

Travel & Purchase Protection Insurance

Information Document
1 January 2021

Important Notice: Travel & Purchase Protection Insurance are provided and underwritten by Atlas Insurance PCC Limited and not by HSBC Bank Malta plc. Atlas Insurance PCC Limited is an authorized insurance company which is regulated by the Malta Financial Services Authority (MFSA).

The Full Policy Terms and Conditions of the Atlas Travel Insurance Policy can be accessed on our HSBC website – www.hsbc.com.mt.

Please note that HSBC Bank Malta plc assumes no liability or responsibility for any of the contents within the Atlas Policy Terms and Conditions.

We also wish to inform you that HSBC Bank Malta plc has no authority or remit on any decision taken by Atlas Insurance PCC Limited in respect of any claim. No advice is given on the contract of insurance.

The words “Atlas” mean Atlas Insurance PCC Limited.

Please note that the free Travel & Purchase Protection Insurance may include a number of limitations and exclusions and it is very important that you contact Mediterranean Insurance Brokers (Malta) Limited 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 at your own cost.

May we also remind you of your obligations to take reasonable precautions to ensure safety and supervision of your property.

The Law

The Policy shall be subject to, and be interpreted and construed in accordance with the Laws of Malta. Any dispute arising out of, or in connection with this Policy, shall be subject to the exclusive jurisdiction of the Maltese Courts.

Language Used

The Policy Terms and Conditions and other documentation related to the Atlas Policy shall be provided in English and may be communicated either by electronic mail or post.

Commission

In line with standard market practice, Mediterranean Insurance Brokers (Malta) Limited shall not charge for their services but they will receive their remuneration in line with the traditional international market practice in the form of brokerage from the Underwriters.

Guidelines to Policy Holder Your Policy Document

Please read Your Policy and the Schedule and any Endorsement attached, as one document to ensure they satisfy your requirements.

Eligibility of Travel

For a Trip to be eligible for travel insurance the Account Holder must use his/her Card for all or part of the payment in respect of flight and/or marine transport services and/or accommodation related to the Trip.

In case of an Emergency

You MUST notify GLOBAL RESPONSE immediately of ANY illness or injury or accident abroad where YOU are admitted to hospital or as an in-patient and BEFORE any REPATRIATION or ABANDONMENT of Your holiday. If this is not possible because the condition is serious the contact must be made as soon as possible after You are hospitalized. Immediate contact should be made before arrangements are made for repatriation. If you do not call in these circumstances your claim may not be accepted.

Contact Global Response Ltd on:

T: +44 (0) 292046850

E: operations@global-response.co.uk

Always quote Policy No. 167064 299 002 and advise them that You are insured with Atlas Insurance PCC Limited.

Global Response operates a multilingual office, 24 hours a day, 365 days a year and will provide immediate help in relation to a liaison with doctors and hospitals, medical bills, repatriation, air ambulance and liaison with relatives.

Claims Procedure

Please quote your Atlas Certificate number –

Travel Insurance Policy No. 167064 299 002

Purchase Protection Insurance Policy No. 167064 411 001 in case of a claim.

Please ensure to retain and submit all relevant documentation to a claim in line with the guidelines attached at the end of this document and as provided by Mediterranean Insurance Brokers (Malta) Limited.

In case of a claim or for such queries you can contact:

Mediterranean Insurance Brokers (Malta) Limited
Zentrum Business Centre
Level 2
Mdina Road
Qormi QRM 9010
Malta

Tel: +(356) 2343 3234

E: hsbcclaims@mib.com.mt

W: www.mib.com.mt

For ease of access, you can also claim through the online portal of MIB through this link

<https://mib.com.mt/personal/insurance/make-a-claim/hsbc-travel-scheme/>