

# Changes to your Premier Travel Insurance

**These changes only apply if you hold a valid travel insurance policy. This means you must hold an HSBC Premier Bank Account and be aged under 70 and resident in the UK.**



## **Clearer Cover**

We've updated the wording of our travel insurance policy. This is to make it clearer what's covered, and when. The changes below are effective from 20 April 2019.

- ◆ We're updating the definition of a UK resident on page 8 of your Travel Insurance Terms and Conditions to:  
  
'An **insured person** who has their permanent **home** in the **UK**.'
- ◆ We have amended the definition of **you, your(s), yourself, insured person** and included a section on page 9 to clarify that grandchildren are insured persons and do not need to live with you and/or your partner.
- ◆ The account holder, his/her partner, their dependent children, step children, foster children who at the start of the trip are under 18 years of age (under 23 if still in full time education and living at home outside term time) and grandchildren under 18 (under 23 if still in full time education).
- ◆ Grandchildren who at the start date of the trip are under 18 years of age (under 23 years of age if still in full time education) are only covered when travelling with the account holder or his/her partner.
- ◆ We're also adding the following general condition on page 11:  
  
'**You** must be registered with a **doctor** in the **UK** to be covered for any emergency medical claims or claims for cancellation or coming home early due to medical emergencies.'

If you are unhappy with any of these changes, you have the right to close your Premier Travel Insurance by contacting HSBC UK Bank. To do this you will need to close your HSBC Premier Account.

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