

Worldwide Travel Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: HSBC Select and Cover Worldwide Travel

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

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

What is this type of insurance?

This HSBC Select and Cover Worldwide Travel insurance is designed to provide you and your family with protection against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and the theft of your money.



What is insured?

- ✓ Emergency medical treatment – if you fall ill or are injured while on your trip
- ✓ Cancelling or coming home early – if you need to cancel your trip or come home early due to illness, injury or if the FCDO advise against all, or all but essential travel to your destination
- ✓ Missed Departure – if you miss your flight due to an unexpected transport delay
- ✓ Flight delay – if you're delayed for 12 hours
- ✓ Death or disability – if a serious accident results in your death or permanent total disablement
- ✓ Personal liability – if you cause an accident on your trip which leads to death or injury to any person, or loss or damage to property
- ✓ Legal expenses and advice – for legal costs to pursue a claim for death or injury
- ✓ Emergency travel documents – for travel and communication costs to get emergency travel documents to continue your trip
- ✓ Loss or theft – if your money is lost or stolen
- ✓ Baggage – if your personal belongings are lost, stolen or damaged during your trip and if your bags are delayed for more than 12 hours on your outward journey
- ✓ Winter sports – for loss or damage of your winter sports equipment
- ✓ Golf – for loss or damage of your golf equipment

See your Policy Schedule for details of the limits and excesses that apply. You can also find details of the limits and excesses that apply in the document titled 'Summary of limits and excesses'.



What is not insured?

- ✗ Any claim as a result of any medical condition or symptom suffered by an insured person where in the 3 months before booking the trip they were admitted to hospital or had surgery or treatment in a hospital or out-patient clinic. This exclusion still applies even if the medical condition or symptom has been resolved by the time you travel
- ✗ Any claim where an insured person was awaiting treatment or investigation in a hospital or out-patient clinic or awaiting results of tests/investigations, other than routine monitoring of on-going conditions that have not required further investigation, when the trip was booked. This exclusion still applies even if the medical condition or symptom has been resolved by the time you travel
- ✗ Any claim where an insured person knew or could reasonably be expected to know, that the event, incident or circumstances had already occurred or was going to occur when you took out this Option or an insured person booked a trip (whichever is later), and could reasonably be expected to affect their travel plans
- ✗ Travel and/or accommodation costs which are recoverable from an insured person's travel and/or accommodation provider or agent, their debit/credit card company, PayPal, ABTA, ATOL (or similar organisation)
- ✗ Any claim if an insured person travels against the advice of the FCDO or any government, or where they do not follow any advice or measures put in place by any government or local authority in the UK or abroad, for example quarantine rules or curfews
- ✗ Any leisure activity that is on our excluded list in the policy terms and conditions
- ✗ Claims arising from any paid or unpaid manual work or physical labour
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs
- ✗ Costs for any persons not insured under this policy.



Are there any restrictions on cover?

- ! Trips must start and end in the UK
- ! Holidays in the UK are only covered if you have at least 2 consecutive nights pre-booked accommodation in a commercially run premises not belonging to family or friends
- ! You and your partner are covered if you are aged between 18 and 70



Are there any restrictions on cover? Continued...

- ! Your children are covered if they are under 18 years of age (or under 23 years of age if in full time education and living at home outside of term time)
- ! Both your partner and your children will only be eligible for cover if you remain eligible
- ! All persons insured under this policy must be a resident of the UK
- ! All persons insured under this policy must be registered with a UK doctor
- ! Where policy excess applies, it is £50 per person per trip.



Where am I covered?

- ✓ This policy will cover you anywhere in the world.



What are my obligations?

- You must pay your premiums on time
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover and any amount paid as a claim
- You must tell us about any event which might lead to a claim as soon as possible
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy, and when you make a claim.



When and how do I pay?

Premiums are payable monthly as part of your HSBC Select and Cover Direct Debit.



When does the cover start and end?

Cover begins on the start date shown on your policy schedule. Cover will continue until this Worldwide Travel Option is removed from your policy, or your policy is cancelled.



How do I cancel the contract?

A cooling off period of 30 days applies to your HSBC Select and Cover policy.

To remove Worldwide Travel from your selected Options or cancel your HSBC Select and Cover policy either:

visit www.hsbc.co.uk/insurance/product/selectandcover or

call **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded) or

visit any HSBC branch or write to HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN.

Removing this Option from your selection

As long as you keep a minimum of three Options in place and there have been no successful claims on this Option, you can remove this Option within the cooling off period and will receive a full refund of any associated premium you have paid.

If there has been a successful claim or you wish to remove this Option after the first 30 days, you can remove any one Option before your next policy anniversary window. Your anniversary window begins 30 days before the anniversary of your policy start date. If you remove this Option you will receive a refund for any unused days you've already paid for. You won't be able to repurchase the same Option for six months or until your next anniversary, whichever is sooner. You can also remove the Option from your selection within your policy anniversary window, however this will be with effect from your policy anniversary; and there will be no six month restriction to the date from when you can repurchase.

Cancelling your policy

You can cancel your HSBC Select and Cover policy within 30 days of the start date (or from when you receive your documents, whichever is later). If you decide to cancel within these 30 days you will receive a full refund of any premium you have paid providing no successful claims have been made on your policy.

You can cancel your policy at any time if there has been a successful claim or you wish to cancel after the first 30 days, and will receive a refund for any unused days you've already paid for. You won't be able to repurchase HSBC Select and Cover for six months from the date your cancellation becomes effective.