prior to the departure of **your trip**.

6. The police need to talk to **you** or **your travelling companion** because **your home** or their home or place of work has been burgled.

### Special condition

All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to cancel **your trip**.

### The most we will pay

The most **we** will pay for each **insured person** is £5,000

### Excess

We will not pay the first £50 of each **insured person's** claim. However, if two or more **insured persons** cancel the same **trip**, the maximum **excess** under this section will be £100. In the event of a claim for loss of deposit only, **we** will not pay the first £20 of each **insured person's** claim.

### What is not covered

1. Any claim for a medical condition if any of the following applied when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later), **you**:
  - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
  - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - d. had been told **you** have a terminal illness.
2. Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease which **you** were aware of when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later).
3. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
4. Any claim that results from any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **qualifying bank account** was opened or the **trip** was booked, (whichever is later).
5. Any claim made because **you** don't feel like travelling.
6. Any claim for redundancy caused by misconduct, resignation or voluntary redundancy, or if **you** or **your travelling companion** knew of the redundancy when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later).
7. Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.
8. Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.

9. Any claim for refund of any costs for persons not insured under this policy.
10. Any claim for refund of any course or tuition fees.
11. Any claim for administration costs charged by **your** travel or accommodation provider in respect of obtaining a refund for unused travel and accommodation.
12. Anything mentioned in the General Exclusions on page 36.

## Emergency Medical and Associated Expenses

If **you** are injured, fall ill, are quarantined or die during **your trip**, **we** will pay for the following:

### 1. Emergency Treatment

- a. Emergency medical treatment (including rescue services to take **you** to hospital)
- b. Up to £350 for dental treatment for emergency pain relief

### Important Note

There is no cover under item 1 for treatment received in England, Scotland, Wales, Northern Ireland and the Isle of Man.

### 2. Associated Expenses

- a. Any reasonable extra charges for half board accommodation (of a similar standard to the accommodation **you** had booked for **your trip**) if it is medically necessary for **you** to stay after the date **you** were going to return **home**. **We** will also pay travel costs, which **you** have to pay to get back to **your home** if **you** cannot use **your** return ticket
- b. Up to £5000 for the cost of burying or cremating **you** in the country outside the **UK**, Channel Islands and Isle of Man where **you** die.
- c. Up to £7500 for the cost of returning **your** body or ashes to **your home**
- d. The cost of getting **you home**, if it is medically necessary because **you** are seriously injured or fall seriously ill during **your trip** and **you** cannot use **your** return ticket.

If **our** Medical Emergency Assistance provider and the treating doctor agree that it is necessary, **we** will also pay for reasonable travel and accommodation costs, under items 2a and 2d, for one relative or friend who has to stay with **you** or travel to be with **you**.

### 3. Hospital Benefit

£25 for each full 24 hours that **you** are in hospital, outside the **UK** and the Isle of Man receiving in-patient treatment following **your** injury or illness during **your trip**.

## Special conditions

1. **You** must phone the Medical Emergency Assistance helpline immediately if **you**:

- a. need to go into hospital as an in-patient. If this is not possible because the condition is serious, **you** must contact the helpline as soon as possible after **you** go into hospital
- b. are told by the treating doctor that **you** are going to require tests or investigations as an out-patient
- c. need to return to the **UK**.

2. If **you** are injured or fall ill during **your trip**, **our** Medical Emergency Assistance provider may move **you** from one hospital to another and/or arrange for **you** to return to the **UK** at any time. They will only do this if they and the treating doctor think that it is safe for **you** to be moved or returned to the **UK**. If **you** choose not to move hospital or return to the **UK** **our** liability will end on the date it was deemed safe for **you** to do so.

## The most we will pay

The most **we** will pay for each **insured person**:

- within the **UK** and the Isle of Man is £2,000 under Associated Expenses
- outside of the **UK** and the Isle of Man is £10,000,000 under Emergency Treatment and Associated Expenses
- outside of the **UK** and the Isle of Man is £500 under Hospital Benefit

## Excess

**We** will not pay the first £50 of each **insured person's** claim.

## What is not covered

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.

2. Any claim for a medical condition if any of the following applied when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later). **You**:

- a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
- b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
- c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**

d. had been told **you** have a terminal illness.

3. Any claim for a medical condition where **you** are referred to a Consultant/Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.

4. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.

5. Any claim for:

a. any treatment received in England, Scotland, Wales, Northern Ireland or the Isle of Man

b. the cost of in-patient hospital treatment or going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand

c. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for

d. any form of treatment that **your** treating doctor and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**

e. cosmetic surgery

f. medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away

g. any extra costs because **you** have requested a single or private room

h. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre

i. any treatment after **you** have returned **home**.

6. Costs incurred following **your** decision not to move hospital or return to the **UK** after the date when, in the opinion of **our** Medical Emergency Assistance provider it was safe for **you** to do so.

7. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.

8. Any claim that results from:

a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **qualifying bank account** was opened or the **trip** was booked, (whichever is later)

b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities

c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:

i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**.

ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**

d. **you** using a quad bike/all terrain vehicle as a rider or passenger

e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**

f. **your** involvement in paid or unpaid manual work or physical labour of any kind

g. **your** job if this is not a wholly office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties

h. **you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 19 and 20

i. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain

j. **you** practising for, or taking part in, any speed or time trial or race of any kind.

k. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.

9. Any claim as a result of scuba diving where:

a. the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving

b. **you** do not follow all diving safety warnings and guidelines

c. **you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving

d. **you** travel by air within 24 hours of completing a dive.

10. Anything mentioned in the General Exclusions on page 36.

## Holiday Disruption

If **you** are claiming for expenses that are covered under Emergency Medical and Associated Expenses, **we** will also pay **you** a benefit of £25 for each 24 hour period to compensate **you** for the disruption to **your trip** if:

1. **you** are in hospital receiving in-patient treatment for more than 48 consecutive hours; or

**2. you** are confined to **your** accommodation on the advice of the treating doctor for more than 48 consecutive hours.

### Special conditions

1. If **you** are confined to **your** accommodation on medical advice, **we** will pay **you** double the benefit.
2. This benefit will only be payable in respect of the **insured person** who is either an in-patient in hospital or confined to their accommodation on medical advice.

### The most we will pay

The most **we** will pay for each **insured person** is £500

### What is not covered

1. Any claim where the period in hospital or confined to accommodation is less than 48 consecutive hours.
2. Any claim for loss of enjoyment or holiday disruption for any **insured person** not being treated as an in-patient or confined to their accommodation on medical advice.
3. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.
4. Any claim for a medical condition if any of the following applied when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later). **You**:
  - a. had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**
  - b. were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - c. were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**
  - d. had been told **you** have a terminal illness.
5. Any claim for a medical condition where **you** are referred to a Consultant/Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.
6. Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.
7. Any claim for:
  - a. the cost of in-patient hospital treatment or

going **home** early that **our** Medical Emergency Assistance provider has not agreed beforehand

