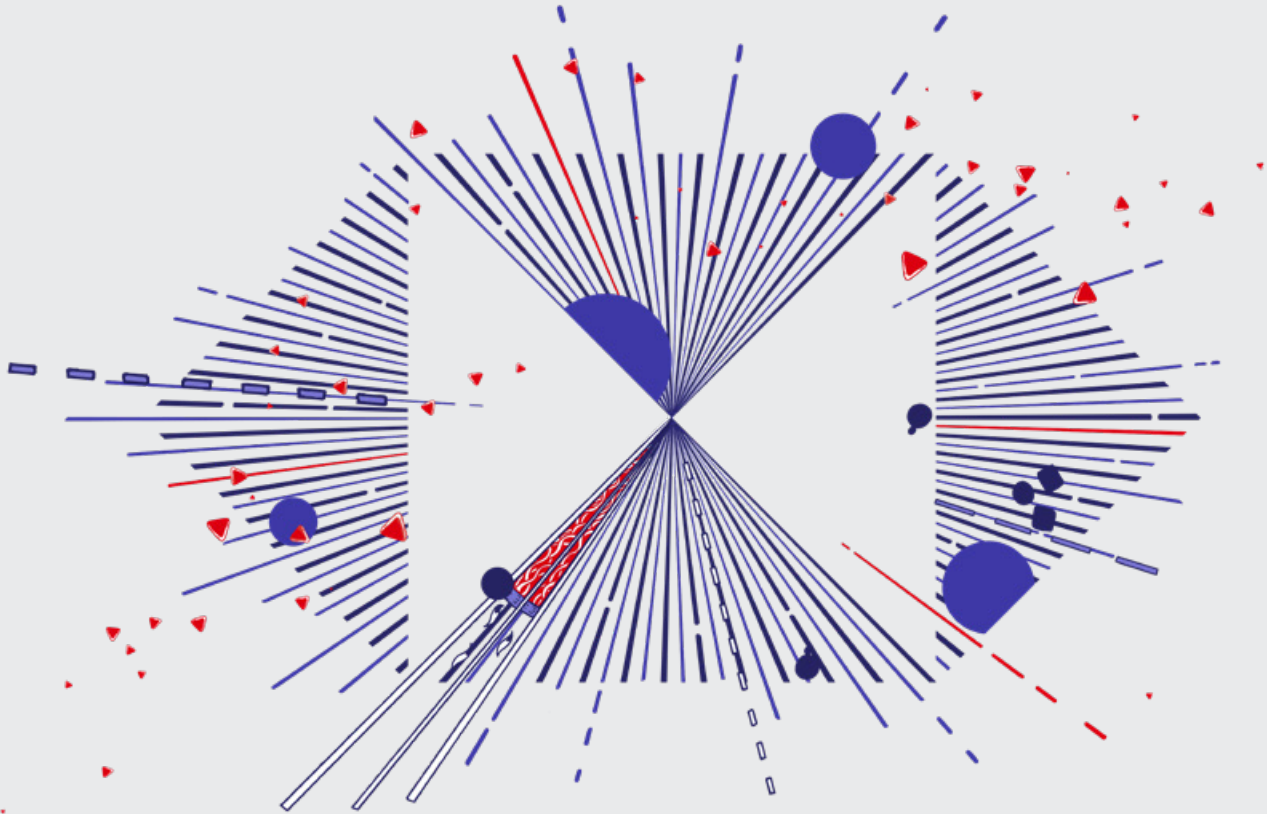


Fact Sheet

Travel Insurance for
HSBC Premier Customers



Fact Sheet Travel Insurance to HSBC Premier customers – Summary of cover

HSBC Bank Malta p.l.c. may also be contacted by visiting your local branch and/or by calling our dedicated 24/7 Premier Customer Service on +(356) 2148 9100 for any further support or assistance.

Summary of cover

Please refer also to terms, conditions & exclusions attached to the policy.

Important Notice: Travel Insurance is provided and underwritten by Citadel Insurance p.l.c. and not by HSBC.

Please note that HSBC assumes no liability or responsibility for any of the contents within the Citadel Policy Terms and Conditions and details provided in the Summary of cover as reproduced in this leaflet.

We also wish to inform you that HSBC has no authority or remit on any decision taken by Citadel in respect of any claim. No advice is given on the contract of insurance.

Please quote your Citadel Certificate number – Policy No. TROC/42/10/100031 in case of a claim.

Please note that the free Travel Insurance may include a number of limitations and exclusions and it is very important that you contact MIB Brokers before each trip to understand the extent of cover provided and have the opportunity to consider and request any additional cover and protection in line with your requirements. Any increase in cover or protection will be your own cost.

In case of a claim or query please contact:

Mediterranean Insurance Brokers Ltd.
Zentrum Business Centre
Level 2
Mdina Road
Qormi, QRM 9010
Malta.

