

# Group Travel Insurance (HSBC Bank Malta p.l.c.)

## Insurance Product Information Document (HSBC Advance Accounts)

Atlas Insurance PCC Limited, 47-50, Ta' Xbiex Seafront, Ta' Xbiex XBX 1021



Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

This is a summary of the insurance policy which is available to you if you have an HSBC Advance Account and when the first payment for flights and/or marine transport service and/or travel accommodation is made by one of your Advance Cards. Insurance cover is not personalized to your individual needs. Pre-contractual and contractual information is available within the policy document which is available on [www.hsbc.com.mt](http://www.hsbc.com.mt) or upon request from HSBC Bank Malta p.l.c.

### What is this type of insurance?

The HSBC travel Insurance policy will cover you once you become eligible for cover and will also cover your spouse or partner living with you as well as children, up to 25 years, also living with you and who are in full time education.

Travel insurance covers worldwide travel for trips:

- for pleasure purposes as well as business travel (excluding manual work);
- not exceeding 60 days; and
- commencing and ending in Malta, or
- commencing and ending in your country of residence (other than Malta) if you are resident outside Malta and are an HSBC Advance Accountholder.



### What is insured?

You will be insured for bodily injury, death, illness, disease, loss, theft, damage and other events happening while travelling outside your country of residence. The following limits apply per eligible person per trip:

- ✓ Cancellation and abandonment charges - €3,500
  - Visa Permit - €120
  - Excursions/tickets - €300
- ✓ Emergency medical and other expenses - €165,000
  - Treatment continuation on return - €1,165
- ✓ Hospital benefit (€25 per day) - €475
- ✓ Baggage - €2,000
  - Single article limit €500
  - Aggregate valuables limit €850
  - Loss of passpost - €120
  - Delayed Baggage - limit €350
- ✓ Personal money – limit of €800
- ✓ Personal liability – limit of €600,000
- ✓ Delayed departure (€50 per 12 hours delay) - €200
  - Cancellation limit of €3,500 after 24 hours' delay
- ✓ Missed departure benefit – limit of €700
- ✓ Hijack Benefit - limit of €500
- ✓ Personal Accident (persons aged 16-75)
  - Death or Loss of limbs/sight or Permanent Total Disablement - Overall limit €60,000
  - Temporary Total Disablement - €250 x 104 weeks
  - Unemployment benefit - €25 x 104 weeks

Optional Cover available at a premium payable by the eligible person/s

- ✓ Hire Vehicle Excess cover for specific trips: 4 options available - €350 or €500 or €750 or €1,000
- ✓ Cancelled services cover due to adverse weather/natural disasters for specific trips - €2,500 (not available in the 14 days before departure)
- ✓ Increased specific trips duration from 60 days - Max 120 days
- ✓ Increase in baggage limit for specific trips - €3,700 or €4,700
- ✓ Coronavirus cover for specific trips

Overall limit for groups of 10 or more persons - €7,000,000 any one trip.



### Are there any restrictions on cover?

- ! Trips cannot exceed 60 days unless requested and approved by Atlas;
- ! Cover for cancellation will not apply for trips booked more than 12 months prior to commencement of the trip;
- ! Winter sports is excluded (may be extended on request);
- ! Persons aged 76 or over have reduced cover i.e. Cancellation/abandonment cover, Emergency Medical Expenses cover, Hospital Benefit and Personal Accident cover do not apply;
- ! No cover applies if booking of any trip is made knowing of a situation that could result in a claim;
- ! No cover applies when the Maltese Authorities have restricted travel to any of the countries being visited;
- ! No cover applies when the Maltese Authorities or the WHO have advised the public not to travel to any of the countries being visited;
- ! If more than one eligible Account is held by HSBC, only one claim can be made in respect of any one incident.



### Where am I covered?

- ✓ You will be covered anywhere in the World except within your country of residence.