- b. the cost of any non-emergency treatment or surgery including exploratory tests which are not directly related to the illness or injury that **you** originally went to hospital for
- c. any form of treatment that **your** treating doctor and **our** Medical Emergency Assistance provider think can reasonably wait until **you** return **home**
- d. cosmetic surgery
- e. medication which, at the time **your trip** started, **you** knew that **you** would need while **you** were away
- f. any extra costs because **you** have requested a single or private room
- g. treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre
- h. any treatment after **you** have returned **home**.
8. Costs incurred following **your** decision not to move hospital or return to the **UK** after the date when, in the opinion of **our** Medical Emergency Assistance provider it was safe for **you** to do so.
9. Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.
10. Any claim that results from:
  - a. any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **qualifying bank account** was opened or the **trip** was booked, (whichever is later)
  - b. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities
  - c. **you** using a scooter, moped or motorcycle as a rider or passenger on a machine:
    - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**
    - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**
  - d. **you** using a quad bike/all terrain vehicle as a rider or passenger
  - e. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
  - f. **your** involvement in paid or unpaid manual work or physical labour of any kind
  - g. **your** job if this is not a wholly office based role and **your** journey involves dealing with members

of the public or any tasks other than clerical or administrative duties

**h. you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 19 and 20

**i. you** taking part in any activity either as a professional or where **you** receive any financial reward or gain

**j. you** practising for, or taking part in, any speed or time trial or race of any kind.

**k. you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.

**11.** Any claim as a result of scuba diving where:

**a.** the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving

**b. you** do not follow all diving safety warnings and guidelines

**c. you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving

**d. you** travel by air within 24 hours of completing a dive.

**12.** Any claim for holiday disruption benefit where the purpose of **your trip** was **business travel**.

**13.** Any claim for persons not insured under this policy.

**14.** Anything mentioned in the General Exclusions on page 36.

## Abandonment

**We** will cover **you** for:

**1. You** unused accommodation costs that **you** have paid for before starting **your trip**, or legally have to pay, and cannot get back (including excursions up to a maximum of £250 for each **insured person**).

**2.** reasonable additional travel costs to allow **you** to return **home** early if **you** cannot use **your** return ticket

**3.** reasonable additional accommodation costs to allow **you** to return **home** early

**4.** unused kennel, cattery or professional pet sitter fees that **you** have paid or legally have to pay, and cannot get back, up to a maximum of £200 for each **insured person**;

If **you** unavoidably have to **abandon your trip** because any of the following happen whilst **you** are away:

**1.** One of the following people is seriously injured, falls seriously ill, is quarantined or dies:

**a. you**

**b. your travelling companion**

**c.** the person **you** were staying with.

**2.** One of the following people is seriously injured, falls seriously ill or dies:

**a.** any **close relative** of **yours** or of **your travelling companion**

**b.** any **close business associate** of **yours** or of **your travelling companion**.

**3. Your home** or **your travelling companion's** home is badly damaged by fire, storm or flood.

**4.** The police need to talk to **you** or **your travelling companion** because **your home** or their home or place of work has been burgled.

### Special conditions

**1.** If **you** need to return **home** and intend to make a claim under this section, **you** must phone the Medical Emergency Assistance helpline immediately.

**2.** All claims resulting from injury, illness, quarantine or death must be supported by medical reports or a death certificate (or both) indicating the necessity to **abandon your trip**.

**3.** If **you** cannot use **your** return ticket and **we** pay additional travel costs to allow **you** to **abandon your trip**, **your** unused travel ticket will then belong to **us**.

### The most we will pay

The most **we** will pay for each **insured person** is £5,000

### Excess

**We** will not pay the first £50 of each **insured person's** claim. However, if two or more **insured persons** **abandon** the same **trip**, the maximum **excess** under this section will be £100.

### What is not covered

**1.** Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.

**2.** Any claim for a medical condition if any of the following applied when the **qualifying bank account** was opened or the **trip** was booked (whichever is later). **You**:

**a.** had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**

**b.** were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**

**c.** were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**

**d.** had been told **you** have a terminal illness.

**3.** Any claim for a medical condition if any person upon whose good health **your trip** depends had a serious, chronic or recurring illness, injury or disease which **you** were aware of when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later), unless the condition was disclosed to and accepted by **us**.

**4.** Any claim for a medical condition where **you** or any person upon whose good health **your trip** depends have been referred to a Consultant/ Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.

**5.** Any claim for a medical condition **you** were planning to get medical treatment for during **your trip**.

**6.** Any claim made because **you** did not enjoy **your trip**.

**7.** Any claim which was not authorised by **our** Medical Emergency Assistance provider before **you** returned **home**.

**8.** Any claim resulting from a tropical disease where **you** have not had the recommended inoculations and/or taken the recommended medication.

**9.** Any claim that results from:

**a.** any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **qualifying bank account** was opened or the **trip** was booked (whichever is later)

**b. you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities

**c. you** using a scooter, moped or motorcycle as a rider or passenger on a machine:

**i.** 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**.

**ii.** over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**.

**d. you** using a quad bike/all terrain vehicle as a rider or passenger

**e. you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**

**f. your** involvement in paid or unpaid manual work or physical labour of any kind

**g. your** job if this is not a wholly office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties

**h. you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 19 and 20

**i. you** taking part in any activity either as a professional or where **you** receive any financial reward or gain

**j. you** practising for, or taking part in, any speed or time trial or race of any kind.

**k. you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.

**10.** Any claim as a result of scuba diving where:

**a.** the claim is caused by **you** suffering from any medical condition which would normally prohibit **you** from diving

**b. you** do not follow all diving safety warnings and guidelines

**c. you** are undertaking professional, commercial or technical diving including, but not limited to, enriched air diving, tutor diving, ice diving, free diving, wreck diving, solo diving and cave or cavern diving

**d. you** travel by air within 24 hours of completing a dive.

**11.** Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions.

**12.** Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.

**13.** Any claim for refund of any costs for persons not insured under this policy.

**14.** Any claim for refund of any course or tuition fees.

**15.** Any claim for administration costs charged by **your** travel or accommodation provider in respect of obtaining a refund for unused travel and accommodation.

**16.** Any claim for additional travelling costs if prior to **your** departure from the **UK** **you** have not purchased a return ticket back to the **UK**.

**17.** Anything mentioned in the General Exclusions on page 36.

## Personal Accident

We will cover **you** if **you** suffer an accidental injury during **your trip** that leads solely, directly and independently of any other cause to **you**:

1. death; or
2. **loss of one or more limbs** and/or the **total loss of sight** in one or both eyes; or
3. **permanent total disablement** after 104 weeks from the date **you** incurred the injury (except where compensation is paid under item 2 above).

### Special conditions

1. The death or disability must happen within one year of the accident.
2. **You** can only claim for one item under this section.
3. The benefit will be paid to **you** or **your** legal representative.

### The most we will pay

The most **we** will pay for each **insured person** is £50,000 other than the death benefit for **insured persons** under 16 years of age where the maximum **we** will pay is £1,000.

### What is not covered

1. Any claim for sickness, disease, nervous shock or naturally occurring condition or degenerative process.
2. Any claim that results from:
  - a. **you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities;
  - b. **you** using a scooter, moped or motorcycle as rider or passenger on a machine:
    - i. 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**.
    - ii. over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**.
  - c. **you** using a quad bike as a rider or passenger
  - d. **you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**
  - e. **your** involvement in paid or unpaid manual work or physical labour of any kind
  - f. **your** job if this is not a wholly office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties

g. **you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 19 and 20;

h. **you** scuba diving

i. **you** taking part in any activity either as a professional or where **you** receive any financial reward or gain

j. **you** practising for, or taking part in, any, speed or time trial or race of any kind.

k. **you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.

3. Anything mentioned in the General Exclusions on page 36

## Personal Liability

1. We will cover **you** for any money that **you** legally have to pay that relates to an accident during **your trip** which causes:

a. death or physical injury to any person; and/or

b. loss or damage to property; and/or

c. loss or damage to temporary holiday accommodation which is not owned by **you**.

2. We will also pay any reasonable and necessary legal costs and expenses incurred by **you** in relation to the accident. **You** must obtain **our** consent before incurring any cost or expense.

### The most we will pay

The most **we** will pay for all claims arising from any one event is £2,000,000.

### Excess

A £100 excess applies to all claims arising from **your** occupation of temporary holiday accommodation.

### What is not covered

1. Any fines or exemplary damages (punishing, or aimed at punishing, the person responsible rather than awarding compensation) **you** have to pay.

