

**OPTIONAL EXTENSIONS ATTACHING TO AND FORMING PART OF  
TRAVEL INSURANCE POLICY NO. TROC/42/10/100032 (HSBC Business)  
in the name of**

**HSBC BANK MALTA p.l.c.**

**(available at an additional premium at the request of the Insured Person / Eligible Member)**

**1. Rental Vehicle Excess**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that at the request of the Insured Person / Eligible Member, this Insurance is deemed to be extended to include the following Extension for the duration of the trip:

In the event of loss by theft, collision or damage to a Rental Vehicle during a trip outside the Maltese Islands, Insurers will indemnify the Insured Person / Eligible Member for any excess or deductible amounts, stated in the Rental Vehicle insurance policy, that an Insured Person / Eligible Member is legally liable to pay. The maximum amount payable under this Endorsement is € 350.

Specific Provisions applicable to the Rental Vehicle Excess:

- a) The Insured Person / Eligible Member must comply with all requirements of the rental company under the hiring agreement and of the insurer under the insurance policy applicable to the Rental Vehicle.
- b) The Insured Person / Eligible Member must have elected to take out insurance covering loss of or damage to the Rental Vehicle as part of the Rental Vehicle agreement.
- c) The Rental Vehicle must be rented from a licensed Rental Vehicle company.
- d) The Insured Person / Eligible Member must inspect the Rented Vehicle before taking charge of it.

Specific Definitions applicable to Rental Vehicle Excess

Rental Vehicle shall mean any vehicle rented for 30 days duration or less by an Insured Person / Eligible Member under a licensed rental vehicle agreement, during a trip.

Specific Exclusions applicable to Rental Vehicle Excess

Insurers shall not be liable for:

- a) Loss or damage to a Rental Vehicle caused deliberately by the Insured Person / Eligible Member;
- b) Loss or damage to a Rental Vehicle arising out of failure to maintain the Rental Vehicle according to manufacturer's service schedule, wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental damage and damage that existed at the commencement of the period of rental;
- c) Any Rental Vehicle Excess incurred where the Insured Person / Eligible Member was on a trip exceeding 30 days duration;
- d) Loss or damage to third party property or injury to any person;
- e) Loss or damage arising out of operation of the Rental Vehicle in violation of the terms of the rental agreement.

It is further agreed, that this Extension is subject to an additional premium of € 8 plus Govt. Duty per trip.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.



## **2. Winter Sports Extension**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that at the request of the Insured Person / Eligible Member, the Insurance granted by this policy shall be extended to cover Winter Sports (excluding ski racing in major events, ski jumping, ice hockey, ski boarding, snowboarding and the use of bob sleighs or skeletons) for the duration of the trip.

In consequence of the foregoing **Exclusion 3(g) under Exclusions to Section 1, 2, 3 and 9** is deemed to be amended to read as follows:

3. *We shall not make any payment in respect of death, injury, illness or disablement resulting from*

*g. ski racing in major events, ski jumping, ice hockey, ski boarding, snowboarding and the use of bob sleighs or skeletons.*

It is further agreed, that this Extension is subject to an additional premium of € 40 plus Govt Duty per Insured Person / Eligible Member per trip.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

## **3. Specified Items Extension**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that at the request of the Insured Person / Eligible Member, Section 4 – Baggage shall be extended to include specified items (including sports equipment) for the duration of the trip.

This extension is subject to the following:

- a) A maximum limit of € 3,000 per trip per Insured Person / Eligible Member;
- b) A list of the insured equipment shall be submitted to Us;
- c) An additional premium calculated at 1% of the specified items value with a minimum premium of € 15 plus Govt. Duty per Eligible Member per trip is to apply.

It is also warranted that the specified insured items are never left unattended unless in a locked up building.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

## **4. Increase in Baggage Limit for Cruises**

Notwithstanding anything contained herein to the contrary, it is hereby declared and agreed that at the request of the Insured Person / Eligible Member, the total amount payable in respect of each Insured Person / Eligible Member as specified under the Limit of Amount Payable under Section 4 – Baggage shall be increased to € 4,000 any one cruise trip.

It is further agreed, that this Extension is subject to an additional premium of € 3 plus Govt. Duty per Insured Person / Eligible Member per trip.

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.



## **5. Section 12 – Cancellation of Trip (Extreme weather conditions)**

It is hereby declared and agreed that at the request of the Insured Person / Eligible Member, and subject payment of the additional premium, this policy shall be extended to include the following:

If your booked trip by air or sea is cancelled due to extreme weather conditions or other natural catastrophes we will pay you for:

1. travel and accommodation charges which you had already paid and cannot recover if you choose to cancel your trip in the event that your trip is cancelled or delayed for more than 24 hours  
  
and
2. the cost of reasonable travel and accommodation charges which you have necessarily incurred due to the forced extension of your trip.

### **LIMIT OF AMOUNT PAYABLE**

The maximum amount we will pay under this Section is € 2,500 for each Insured Person / Eligible Member.

### **WHAT IS NOT COVERED**

- a) Any cost(s) or expense(s) payable by or recoverable from the carrier, tour operator, hotel or any other service provider.
- b) Cancellation for the booked trip for any reason other than extreme weather conditions or other natural catastrophes.
- c) Claims for unused travel or accommodation arranged by using air miles or similar promotions.
- d) The first € 25 of each and every claim per Insured Person / Eligible Member.
- e) Claims other than adverse weather conditions and natural catastrophes originating from withdrawal from service, temporary or otherwise of an aircraft or sea or land vessel on the order(s) or recommendation(s) of Port Authority or Civil Aviation authority or any other similar body in any country.

### **SPECIAL CONDITIONS**

- 1 We will only pay for one claim under Sections 1, 11 and 12.
- 2 We will only pay for claims originating from adverse weather conditions or other natural catastrophes which did not exist at the time you applied for this insurance.
- 3 When making your claim, you must provide proof of the additional expense(s) or charge(s) which you have incurred.
- 4 You must provide written confirmation from the carrier stating reason for the cancellation of the booked trip.

It is further agreed, that this Extension is subject to an additional premium of:

€ 8 plus Govt. Duty per Insured Person / Eligible Member per trip iro adults

€ 3.50 plus Govt. Duty per Insured Person/ Eligible Member per trip iro children

Subject otherwise to the terms exceptions conditions and limitations of the policy.



## **6. Maximum duration of trip Extension**

It is hereby declared and agreed that at the request of the Insured Person / Eligible Member and subject payment of the additional premium, the maximum duration of travel under this policy for a trip which is duly specified to a specified destination and for a specified period, shall be extended beyond the maximum duration of trip of 60 days for the period requested by the Insured Person / Eligible Member but only up to a maximum of 120 days (4 months) in total for the whole trip.

It is further agreed that this Extension is subject to an additional premium per Insured Person / Eligible Member per trip as follows:

Trips to Europe -	€11.65 plus Govt. Duty per week or part thereof;
Trips to anywhere else in the world:	€ 17.45 plus Govt. Duty per week or part thereof

Subject otherwise to the terms, exceptions, conditions and limitations of this Policy.

**Dated: 01 July 2018**

EXD: JG/uw