## What is not insured?

- ✗ The first €75 (per person) of all claims except for loss of visa permit, hospital benefit, delayed baggage, loss of passport, delayed departure, missed departure, personal accident and hijack (the excess for missed excursions/events is €30);
  - ✗ Extreme sports (full details are within the policy document);
  - ✗ Cancellation of flights or ship service due to adverse weather conditions or natural disasters unless cover has been purchased by eligible persons for specific trips - (see terms and conditions of this cover extension);
  - ✗ Winter sports (unless cover is purchased). Certain winter sports activities would still be excluded (refer to policy document);
  - ✗ Professional sports, racing, motor rallies and motor competitions;
  - ✗ Driving or riding on all quadbikes and other two/three wheeled vehicles with engines of more than 125cc;
  - ✗ Any manual work;
  - ✗ Theft of luggage from an unattended vehicle that is left unlocked or if the luggage is left in sight;
  - ✗ All unattended valuables including cameras, phones, ipads, laptops and similar electronic equipment (cover is also excluded from any unattended vehicle even if not in sight);
  - ✗ Wear and tear as well as mechanical breakdown or failure of any items of luggage;
  - ✗ Claims for items forming part of a pair or set that have not been stolen or damaged;
  - ✗ All damage to china, glass and other brittle articles and musical instruments;
  - ✗ Any sports equipment/clothing while in use;
  - ✗ Loss, theft or damage to contact lenses, hearing aids, dental or medical fittings, items dispatched as freight, documents, bicycles;
  - ✗ Damage to suitcases unless the suitcase is entirely unusable;
  - ✗ Loss by fraud and deception;
  - ✗ Any improvement on any claimed items;
  - ✗ Any consequential loss;
  - ✗ Any pre-existing medical conditions that exist or have existed in the 12 months prior to the first payment made by your HSBC Advance Card towards flights and/or marine transport service and/or travel accommodation of any trip;
  - ✗ Claims related to HIV including AIDS;
  - ✗ Claims related to travel to a country or specific area or event to where travel is prohibited or advice given by the Maltese Authorities or the WHO not to travel;
  - ✗ Claims related to Coronavirus and any mutant derivatives or variations thereof (unless such cover is purchased by eligible persons for specific trips - terms will be provided on request) ;
  - ✗ Any wilful self-inflicted injury or illness, suicide, emotional disorders, sexually transmitted diseases, alcohol abuse and drug addiction;
  - ✗ War risks, civil unrest, terrorism, sonic bangs and nuclear contamination;
  - ✗ Any liability arising from the use of electrically and mechanically propelled vehicles;
  - ✗ Any liability arising from the transmission of a communicable disease;
- and all other exclusions shown in the policy document.



## What are my obligations?

In the event of a claim you must:

- confirm your HSBC Advance Account;
- provide evidence of the first payment made by one of your HSBC Advance Cards for flights and/or marine transport service and/or travel accommodation;
- notify Mediterranean Insurance Brokers (Malta) Limited (MIB) as soon as possible, but not later than 30 days, of any potential claim by completing an on-line claim notification on [www.mib.com.mt](http://www.mib.com.mt) or notify them via email: [hsbcclaims@mib.com.mt](mailto:hsbcclaims@mib.com.mt) or on telephone: 2343 3234;
- report all losses and thefts to the police within 24 hours of the incident and provide MIB with the police report;
- provide proof of all losses, any other requested reports as well as all documentation quantifying the claimed amounts.



## When and how do I pay?

- Payment for this Travel Insurance Scheme is made by HSBC Bank Malta p.l.c.;
- Eligible persons will have to pay for any of the Optional Cover (extensions) purchased for any trip;
- You will only have to pay the applicable excess (if any) in the event of a claim.



## When does the cover start and end?

- Cancellation cover commences on the date the first payment is made towards your trip (as explained above);
- Other sections (including abandonment) will then operate during the trip;
- All insurance cover will automatically end when your HSBC Advance Account is terminated for whatever reason.



## How do I cancel the contract?

- The contract (policy) may only be cancelled by HSBC Bank Malta p.l.c.