2. Liability arising from:

a. death or injury of members of **your** household or people who work for **you**;

b. loss of or damage to property which belongs to or is under:

i. **your** control

ii. the control of a member of **your** household

iii. the control of people who work for **you**;

c. **your** involvement in paid or unpaid manual work or physical labour of any kind

d. **your** job

**e. you** owning or occupying any land or building, unless **you** are occupying any temporary holiday accommodation, which is not owned by **you** in which case **you** will be responsible for the **excess** as shown above,

**f. you** owning or using:

- i.** animals (except domestic animals);
- ii.** firearms (except sporting guns used for clay pigeon or small bore shooting);
- iii.** motorised vehicles;
- iv.** vessels (except manually-propelled watercraft); or
- v.** aircraft of any description, including un-powered flight

**g. you** taking part in any leisure activity, activity based holiday or winter sports activity where Personal Liability is specifically excluded on pages 19 and 20

**h. you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on pages 19 and 20;

**i. you** taking part in any activity either as a professional or where **you** receive any financial reward or gain

**j. you** practising for, or taking part in, any speed or time trial or race of any kind.

**3.** Anything mentioned in the General Exclusions on page 36.

## Delayed Departure

**This section does not apply for trips taken solely within the UK, Channel Islands and the Isle of Man.**

**Cover only applies for your outward international journey from the UK and for your final international return journey to the UK.**

**1.** If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure**, **we** will pay **you** £25 for every full 12 hour period the ship, aircraft or train is delayed.

OR

**2.** If the scheduled departure of the ship, aircraft or train on which **you** are booked to travel is delayed at the **point of international departure** for more than 24 hours on **your** outward journey from the **UK**, and **you** choose to **abandon your trip**, **we** will cover **you** for **your** unused travel and accommodation costs which **you** have paid or legally have to pay but cannot get back.

If **you** choose to **abandon your trip**, **we** will also pay up to a maximum of £200 for each **insured person** for unused kennel, cattery or professional pet sitter fees which **you** cannot get back.

## Special condition

**We** will work out the length of the delay from the date and time of **your** scheduled international departure. **You** must have checked in at the specified time and provide written confirmation from the carrier or their handling agents of the actual date and time of departure and the reason for the delay.

## The most we will pay

The most **we** will pay for

- a delayed departure is £250 for each **insured person**.
- **abandonment** after 24 hours on **your** outward journey from the **UK** is £5,000 for each **insured person**.

## Excess

**We** will not pay the first £50 of each **insured person's abandonment** claim. However, if two or more **insured persons** **abandon** the same **trip**, the maximum **excess** under this section will be £100.

## What is not covered

- 1.** Any claim if **your trip** is solely within the **UK**, Channel Islands and Isle of Man.
- 2.** Any claim if the international ship, aircraft or train on which **you** are booked to travel is cancelled by the carrier.
- 3.** Any claim if a delay of the ship, aircraft or train on which **you** are booked to travel does not happen at **your point of international departure**
- 4.** Any claim caused by a strike or industrial action which was public knowledge when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later)
- 5.** Any claim where a possible reason for delay was public knowledge when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later)
- 6.** Any claim for unused travel or accommodation arranged by using Air Miles or similar promotions
- 7.** Any claim for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements
- 8.** Any claim for refund of any costs for persons not insured under this policy.
- 9.** Any claim for refund of any course or tuition fees
- 10.** Any claim for administration costs charged by **your** travel or accommodation provider in respect of obtaining a refund for unused travel and accommodation
- 11.** Anything mentioned in the General Exclusions on page 36.

## Missed International Departure

This section does not apply for trips taken within the UK, Channel Islands and Isle of Man.

If, as a direct result of:

1. a scheduled bus, coach or rail services not running to their published timetable or
2. delay to a connecting scheduled flight or
3. accidental damage to, or breakdown of, the vehicle in which **you** are travelling;

**you** arrive at **your point of international departure** too late to board the ship, aircraft or train on which **you** are booked to travel, **we** will pay extra accommodation and travel costs **you** have to pay to reach:

- a. **your trip** destination on **your** outward journey
- b. **your home** on **your** return journey.

### Special conditions

1. If **you** have missed or will miss **your** ship, aircraft or train at the **point of international departure** due to one of the reasons listed above, **you** must contact the Travel Assistant helpline number shown at the front of this booklet and **we** will contact the carrier for **you** (if a late arrival is possible) or will make alternative travel arrangements for **you**. Any cost incurred may have to be paid by **you** and submitted as a claim.
2. **You** must get a report from the repairer or breakdown assistance provider if **you** are claiming because the vehicle **you** were travelling in had an accident or broke down.

### The most we will pay

The most **we** will pay for each **insured person** is £1,000.

### What is not covered

1. Any claim caused by a strike or industrial action which was public knowledge when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later).
2. Any claim where a possible reason for delay was public knowledge when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later).
3. Any claim where **you** have not done everything **you** can to get to the **point of international departure** for the time specified on **your** ticket / itinerary.
4. Any claim where the carrier has offered reasonable alternative transport.
5. Anything mentioned in the General Exclusions on page 36.

## Legal Expenses and Advice

### Legal Expenses cover

**We** will negotiate on **your** behalf for **your** legal rights to bring **legal proceedings** to pursue a civil claim resulting from an incident, including **medical treatment**, for which **you** are not at fault which causes **your** death or personal injury during **your trip** providing that:

- a. the insured incident occurs within the **territorial limits** and during the **period of insurance**
- b. **prospects of success** exist for the duration of the claim
- c. in respect of any appeal or defence of an appeal, it has been reported to **us** at least 10 working days prior to the deadline for any appeal
- d. the maximum amount **we** will pay for **costs and expenses** for any one **insured person** in respect of any or all claims arising from one cause is £50,000
- e. an **insured person** reports an insured incident to **us** as soon as possible and in any event no later than 180 days after the date the **insured person** knew or should have known about the insured incident.

### Personal Legal Advice

**We** will give **you** confidential advice over the telephone on any personal legal problem that may lead to a claim under this section of the policy. **We** will tell **you** what **your** legal rights are, what course of action is available to **you** and whether these can be best implemented by **you** or whether **you** need to consult with a lawyer. There are no consultation fees and lines are open 24 hours a day, 365 days a year. For confidential legal advice call the Legal Expenses Claims and Advice helpline on the number shown at the front of this booklet.

### Making a Claim

To make a legal expenses claim call the Legal Expenses Claims and Advice helpline on the number shown at the front of this booklet.

As soon as **you** are aware of an **event**, **you** should get legal advice from the helpline without delay. Please tell them **you** are insured under the HSBC Travel Insurance policy when **you** call.

### Definitions

The definitions at the beginning of this booklet apply where appropriate (refer to pages 17 and 18). The following definitions only apply to this section of the policy.

## Appointed Representative

The lawyer or other suitably qualified person appointed by **us** to act on **your** behalf.

### Costs and Expenses

1. All reasonable and necessary legal costs charged by the **appointed representative** and agreed by **us**.
2. Legal costs which **you** have been ordered to pay by a court or other body which **we** have agreed to or authorised.

### Event

The first incident which, in **our** reasonable opinion, could lead to a claim being made under this section of the policy.

### Legal Proceedings

The pursuit of a claim for damages.

### Medical Treatment

The consultation and / or treatment of an illness or bodily injury conducted by a registered medical or dental practitioner who is or has been responsible for **your** clinical care.

### Prospect of Success

In respect of all claims it is always more likely than not that **you** will:

1. recover damages or obtain any other legal remedy which **we** have agreed to
2. make a successful defence
3. make a successful appeal or defence of an appeal.

Prospects of success will be assessed by **us** or an **appointed representative** on **our** behalf.

### Territorial Limits

Worldwide –

#### Special conditions

The following conditions apply to this section. Also refer to the General Conditions section on page 37.