Tel: +(356) 2343 3234

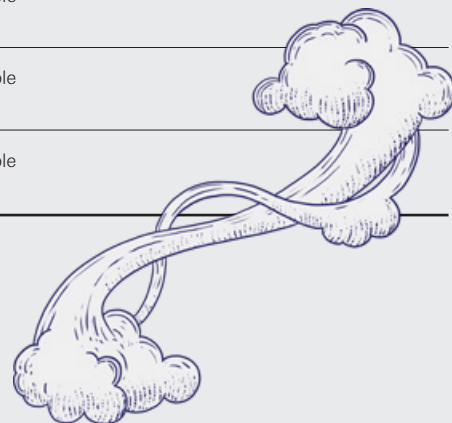
Fax: +(356) 2134 1596

Email: hsbcclaims@mib.com.mt

What is covered	Limit/Benefit			Excess
Section 1 – Cancellation and Curtailment Charges	<p>Total Amount payable in respect of each insured is €4,800. Maximum Amount Payable for cost of VISA permit – €120 any one insured person.</p> <p>In addition the following sub-limit shall apply:</p> <p>a. €400 per Insured Person/Eligible Member, any one trip, in respect of pre-paid excursions/events which are missed due to medical reasons.</p>			<p>€75 of each claim per person.</p> <p>This excess does not apply when a claim is made for the initial holiday deposit.</p> <p>We shall not pay the first € 30 of each and every claim per Insured Person/Eligible Member in respect of pre-paid excursions/events which are missed due to medical reasons.</p>
Section 2 – Personal Accident			Up to age 15 years inclusive	<p>The maximum sum payable under the Temporary Total Disablement section in respect of any Insured Person who is not gainfully employed shall be limited to medical, surgical and out of pocket expenses necessarily incurred and not otherwise payable under this Contract and not exceeding the sum of €25 per week.</p>
Death	€120,000	€1,250		
Loss of one or more limbs and/or total loss of sight in one or both eyes.	€120,000	€1,250		
Permanent TOTAL disablement after 52 weeks EXCEPT when benefit is paid for loss of limbs or sight.	€120,000	€1,250		
Temporary Total Disablement (maximum of 104 weeks).	€250 per week	Not Insured		
Section 3 – Medical and Emergency Expenses	<p>Total Amount payable in respect of each insured shall not exceed €235,000 on any one trip. Costs up to 3 months after return date</p> <p style="text-align: right;">€1,165</p>			<p>€75 for each claim per person in respect of emergency, medical and associated expenses.</p>



What is covered	Limit/Benefit	Excess
Section 4 – Baggage	<p>Total Amount payable in respect of each insured is €2,350, with the following sub-limits:</p> <p>a. €500 in respect of any valuable article, pair or set of articles;</p> <p>b. €850 overall in respect of valuables.</p> <p>If baggage is temporary lost in transit on the outward journey and not returned to you within 12 hours we will pay for the emergency purchase of essential replacement items up to a maximum of €600 per person on any one trip.</p>	<p>€75 of each claim per person. Only one excess will apply per person where baggage and money claims arise out of the same incident.</p>
Section 5 – Personal Money	<p>Total Amount payable in respect of each insured is €800 on any one trip.</p>	<p>€75 of each claim per person except where the claim is for temporary loss or baggage on the outward journey. Only one excess will apply per person where baggage and money claims arise out of the same incident.</p>
Section 6 – Personal Liability	<p>€1,165,000</p>	<p>€75 of each and every claim.</p>
Section 7 – Delayed Departure	<p>Total amount payable in respect of each insured:</p> <p>a. €50 for the first full 12 hours of delay and €50 for each subsequent full 12 hours of delay up to a maximum of €200.</p> <p>b. Refund of your non-recoverable deposits and other pre-paid holiday charges up to €3,500 after 24 hours delayed departure of the outward journey from Malta you choose to cancel your holiday.</p>	<p>Not applicable</p>
Section 8 – Loss of Passport	<p>€120 on any one trip.</p>	<p>Not applicable</p>
Section 9 – Hospital Cash Benefit	<p>€25 for each day you are hospitalised. Total amount payable in respect of each insured person is €475.</p>	<p>Not applicable</p>
Section 10 – Hijack	<p>€117.50 per 24 hour period or part thereof up to a maximum of €470.</p>	<p>Not applicable</p>
Section 11 – Missed Departure	<p>The amount payable in respect of each Insured Person/ Eligible Member shall not exceed €700.</p>	<p>Not applicable</p>





What is covered	Limit/Benefit	Additional Premium
OPTIONAL EXTENSIONS		
Rental Vehicle Excess	€750	€12 per trip + duty and fee
Winter Sports – excluding Ski racing in major events, ski jumping, ice hockey, ski boarding, snowboarding, sledging, tobogganing and the use of bob- sleights or skeletons.	€40 per Insured per trip + duty	
Specified Items	€3,000	1% of the value minimum €15 + duty and fee
Increase in baggage limit – for Cruises	€4,700	€3 (either card) per Insured per trip + duty and fee
Cancellation of trip – (or delay for more than 24 hours) due to extreme weather conditions	€2,500	€8/adult & €3.50/child (aged 2 and up to 15 years of age) + duty and fee Must be purchased at least 10 days before your departure from Malta or Your Country of Residence
Maximum Duration	Maximum extension up to 120 days.	Trips to Europe: €11.65 + duty and fee per week or part thereof Trips to anywhere in the world: €17.45 + duty and fee per week or part thereof.





Approved and issued by HSBC Bank Malta p.l.c. Registered in Malta number C3177. Registered Office: 116, Archbishop Street, Valletta VLT 1444, Malta. HSBC Bank Malta p.l.c. is regulated and licensed to carry out the business of banking in terms of the Banking Act (Cap.371 of the Laws of Malta) by the Malta Financial Services Authority. HSBC Bank Malta p.l.c is enrolled as a tied insurance intermediary for HSBC Life Assurance (Malta) Limited under the Insurance Distribution Act, (Cap 487 of the Laws of Malta).

www.hsbc.com.mt/premier
Customer Service +(356) 2148 9100

(Ref No. 111541 – 09/20). Designed by BPC.