

# Group Travel Insurance

## Insurance Product Information Document

Citadel Insurance p.l.c. is an insurance undertaking registered in Malta and regulated by the MFSA

Product: HSBC Group Travel Insurance Policy:

HSBC Premier and HSBC Advance Card and/or Accountholder and HSBC Business Credit Cardholder



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusion, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. A copy of the policy document 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?

This insurance covers specified risks whilst travelling abroad



#### What is insured?

- ✓ Cancellation and curtailment charges
- ✓ Personal accident (death or disability)
- ✓ Medical and emergency expenses
- ✓ Baggage
- ✓ Personal money
- ✓ Personal liability
- ✓ Delayed departure
- ✓ Missed departure

#### Optional covers subject to a premium

Winter sports extension  
Increase in baggage limit for cruises  
Cancellation due to extreme weather conditions  
Rental vehicle excess  
Increase in duration of trip



#### What is not insured?

- ✗ Cracking, scratching or breakage of fragile articles
- ✗ Wear and tear, depreciation and deterioration
- ✗ The cost of any item or part thereof which is not lost or damaged and which forms part of a set
- ✗ Bonds, securities and documents of any kind
- ✗ Valuables, personal money and personal belongings left unattended
- ✗ Pre-existing medical condition
- ✗ Winter and any other dangerous sports / activities
- ✗ Terrorism
- ✗ Claims arising from manual work



#### Are there any restrictions on cover?

- ! Duration of trip
- ! Specified excesses
- ! Eligible member aged 76 years or over
- ! Health warranty
- ! Sanction limitations



#### Where am I covered?

- ✓ Worldwide except your country of residence



## What are my obligations?

Mediterranean Insurance Brokers (Malta) Limited are the brokers handling this account and they should be contacted on any matter relating to this policy: Telephone Number +356 2343 3234; email [info@mib.com.mt](mailto:info@mib.com.mt)

- In the event of a claim you must notify Mediterranean Insurance Brokers (Malta) Limited as soon early as possible
- In the event of medical emergency, you must notify Global Response immediately:  
Telephone Number UK (+44) 02920 468500  
Fax Number UK (+44) 02920 468797  
E-mail [assisitance@global-response.co.uk](mailto:assisitance@global-response.co.uk)
- In the event of a loss or theft, a police report is required to be lodged within 24 hours of the event or on arrival at destination
- In the event of lost or damaged baggage, an airline report and the airline luggage tags are required
- You must provide all documentation to support your claim



## When and how do I pay?

- This insurance cover is a benefit provided by HSBC Bank Malta p.l.c. to the eligible member
- The premium for optional cover is payable at Mediterranean Insurance Brokers (Malta) Limited by the Card and/or Account holder upon purchase and may be paid by cash, card or cheque



## When does the cover start and end?

Cover starts from the date the Bank accepts your application for an HSBC Premier or HSBC Advance Card and/or Account or Business Credit Card and remains in place:

- until the HSBC Premier and/or HSBC Advance Card and/or Account is closed or you are no longer eligible for cover, whichever occurs first
- or the HSBC Business Credit Card is cancelled or you are no longer eligible for cover, whichever occurs first



## How do I cancel the contract?

This is a benefit under your respective HSBC Premier and HSBC Advance Card or Account or HSBC Business Credit Card. To cancel the insurance contract you need to opt out of your HSBC Premier and/or the HSBC Advance Card or Account or the HSBC Business Credit Card