1. **You** must take all reasonable steps to prevent anything happening that may result in a claim.
2. **Claims – your duty**

An **insured person** must report an insured incident to **us** as soon as possible and in any event no later than 180 days after the date the **insured person** knew or should have known about the insured incident.

#### 3. Claims – legal representation

- a. On acceptance of a claim, if appropriate, **we** will appoint an **appointed representative**.
- b. If it is necessary to start court proceedings or there is a conflict of interest, **you** are free to nominate an **appointed representative** by sending to **us** the name and address of the suitably qualified person.

c. If **we** do not agree to **your** choice of **appointed representative** under condition 3b above, **you** may choose another suitably qualified person.

d. If there is still a disagreement with regard to the **appointed representative**, **we** will ask the president of a relevant national law society to choose a suitably qualified person to represent **you**. **We** and **you** must accept such choice.

e. In all other circumstances **we** will be free to choose an **appointed representative**.

f. An **appointed representative** will be appointed by **us** and represent **you** according to **our** standard terms of appointment.

#### 4. Claims – Our rights and your obligations

a. **We** will have direct access to the **appointed representative** who will, upon request, provide **us** with any information or opinion on **your** claim.

b. **You** must co-operate fully with **us** and the **appointed representative** and must keep **us** up-to-date with the progress of the claim.

c. At **our** request **you** must give the **appointed representative** any instructions that **we** require.

d. **You** must notify **us** immediately if anyone offers to settle a claim or makes a payment into court.

e. If **you** do not accept the recommendation of the **appointed representative** to accept a reasonable offer or payment into court to settle a claim, **we** may refuse to pay further **costs and expenses**.

f. No agreement to settle on the basis of both parties paying their own costs is to be made without **our** prior approval.

#### 5. Discontinuance of a claim

If **you**:

- a. settle a claim or withdraw a claim without **our** prior agreement;
- b. do not give suitable instructions to the **appointed representative**;
- c. dismiss an **appointed representative** without **our** prior consent, **our** consent not to be withheld without good reason;

the cover **we** provide will end immediately and **we** will be entitled to re-claim any **costs and expenses we** have incurred from **you**.

#### 6. Recoveries

**You** must take every available step to recover **costs and expenses** that **we** have to pay and must pay **us** any **costs and expenses** that are recovered.

#### 7. Disputes

If any difference arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section, **you**

can take the steps outlined in **our** complaints procedure stated under 'Our Promise of Service'.

## 8. Arbitration

**You** have the right to refer any difference that arises between **us** and **you** in respect of the acceptance, refusal, control or handling of any claim under this section to arbitration, which will be decided by counsel chosen jointly by **us** and **you**.

If there is a disagreement with regard to the choice of counsel, **we** will ask the president of a relevant national law society to choose a suitably qualified person. The arbitrator's decision shall be final and binding on both parties. All costs for resolving the difference will be met by the party whom the decision is made against.

## The most we will pay

The most **we** will pay for each **insured person** in respect of any or all claims arising from one cause is £50,000.

## What is not covered

1. If **you** do not keep to the terms, conditions and exclusions of this section.
2. A dispute between **you** and **us** or any member of the Aviva group of companies.
3. Any claim where **you** are more specifically insured or any amount **you** cannot recover from a more specific insurance because the insurer of that insurance refuses the claim.
4. Any claim relating to **you** driving a motor vehicle without a valid licence and/or insurance.
5. Any illness, death or bodily injury which develops gradually or is not caused by a specific sudden event.
6. Any claim from Deep Vein Thrombosis (DVT) or its symptoms that result from travelling by air.
7. Any claim in respect of libel or slander.
8. **Costs and Expenses** incurred prior to **our** written acceptance of a claim.
9. **We** will not pay for **costs and expenses** which have been incurred by the **appointed representative** on a contingency fee basis.
10. Any legal action an **insured person** takes which **we** have not agreed to or where **you** do anything to hinder **us** or the **appointed representative**.
11. Any claim deliberately or intentionally caused by **you**.
12. Any fines, penalties, compensation or damages which **you** are ordered to pay by a court or other authority.
13. An application for judicial review.
14. Any claims relating to any non-contracting party's rights to enforce all or any part of this

section. The Contracts (Rights of Third Parties) Act 1999 does not apply to this section.

15. A dispute with **us** other than as catered for in special conditions 7 and 8 of this section

16. Anything mentioned in the General Exclusions on page 36.

## Hijack

**We** will pay £50 for each full 24 hours **you** are prevented from reaching **your** outward destination or the **UK** on the return leg of **your trip**, as a result of the transport on which **you** are travelling being hijacked.

## The most we will pay

The most **we** will pay for each **insured person** is £1,000.

## What is not covered

1. Any claim where **you** do not provide written confirmation of the delay from the airline or carrier.
2. Anything mentioned in the General Exclusions on page 36.

## Mugging

**We** will pay £50 for each full 24 hours that **you** are in hospital receiving in-patient treatment following a mugging.

## The most we will pay

The most **we** will pay for each **insured person** is £1,000.

## What is not covered

1. Any claim where **you** do not report the mugging to the police within 24 hours and get a written police report.
2. Anything mentioned in the General Exclusions on page 36.

## Catastrophe cover

**This section only operates if you have booked your accommodation independently and directly with the accommodation provider.**

**We** will cover **you** for additional accommodation and/or transport costs to allow **you** to continue **your trip** if **you** are forced to move from **your** independently booked and prepaid accommodation, due to one of the following events occurring during **your trip**.

Fire, Storm, Flood, Explosion, Landslide, Earthquake, Avalanche, Tsunami

## Special conditions

1. Extra accommodation costs must be for a similar standard of accommodation to that in which **you** were originally staying.
2. **We** will only pay **your** accommodation costs if **you** provide written confirmation from the provider of the accommodation and/or the local or national authorities that **you** were forced to leave **your** independently booked and prepaid accommodation and the reason for this.
3. **You** must be able to provide receipts for any extra accommodation or travel costs incurred if **you** are forced to move from **your** independently booked and prepaid accommodation.

## The most we will pay

The most **we** will pay for each **insured person** is £750

## Excess

**We** will not pay the first £50 of each **insured person's** claim.

## What is not covered

1. Any transport costs incurred in returning to the **UK**.
2. Any prepaid accommodation costs that can be claimed back from a hotel or any other service provider.
3. Any prepaid accommodation costs for management fees, maintenance costs or exchange fees associated with timeshares and similar arrangements.
4. Any claim where the catastrophe, as described above, had already occurred when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later).
5. Any claim where the provider of the accommodation and/or the local or national authorities did not deem it necessary for **you** to leave **your** prepaid accommodation.
6. Any claim for additional costs for persons not insured under this policy.
7. Anything mentioned in the General Exclusions on page 36.

## Pet Care

In the event that **your** cat or dog suffers an injury whilst being cared for by a friend, relative, professional pet sitter, kennel or cattery in the **UK** whilst **you** are on **your trip** and the injury requires in-patient veterinary treatment, **we** will pay £25 for each full 24 hours that **your** cat or dog receives in-patient veterinary treatment.

## The most we will pay

The most **we** will pay for each incident is £250

## What is not covered

1. Any claim if **you** do not have written confirmation from the vet giving details of the injury or accident and the number of days that **your** cat or dog has been an in-patient.
2. Anything mentioned in the General Exclusions on page 36.

## Temporary or Emergency Passport Expenses

**We** will pay reasonable extra travel, accommodation and communication expenses that **you** have to pay to get a temporary or emergency passport, and the cost of the temporary or emergency passport, if **your** passport is lost or stolen while **you** are abroad.

Contact the Travel Assistant helpline number shown at the front of this booklet for advice on how to obtain a temporary or replacement passport abroad.

## Special condition

**You** must always take reasonable care to keep **your** passport safe. If **your** passport is lost or stolen **you** must take all reasonable steps to get it back.

