

Atlas Insurance PCC Limited is a cell company authorised under the Insurance Business Act 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets.

This is a summary of the insurance travel policy which is available to you if you have an HSBC VISA Business Credit Card and payment guarantee or payment for flights and/or marine transport service and/or travel accommodation is made by using your VISA Business Credit Card.

Insurance cover is not personalized to your individual needs. Pre-contractual and contractual information is available within the policy document which is available on www.hsbc.com.mt or upon request from HSBC Bank Malta p.l.c.

What is this type of insurance?

The HSBC travel Insurance policy will cover you and supplementary cardholders once you become eligible for cover and will also cover your spouse or partner living with you, your children aged up to 18 years as well as your children aged up to 25 in full time education (all living with you or your spouse).

Travel insurance covers worldwide travel for trips:

- for pleasure purposes as well as business travel (excluding manual work);
- not exceeding 90 days; and
- commencing and ending in Malta, or
- commencing and ending in your country of residence (other than Malta) if you are resident outside Malta and are an HSBC Business Accountholder.



What is insured?

You will be insured for bodily injury, death, illness, disease, loss, theft, damage and other events happening while travelling outside your country of residence. The following limits apply per eligible person per trip:

- ✓ Cancellation and abandonment charges - €3,500
 - Visa Permit - €120
 - Excursions/tickets - €300
- ✓ Emergency medical and other expenses - €165,000
 - Treatment continuation on return - €1,165
- ✓ Hospital benefit (€25 per day) - €475
- ✓ Baggage - €2,000
 - Single article limit €500
 - Aggregate valuables limit €850
 - Loss of passport - €120
 - Delayed Baggage - limit €350
- ✓ Personal money – limit of €800
- ✓ Personal liability – limit of €600,000
- ✓ Delayed departure (€50 per 8 hours delay) - €250
 - Cancellation limit of €3,500 after 24 hours' delay
- ✓ Missed departure benefit – limit of €700
- ✓ Hijack Benefit - limit of €500
- ✓ Cancelled Services cover due to adverse weather/natural phenomena/wildfire - limit of €2,500
- ✓ Coronavirus Cover
- ✓ Personal Accident (persons aged 16-75)
 - Death or Loss of limbs/sight or Permanent Total Disablement - Overall limit €60,000
 - Temporary Total Disablement - €250 x 104 weeks
 - Unemployment benefit - €25 x 104 weeks

Optional Cover is available for Specific Trips subject to a premium payable by eligible persons per trip

- ✓ Hire Vehicle Excess cover - 4 options available - €350 or €500 or €750 or €1,000
- ✓ Winter Sports Extension - Maximum trips of 14 days duration
- ✓ Increased trip duration from 90 days - Maximum duration of 180 days
- ✓ Increase in baggage limit to - €3,700 or €4,700
- ✓ Cover for Sailing Trips within the Mediterranean (maximum duration of 30 days)

Overall limit for groups of 10 or more persons - €7,000,000 any one trip.



Are there any restrictions on cover?

- ! Travel trips cannot exceed 90 days (starting and ending in the Country of Residence) unless a longer trip duration is requested and approved by Atlas for which an additional premium is payable. Should any trip exceed the standard 90 days or the agreed extended trip period, the whole trip will not be covered by the policy
- ! Cover for cancellation will not apply for trips booked more than 12 months prior to commencement of the trip;
- ! Winter sports is excluded (may be extended on request);
- ! Persons aged 76 or over have reduced cover i.e. Cancellation/abandonment cover, Emergency Medical Expenses cover, Hospital Benefit and Personal Accident cover do not apply;
- ! No cover applies if booking of any trip is made knowing of a situation that could result in a claim;
- ! No cover applies for any trip when the Maltese Authorities and/or the Authorities of your Country of Residence have advised the public to avoid all travel or have prohibited travel;
- ! If more than one eligible Account is held by HSBC, only one claim can be made in respect of any one incident.



Where am I covered?

- ✓ You will be covered anywhere in the World except within your country of residence.



When and how do I pay?

- Payment for this Travel Insurance Scheme is made by HSBC Bank Malta p.l.c.;
- You will, however, need to pay the applicable Policy Excess (if any) in the event of a claim;
- Eligible persons will have to pay for any of the Optional Cover (extensions) purchased for any trip.



What is not insured?

