

# Important Information

## Notice of Variation – Travel Insurance Policy With effect from 01 January 2021

### **Important changes to the terms and conditions of your Travel Insurance policy.**

Kindly note that the free Travel Insurance available to HSBC Advance customers is provided and underwritten by Citadel Insurance p.l.c.

With effect from 1 January 2021, the above Insurers will be applying a Coronavirus Exclusion to your current travel policy terms and conditions which will affect your cover. This exclusion is fully in line with insurance market developments due to Covid-19.

May we remind you that the travel insurance policy is also subject to other limitations, exclusions and conditions and it remains very important that you contact Mediterranean Insurance Brokers (Malta) Limited before each trip to understand the extent of cover provided including the full scope of the Coronavirus Exclusion.

HSBC has no authority or remit on any decision taken by Insurers in respect of any claim.

### **Further information**

Full information and additional guidance related to the above-mentioned change can be obtained by contacting Mediterranean Insurance Brokers (Malta) Ltd on:

Telephone: +356 23433234

Telephone: +356 23433118

Email: [hsbcclaims@mib.com.mt](mailto:hsbcclaims@mib.com.mt)

Email: [covid\\_queries@mib.com.mt](mailto:covid_queries@mib.com.mt)

Should you wish to speak to an HSBC representative please visit any branch or contact us on +356 21489101.