## The most we will pay

The most **we** will pay for each **insured person** is £350

## What is not covered

1. Any loss or theft of **your** passport if **you** do not report it to the police within 24 hours of the discovery and get a written police report.
2. The cost of purchasing a replacement passport.
3. Anything mentioned in the General Exclusions on page 36.

## Personal Money

**We** will cover **you** for loss or theft of **your personal money** during **your trip**.

Contact the Travel Assistant helpline number shown at the front of this booklet for advice on how to replace lost or stolen **personal money**.

### Special conditions

- 1. You** must always take reasonable care to keep **your personal money** safe. If **your personal money** is lost or stolen **you** must take all reasonable steps to get it back.
- 2. You** must be able to prove that **you** own the lost or stolen **personal money** and how much it is worth. If **you** do not, it may affect **your** claim

### The most we will pay

The most **we** will pay for each **insured person** is £500 but no more than £300 for cash or bank notes. A reduced limit of £100 for cash or bank notes applies to **insured persons** under 16 years of age.

### Excess

**We** will not pay the first £50 of each **insured person's** claim.

### What is not covered

- 1.** Any loss or theft of **personal money** which **you** do not report to the police within 24 hours of discovery and get a written police report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
- 2.** Any **personal money** which is delayed, detained or confiscated by customs or other officials.
- 3.** Bonds, securities or documents of any kind.
- 4.** Theft of **personal money** not carried in **your** hand baggage while **you** are travelling.
- 5.** Theft of **personal money** while it is **unattended**.
- 6.** Shortages due to a mistake or loss due to a change in exchange rates.
- 7.** Anything mentioned in the General Exclusions on page 36.

## Delayed Baggage

If **your** baggage is temporarily lost on the outward journey and **you** are without it for more than 12 hours, **we** will pay for the replacement of essential items.

### Special condition

To claim under this section, **you** must keep the receipts of anything **you** buy and get written confirmation from the carrier of the number of hours **you** were without **your** baggage.

### The most we will pay

The most **we** will pay for each **insured person** is £150

### What is not covered

- 1.** Any claim for baggage delayed or detained by customs or other officials.
- 2.** Anything mentioned in the General Exclusions on page 36.

## Baggage cover

**We** will cover **you** for loss, theft or accidental damage to **your** personal belongings and **valuables** during **your trip**.

### Special conditions

- 1. You** must take reasonable care to keep **your** personal belongings and **valuables** safe. If **your** personal belongings or **valuables** are lost or stolen, **you** must take all reasonable steps to get them back.
- 2.** If **your** personal belongings or **valuables** are lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.
- 3.** If **your** personal belongings or **valuables** are lost or damaged by an airline, **you** must:
  - a.** get a property irregularity report
  - b.** give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)
  - c.** keep all travel tickets and tags if **you** claim under this section.
- 4. You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and how much they are worth. If **you** do not do this, it may affect **your** claim.
- 5.** At **our** option, **we** will settle any claim by payment or replacement. **We** will pay claims for personal belongings and **valuables** based on their value at the time of loss. **We** will not pay the cost

of replacing them with new items, and **we** will not pay more than the original purchase price of any lost or damaged item.

**6.** If **you** have also made a claim under the Delayed Baggage section this amount will be deducted from the amount claimed under this section.

### The most we will pay

The most **we** will pay for each **insured person** is £1500 but no more than:

- £300 for any one article, pair or set of articles; and
- £400 in total for **valuables**

### Excess

**We** will not pay the first £50 of each **insured person's** claim.

### What is not covered

- 1.** Loss or theft of personal belongings or **valuables** which **you** have left **unattended**.
- 2.** Cracking, scratching or breaking of glass (except lenses in camera, binoculars or spectacles), china, porcelain, ceramics, pottery, ornaments or similar fragile articles.
- 3.** Wear and tear, loss of value and damage caused by moths and vermin, or any process of cleaning, repairing or restoring.
- 4.** Theft of personal belongings or **valuables** from a locked room, safe, motor vehicle or caravan unless there is evidence of forcible and violent entry. **You** must report the theft to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of the theft such as a letter from **your** transport company, hotel, vehicle hire company or repairer).
- 5.** Pedal cycles, contact lenses, hearing aids, medical and dental fittings.
- 6.** Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or hotel).
- 7. Winter sports equipment.**
- 8.** Scuba diving, golf and fishing equipment.
- 9.** Antiques, furs or telescopes.
- 10.** Any goods delayed, detained or confiscated by customs or other officials.
- 11.** Items used in connection with **your** job which are not owned by **you**.

**12. Personal money**, bonds, securities or documents of any kind.

**13.** Loss, damage or theft of **valuables** not carried in **your** hand baggage while **you** are travelling.

**14.** Anything mentioned in the General Exclusions on page 36.

## Winter Sports cover

**Cover under the Winter Sports sections only applies for a maximum of 21 days in total in any consecutive 12 month period.**

### Winter sports equipment

**1.** If **your winter sports equipment** is lost, stolen or damaged by accident during **your trip**, **we** will pay for their replacement or repair, whichever is lower, after making an allowance for wear and tear and loss of value using the scale below.

- Up to one year old, 90% of the purchase price
- Up to two years old, 70% of the purchase price
- Up to three years old, 50% of the purchase price
- Up to four years old, 30% of the purchase price
- Over four years old, 20% of the purchase price

The most **we** will pay is £500 for each **insured person**.

**2.** If **you** hire **winter sports equipment** and it is lost, stolen or damaged by accident during **your trip**, **we** will pay for its replacement or repair.

The most **we** will pay is £500 for each **insured person**.

**3.** If **we** pay under items 1 or 2 above, **we** will also pay to hire replacement **winter sports equipment** for the rest of **your trip**.

The most **we** will pay under item 3 is £200 for each **insured person**.

**4.** **We** will pay up to £200 to replace **your** lift pass if it is lost or stolen during **your trip**.

### Special conditions

**1.** **You** must take reasonable care to keep the **winter sports equipment** safe. If the **winter sports equipment** is lost or stolen, **you** must take all reasonable steps to get it back.

**2.** If the **winter sports equipment** is lost or damaged by an authority, a transport company or hotel, **you** must report the details of the loss or damage to them in writing and get written confirmation.

**3.** If the **winter sports equipment** is lost or damaged by an airline, **you** must:

- a. get a property irregularity report

**b.** give written notice of the claim to the airline within the time limit in their conditions of carriage (**you** should also keep a copy)

**c.** keep all travel tickets and tags if **you** claim under this policy.

**4. You** must be able to prove that **you** were responsible for the lost, stolen or damaged items and the purchase price. If **you** do not do this, it may affect **your** claim.

### Excess

We will not pay the first £50 of each **insured person's** claim.

### What is not covered

1. Deliberate or malicious damage to **winter sports equipment** caused by **you**.
2. Loss or damage to **winter sports equipment** caused by **your** carelessness or neglect.
3. Wear and tear, loss of value and damage caused by moths or vermin, or any process of cleaning, repairing or restoring.
4. Losses from motor vehicles.
5. Any loss or theft which **you** do not report to the police within 24 hours of discovery and get a written report for (where it is not possible to obtain a police report **you** must provide other independent proof of loss such as a letter from **your** transport company or resort management).
6. **Winter sports equipment** that is damaged while it is being used.
7. Anything mentioned in the General Exclusions on page 36.

## Delay due to Avalanche

We will cover **you** for the cost of extra travel and accommodation if an avalanche delays **your** arrival at or departure from the booked resort.

### The most we will pay

The most **we** will pay for each **insured person** is £200

### What is not covered

Anything mentioned in the General Exclusions on page 36.

## Piste Closure

### This section does not apply to cross-country skiing.

If all pistes at the resort **you** have booked are closed because of lack of snow, excessive snow or high winds **we** will pay **you** a daily benefit of £30.