- ✗ The first €75 (per person) of all claims except for loss of visa permit, hospital benefit, delayed baggage, loss of passport, delayed departure, missed departure, personal accident and hijack (the excess for missed excursions/events is €30);
 - ✗ Any pre-existing medical conditions that exist or have existed in the 12 months prior to date of booking of the trip or issue of the card (whichever is the later). This relates to your health but also that of close relatives, close business associates, accompanying persons and anyone you are staying with;
 - ✗ Claims related to travel to a country or specific area or event to which travel has been prohibited or advice given by the Maltese Authorities not to travel;
 - ✗ Claims related to pandemic or epidemic including the fear or threat of catching such illness (coronavirus cover may be purchased for specific trips - terms will be provided on request);
 - ✗ Any wilful self-inflicted injury or illness, suicide, sexually transmitted diseases, alcohol abuse and drug addiction;
 - ✗ Claims related to an anxiety state, depression, mental, nervous or emotional disorder unless resulting in admission into a hospital;
 - ✗ Extreme sports (full details are within the policy document);
 - ✗ All travel trips that exceed the standard 90 day duration or the agreed extended trip limit (no cover will be applicable at all);
 - ✗ Winter sports (unless cover is purchased). Certain winter sports activities would still be excluded (refer to policy document);
 - ✗ Professional sports, racing, motor rallies and motor competitions;
 - ✗ Driving or riding on all quadbikes and other two/three wheeled vehicles with engines of more than 125cc;
 - ✗ Any manual work;
 - ✗ Theft of luggage from an unattended vehicle that is left unlocked or if the luggage is left in sight;
 - ✗ All unattended valuables including cameras, phones, ipads, laptops and similar electronic equipment (cover is also excluded from any unattended vehicle even if not in sight);
 - ✗ Wear and tear as well as mechanical and electrical breakdown or failure of any items of baggage;
 - ✗ Claims for items forming part of a pair or set that have not been stolen or damaged;
 - ✗ All damage to china, glass and other brittle articles and musical instruments;
 - ✗ Any sports equipment/clothing while in use;
 - ✗ Loss, theft or damage to contact lenses, hearing aids, dental or medical fittings, items dispatched as freight, documents, bicycles;
 - ✗ Damage to suitcases unless the suitcase is entirely unusable;
 - ✗ Loss by fraud and deception;
 - ✗ Any improvement on any claimed items;
 - ✗ Any consequential loss;
 - ✗ War risks, civil unrest, terrorism, sonic bangs and nuclear contamination;
 - ✗ Any liability arising from the use of electrically and mechanically propelled vehicles;
 - ✗ Any liability arising from the transmission of a communicable disease;
 - ✗ Claims related to cyber attacks or breaches, computer related errors and omissions including loss of data;
 - ✗ Any costs which any third party travel providers or compensation schemes are obliged to refund;
- and all other exclusions shown in the policy document.



What are my obligations?

You must take reasonable precautions to ensure the safety and supervision of your property;

- You must take proper caution when travelling e.g. taking the recommended inoculations when travelling to certain countries;
- In the event of a claim you must:
 - be eligible for travel insurance (having an HSBC Business VISA Credit Card Account and payment guarantee and/or part or full payment was made via your Card);
 - report all losses and thefts to the police within 24 hours of the incident and provide MIB with the police report;
 - (only in the event of hospitalisation as an in-patient and/or repatriation) contact IMG (International Medical Group) / Global Response - our 24/7 Emergency Medical Assistance providers - contact details are within the policy document);
 - contact MIB immediately when you become aware of any reason why your trip may be cancelled or cut short;
 - contact MIB as soon as possible on your return but not later than 30 days to report any claims you might have during your trip. You are to complete an on-line claim notification on www.mib.com.mt or notify MIB via email hsbcclaims@mib.com.mt or on telephone 2343 3234
 - provide proof of all losses including all related documentation, police reports, medical reports, receipts and any documentation as may be required by MIB.



When does the cover start and end?

- Cancellation cover commences on the date payment guarantee or first payment is made towards your trip (as explained above);
- Other sections (including abandonment) will then operate during the trip;
- All insurance cover will automatically end when your HSBC Business Account is terminated for whatever reason.



How do I cancel the contract?

- The contract (policy) may only be cancelled by HSBC Bank Malta p.l.c.