### Special conditions

1. This section does not apply in the **UK**, Channel Islands and the Isle of Man, and within Europe the cover only applies during the period 15 December to 15 April.

2. **You** must provide evidence that confirms the piste closure from either **your** tour operator or resort management.

### The most we will pay

The most **we** will pay for each **insured person** is £300

### What is not covered

Anything mentioned in the General Exclusions on page 36.

## Ski Pack

If, due to illness or injury, **you** are medically certified as being unable to ski or board **we** will pay the proportionate cost of **your** non-refundable ski pack.

The ski pack comprises lessons from a ski school, ski hire and the cost of any lift pass.

### The most we will pay

The most **we** will pay for each **insured person** is £300

### What is not covered

See exclusions listed after Inability to take part in Winter Sports Activities

## Inability to take part in Winter Sports Activities

If, due to injury or illness during **your trip**, **you** cannot take part in winter sports activities, **we** will pay **you** £20 for each day **you** are prevented from doing so.

### The most we will pay

The most **we** will pay for each **insured person** is £200

## What is not covered under Ski Pack and Inability to take part in Winter Sports Activities sections.

1. Any claim for a medical condition if any **insured person** has travelled against the advice of a **doctor** or would be travelling against the advice of a **doctor** if they had sought such advice.

2. Any claim for a medical condition if any of the following applied when the **qualifying bank account** was opened or the **trip** was booked, (whichever is later). **You**:

**a.** had received advice, medication or treatment for any serious, chronic or recurring illness, injury or disease in the last 12 months unless the condition was disclosed to and accepted by **us**

**b.** were under investigation or awaiting results for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**

**c.** were on a waiting list for in-patient treatment or were aware of the need for in-patient treatment for any diagnosed or undiagnosed condition unless disclosed to and accepted by **us**

**d.** had been told **you** have a terminal illness.

3. Any claim for a medical condition where **you** have been referred to a Consultant/Specialist or admitted to a hospital between booking **your trip** and the departure date unless disclosed to and accepted by **us**.

4. Any claim that results from:

**a.** any anxiety state, depression, mental, nervous or emotional disorder which had been diagnosed before the **qualifying bank account** was opened or the **trip** was booked, (whichever is later)

**b. you** flying (except while travelling in an aircraft as a passenger) or taking part in other aerial activities

**c. you** using a scooter, moped or motorcycle as a rider or passenger on a machine:

**i.** 125cc or under; unless **you** wear a crash helmet and, as a rider, **you** are licensed to use such a vehicle in the **UK**.

**ii.** over 125cc; unless this is **your** mode of transport from the **UK** and **you** wear a crash helmet and appropriate protective clothing; and, as a rider, **you** are fully licensed and insured to use this vehicle in the **UK**.

**d. you** using a quad bike/all terrain vehicle as a rider or passenger

**e. you** driving any motorised vehicle, unless **you** are fully licensed to drive such a vehicle in the **UK**

**f. your** involvement in paid or unpaid manual work or physical labour of any kind

**g. your** job if this is not a wholly office based role and **your** journey involves dealing with members of the public or any tasks other than clerical or administrative duties

**h. you** taking part in a leisure activity, activity based holiday or winter sports activity not listed on page 19 and 20

**i. you** taking part in any activity either as a professional or where **you** receive any financial reward or gain

**j. you** practising for, or taking part in, any speed or time trial or race of any kind.

**k. you** taking part in expeditions or being a crew member on a vessel travelling from one country to another.

5. Anything mentioned in the General Exclusions on page 36.

## General Exclusions which apply to the whole travel policy

This policy does not cover the following:

1. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:

**a.** war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

**b.** any action taken in controlling, preventing, suppressing or in any way relating to a) above.

2. Claims directly or indirectly caused by:

**a.** ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or

**b.** the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of an assembly; or

**c.** pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

3. Death, injury, illness or disability resulting from suicide or attempted suicide, exposure to danger which can reasonably be predicted (unless **you** are trying to save human life), sexually transmitted diseases or **you** being under the influence or effect of alcohol or drugs (other than drugs taken under medical supervision and not for treating drug addiction).

4. Claims resulting from any tour operator, travel agent, airline or other service provider becoming insolvent and not being able or willing to carry out any part of their duty to **you**.

5. Any loss that is not specifically described in the stated terms and conditions, eg, **we** will not pay for loss of earnings if **you** are unable to return to work due to injury or illness during **your trip**.

6. **We** do not cover any payment, which **you** would normally have made during **your** travels and/or which does not fall within the events insured under the terms of this HSBC Travel Insurance policy.

## General Conditions which apply to the whole travel policy

1. The **account holder** must have a **qualifying bank account**.

2. It is **your** responsibility to provide complete and accurate answers to the questions asked when **you** open the **qualifying bank account** and to tell **the Insurer** about **your** health and the health of anyone else **your** travel plans depend on. It is therefore very important that **you** read the Medical Warranty on page 18.

Please note that if **you** fail to disclose any material information to **us** (these are facts that **we** would regard as likely to influence the assessment of **your** insurance) this could invalidate **your** insurance cover and could mean that part or all of a claim may not be paid.

3. **You** must take reasonable precautions to protect **yourself** and **your** property against any accident, injury, theft, loss or damage.

4. If **we** make a payment before cover is confirmed and **our** claims investigation reveals that no cover exists under the terms of the policy, **you** must pay **us** back any amount **we** have paid, which **you** are not covered for.

5. **You** must tell **us** as soon as possible after any injury, illness, incident or redundancy, or if **you** discover any loss or damage which may lead to a claim under this policy. **You** must also tell **us** if **you** are aware of any legal proceedings, summons or prosecution. **You** must send **us** every communication relating to a claim immediately.

6. **You**, or any person acting for **you**, must not negotiate, admit or reject any claim without **our** permission in writing.

7. **We** may refuse to pay any expenses for which **you** cannot provide receipts or bills.

8. **You** or **your** legal representative must pay for any certificates, information and evidence, which **we** may need. When there is a claim for injury

or illness, **we** may ask for, and will pay for, any **insured person** to be medically examined on **our** behalf. **We** may also ask for, and will pay for, a post-mortem examination if any **insured person** dies.

9. If, at the time of an incident which results in a claim under this policy, there is any other insurance covering the same loss, damage, expense or liability, **we** are entitled to approach that insurer for a contribution towards the claim, and will only pay **our** share. This condition does not apply to the Personal Accident or Holiday Disruption sections or Hospital Benefit cover.

10. **We** are entitled to take over and carry out in **your** name the defence or settlement of any legal action. **We** may also take proceedings at **our** own expense and for **our** own benefit, but in **your** name, to recover any payment **we** have made under this policy to anyone else.

11. **You** cannot transfer **your** rights under this policy.

A person, partnership (whether limited or not) or company who is not insured under the policy has no rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any of its terms.

12. If **you** make a medical claim **you** may be asked to supply **your doctor's** name to enable **us** to access **your** medical records. This will help the treating doctors, and **us**, to provide **you** with the most appropriate treatment and assess whether cover applies. If **you** do not agree to provide this **we** may not deal with **your** claim.

13. Following the expiry of **your** statutory cooling off period, **you** continue to have the right to cancel your travel insurance policy at any time by contacting **HSBC Bank plc**, but no refund of any fees payable in respect of **your qualifying bank account** will be available.

14. **We** (or any agent **we** appoint and who acts with **our** specific authority) may cancel this policy by sending 30 days notice to **your** last known address.

## Fraud

If **you**, or anyone acting for **you**, make a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or statement to support the claim, **we** will not pay the claim and all cover under the policy will end. **We** reserve the right to tell the police about any dishonest claim.

## Complaints Procedure

### Our Promise of Service

**Our** goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect, **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

### What will happen if you complain?

- **We** will acknowledge **your** complaint within 2 working days.
- **We** aim to resolve complaints following assessment and investigation, as quickly as possible.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

### What to do should you be dissatisfied

If **you** are dissatisfied with any aspect of the handling of **your** insurance **we** would encourage **you** to seek resolution by contacting **your** HSBC Premier Relationship Manager or call the Customer Services helpline number shown at the front of this booklet.

If **your** complaint is regarding a claim **you** have made, please telephone the Travel Claims helpline number shown at the front of this booklet or write to:

HSBC Claims Department  
Aviva Insurance UK Limited  
PO Box 432  
Chichester  
PO19 1WQ

If **you** remain unhappy with the decision **you** receive about this insurance or a claim **you** have made, **you** may write to the Chief Executive, Aviva Insurance UK Limited, 8 Surrey Street, Norwich NR1 3NS.

If **you** are dissatisfied with **our** final decision (from the Chief Executive), **you** can refer the matter to the Financial Ombudsman Service (FOS). Full contact details of both **our** Chief Executive and the FOS will be provided when **we** write in response to **your** complaint.

Whilst **we** are bound by the decision of the FOS, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

## Financial Services Compensation Scheme

**We** are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim. Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portoken Street, London, E1 8BN.

### How to make a claim – help us to help you

**We** recommend **you** read the following information before **you** travel. **You** can also use it as a quick reference guide if **you** need to make a claim. For full details please refer to the relevant policy section of this booklet.

#### Before you travel

- Read **your** policy documentation to make sure **you** have all the cover **you** require for **your** trip and ensure that **you** understand the terms and conditions of the cover provided.
- Make sure **you** are aware of the policy limits and excesses.
- Honesty is the best policy – please ensure **you** have told **us** about any pre-existing medical conditions relating to **you**, and anyone whose good health **your** trip depends on (whether travelling or not). It is very important that **you** read and comply with the Medical Warranty on page 18.
- Please contact the Customer Services helpline shown at the front of this booklet if **you** have any queries.

#### When making a claim

- Contact the relevant helpline number shown at the front of this booklet as soon as **you** can for assistance.
- Check the cover **you** have and the policy limit for the section **you** wish to claim under.
- Check for any special conditions in this booklet that apply to the section **you** are claiming against.
- Be aware that where an **excess** applies **you** will need to pay the amount shown.
- Ensure that **you** keep any documentation **we** may require.

Type of claim	What must I do?	What will I need?
<b>Medical emergency</b>	<ul style="list-style-type: none"> <li>• Contact the Medical Emergency Assistance helpline immediately.</li> <li>• Where appropriate telephone the helpline prior to making any hospital admission arrangements.</li> </ul>	<ul style="list-style-type: none"> <li>• All medical reports given to <b>you</b> by the treating facility.</li> <li>• Receipts for any expenses incurred that are covered by <b>your</b> policy.</li> </ul>
<b>Cancelling your trip</b>	<ul style="list-style-type: none"> <li>• Check that the reason <b>you</b> are cancelling is listed as being covered in the Cancellation Charges section of <b>your</b> policy booklet.</li> <li>• Contact the Travel Claims helpline as soon as <b>you</b> know <b>you</b> need to cancel <b>your trip</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• A medical certificate from <b>your UK doctor</b> confirming the reason for cancellation. A blank certificate will be issued with <b>your</b> claim form.</li> <li>• Death certificate (where applicable).</li> </ul>
<b>Abandoning your trip</b>	<ul style="list-style-type: none"> <li>• Contact the Medical Emergency Assistance helpline as soon as the need for <b>abandonment</b> arises and before returning <b>home</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• A medical report confirming the reason for <b>abandonment</b>. Where appropriate a blank medical certificate will be sent to <b>you</b> with <b>your</b> claim form.</li> <li>• Death certificate (where applicable).</li> </ul>
<b>Delayed departure</b>	<ul style="list-style-type: none"> <li>• <b>You</b> must check in at <b>your</b> specified departure time.</li> <li>• Check that <b>your</b> delay was over 12 hours before submitting a claim.</li> <li>• Contact the Travel Assistant helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation from the carrier/agent of the actual date and time of departure and reason for delay.</li> </ul>
<b>Missed departure</b>	<ul style="list-style-type: none"> <li>• Do everything to get to <b>your point of international departure</b> on time.</li> <li>• Contact the Travel Assistant helpline number immediately. The carrier can be contacted on <b>your</b> behalf to make alternative arrangements.</li> </ul>	<ul style="list-style-type: none"> <li>• A report from the repairer or breakdown assistance provider if the vehicle <b>you</b> were travelling in broke down or was involved in an accident.</li> <li>• Evidence from the transport provider if public transport failed.</li> </ul>
<b>Legal expenses</b>	<ul style="list-style-type: none"> <li>• Contact the Legal Expenses Claims and Advice helpline number as soon as <b>you</b> are aware of an incident and no later than 180 days after the incident occurred.</li> </ul>	
<b>Delayed baggage</b>	<ul style="list-style-type: none"> <li>• Report the delay to the carrier as soon as it is clear <b>your</b> bags have been delayed and obtain a "Property Irregularity Report".</li> <li>• Give written notice of the claim to the carrier within the time limit in their conditions of carriage.</li> <li>• Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Receipts for essential purchases <b>you</b> make whilst <b>your</b> baggage is delayed.</li> <li>• A "Property Irregularity Report" from the carrier.</li> <li>• <b>Your</b> baggage tag receipts.</li> <li>• Written confirmation from the carrier of the number of hours <b>you</b> were without <b>your</b> baggage.</li> </ul>

<b>Lost or damaged baggage while in the custody of a carrier</b>	<ul style="list-style-type: none"> <li>• Report the loss/damage to the carrier as soon as <b>you</b> are aware of the damage or loss and obtain a "Property Irregularity Report".</li> <li>• Give written notice of the claim to the carrier within the time limit in their conditions of carriage.</li> <li>• Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• A "Property Irregularity Report". This should be obtained from the carrier as soon as <b>you</b> are aware of the damage or loss.</li> <li>• <b>Your</b> baggage tag receipts.</li> <li>• Proof of purchase for the lost, stolen or damaged items.</li> </ul>
<b>Lost, stolen or damaged personal belongings</b>	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover <b>your</b> property.</li> <li>• <b>You</b> must report details of the incident to the police or any other relevant authority within 24 hours, and obtain a written incident report.</li> <li>• Contact the Travel Claims helpline.</li> <li>• Do not dispose of <b>your</b> damaged items.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation of the loss or damage from the police or any other relevant authority.</li> <li>• Proof of purchase for the lost, stolen or damaged items.</li> </ul>
<b>Loss of passport</b>	<ul style="list-style-type: none"> <li>• <b>You</b> must report details of the loss/ theft to the police within 24 hours and obtain a written report.</li> <li>• Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• A written police report.</li> <li>• Receipts for expenses relating to the purchase of an emergency passport.</li> </ul>
<b>Loss or theft of personal money</b>	<ul style="list-style-type: none"> <li>• Take all reasonable steps to recover <b>your</b> money.</li> <li>• <b>You</b> must report details of the incident to the police or any other relevant authority within 24 hours and obtain a written incident report.</li> <li>• Contact the Travel Claims helpline.</li> </ul>	<ul style="list-style-type: none"> <li>• Written confirmation of the loss or damage from the police or any other relevant authority.</li> <li>• Proof that <b>you</b> owned the money and its value.</li> </ul>

Please note only a selection of claims scenarios are shown above. Please refer to the relevant section of cover within this policy booklet for full details of cover and any evidence **we** may require.

## Air passengers – know your rights

It's often difficult to know who might be responsible for cancelled or delayed flights so travellers need to be aware of the European Union (EU) regulations that protect your right to being treated fairly as an air passenger.

All airlines departing from an airport in an EU member state have responsibilities to assist their passengers if their flight is cancelled or delayed and in certain circumstances are obliged to pay you compensation. Airlines are also responsible for loss or damage to your baggage during carriage.

The following information may assist you. However for the latest advice and further details on your rights as an airline passenger and compensation in different situations please visit the Air Transport Users Council website at [www.auc.org.uk](http://www.auc.org.uk) or visit the UK Civil Aviation Authority website at [www.caa.co.uk](http://www.caa.co.uk). You should also refer

to the terms and conditions of the airline you are travelling with.

We are not responsible for the content of other websites.

### My flight has been cancelled

If you get to the airport in the UK and find your flight has been cancelled the airline should offer you a choice of the following:

- A refund within seven days of the full cost of the unused ticket, or
- Re-routing to your final destination at the earliest opportunity, or
- Re-routing to your final destination at a later date convenient to you.

In reasonable relation to waiting time the airline should also offer you:

- Free meals and refreshments
- Hotel accommodation and transfers should you have to stay overnight

- Two free phone calls, faxes or e-mails.

In certain circumstances you may also be entitled to compensation.

### **My flight has been delayed**

If your flight from the UK has been delayed you have a statutory right to meals and refreshments, help with contacting family or friends and overnight accommodation where applicable:

- Meals and refreshments appropriate to delay, two free calls, faxes or emails for:
  - Any delay over 4 hours
  - Delays over 3 hours for flights over 932 miles within the EU
  - Delays over 2 hours for flights up to 932 miles.
- Refund of your ticket if you decide not to travel when your flight has been delayed for over 5 hours.
- Hotel accommodation and transfers if your flight is not expected to leave until the next day.

### **My baggage has been lost, damaged or delayed by an airline**

Your airline has a responsibility to you as follows. Where possible it's best to report any problems before you leave the airport.

- The airline will be liable if your baggage is destroyed, lost or damaged during carriage so long as they agreed to carry the items at check-in and you can provide receipts for them.
- The amount you can claim is limited by the Montreal Convention, and the airline will decide on the amount following assessment of your claim.
- It is important that you obtain a Property Irregularity Report from the airline or agent as you will need this to prove your loss when making your claim to the airline. Ideally you should obtain this before leaving the airport.
- A claim to the airline must be submitted within 7 days for damaged baggage and within 21 days for delayed baggage.
- The Montreal Convention requires airlines to treat a bag as lost after 21 days so you should make your claim as soon as possible if your baggage is still missing after this time.

## **Air passengers – what will my Travel Insurance policy cover me for?**

### **Delayed departure**

- ✓ The extra accommodation and travel costs **you** have to pay to reach **your** destination if **you** miss **your** international departure due to certain transport problems.
- ✓ Compensation for each 12 hour period **you** are delayed on **your** outward journey or the final part of **your** return journey to the **UK**.
- ✓ Cover for buying essential items such as toiletries and clothing if **your** baggage is temporarily lost for more than 12 hours when **you** arrive at **your** destination.

### **Cancelled flights**

- × Compensation for a cancelled flight – the airline is responsible for compensating **you** where appropriate.

### **Lost, damaged or delayed baggage**

Although the airline is responsible for loss or damage to **your** baggage during carriage, **your** Travel Insurance policy will offer **you** further protection.

- **Your** policy will cover **you** for loss, theft or accidental damage to **your** personal belongings or baggage during **your** trip.
- **We** will require written confirmation of any loss or damage as detailed in the Baggage section and confirmation of any payments **you** have received from the airline.

Full terms and conditions of **your** Travel Insurance cover can be found within this policy booklet.

## Important information about HSBC

### Explaining HSBC's service

Your travel insurance policy is provided by Aviva Insurance UK Limited and as an insurance intermediary HSBC Bank Plc deals exclusively with Aviva for purposes of your policy. Once your policy has commenced, you will deal directly with Aviva for all your ongoing policy administration and claims. When you took out your qualifying bank account no advice or recommendation regarding the suitability of this Travel Insurance was provided by HSBC Bank Plc. No fee has been charged by HSBC Bank Plc for arranging this contract.

HSBC Bank plc is registered in England number 14259. Registered Office: 8 Canada Square, London, E14 5HQ.

### Loans and Ownership

HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc. HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc. The following insurance companies are also wholly owned members of the HSBC Group:

- HSBC Insurance (Ireland) Limited
- HSBC Insurance (UK) Limited
- London & Leith Insurance Company Limited
- Marks & Spencer Life Assurance Limited

HSBC Bank plc may from time to time use a different insurer(s) to provide you with this product. A change of insurer(s) may take place at any time. HSBC Bank plc will notify you prior to any change of insurer(s) and advise you of any change in the policy terms. You will have the opportunity to terminate your qualifying bank account both before and after such a change becomes effective.

### Who regulates HSBC Bank plc?

HSBC Bank plc, 8 Canada Square, London, E14 5HQ ([www.hsbc.co.uk](http://www.hsbc.co.uk)) is authorised and regulated by the Financial Services Authority. It's FSA Register number is 114216.

It's permitted business is advising on and arranging insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

### What to do if you have a complaint about HSBC Bank plc

Every effort is made to ensure that high standards of service are maintained. However, if you need to bring any matter to HSBC's attention or wish to register a complaint about HSBC Bank plc, please contact us:

- in writing:

The Manager  
Service Quality Team  
HSBC Bank plc  
Arlington Business Centre  
Millshaw Park Lane  
Leeds LS11 0PP

- by telephone: 0800 881 155 (textphone 1800 10800 0283 516). Lines are open 9am to 5pm Monday to Friday
- by email: [servicequality@hsbc.com](mailto:servicequality@hsbc.com)

To help HSBC Bank plc continually improve it's service, and in the interests of security, your communications may be monitored and/or recorded. If you cannot settle your complaint with HSBC Bank plc, you may be entitled to refer it to the Financial Ombudsman Service.

### Is HSBC covered by the Financial Services Compensation Scheme (FSCS)?

HSBC Bank plc is covered by the FSCS and you may be entitled to compensation from the scheme if it cannot meet it's obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without an upper limit. With effect from 1 January 2010 the compensation limit will change to 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

## Further important information about your policy

### Your duty to disclose information

It is your responsibility to provide complete and accurate information to the insurer, throughout the life of your policy. Failure to disclose any material facts (these are facts that the insurer would regard as likely to influence the assessment and acceptance of this insurance), could invalidate your insurance cover and could mean that part or all of a claim may not be paid.

### Insurer

HSBC Travel Insurance is provided by Aviva Insurance UK Limited. Registered in England No. 99122, Registered Office: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Service Authority.

### Telephone calls

You can contact HSBC Customer Services on the appropriate helpline number applicable to your account. The telephone number will vary according to whether you are a Premier or Advance/Advance (Graduate) customer. Full details of the relevant number applicable to you can be found at the front of this booklet.

To help HSBC Bank plc continually improve our service and in the interests of security, your communications may be monitored and/or recorded.

### Marketing

With your permission, the HSBC Group may exchange, use, analyse and assess relevant information about your relationships with the HSBC Group, including the nature of your transactions, to give you information about products (including mortgages) and services available from HSBC Group companies and those of selected third parties which may interest you by telephone, post, email, secure e-messaging, text messaging services and other means.

If you do not want members of the HSBC Group to contact you about products and services which they think may be relevant to you, please either tell your HSBC branch, your HSBC Premier Relationship Manager or contact the appropriate HSBC Customer Services helpline applicable to your account. The telephone number will vary according to whether you are a Premier or Advance/Advance (Graduate) customer. Full details of the relevant number applicable to you can be found at the front of this booklet.

**hsbc.co.uk**

**Issued by HSBC Bank plc.**

We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with around 8,500 offices in 86 countries and territories.

HSBC Bank plc, Customer Information:  
PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS

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