

Annual Travel Insurance



The world's local bank



HSBC *Premier*

Annual Travel Insurance

Please read this policy and keep it for reference

This is a family policy that covers you for worldwide destinations.

Customers with disabilities

We offer a number of services for customers who have disabilities.

We can provide this pack in Braille, large print or audio formats; for further information please contact any of our branches, or telephone us on 0845 300 1773.

A textphone is available for customers with hearing and / or speech impairments. If you use your own textphone and would like further details of the service we offer, please contact us on 0800 169 1493.

Explaining HSBC's Service

HSBC Bank plc is a member of the General Insurance Standards Council (GISC) which is an independent organisation, regulating the sales advisory and service standards of its members. This membership gives important protection to customers of our travel insurance which has been arranged with the product provider(s) shown in the definitions section of this policy.

A copy of the GISC Private Customer Code is available on request from us. Alternatively a copy of the code can be obtained directly from the GISC on 020 7648 7800 or from their website at <http://www.gisc.co.uk>

Useful telephone numbers

For medical emergencies and/or travel assistance call:

CEGA Assistance

Phone the **United Kingdom** international code followed by 1243 621064.

When dialling from within the **United Kingdom** phone 01243 621064.

Lines are open 24 hours a day.

See pages 38 to 40.

For medical care in the United States call:

CCN/Preferred Works

Phone the medical helpline on 1 800 733 1773.

Lines are open 24 hours a day.

See page 38.

For legal advice and expenses cover call:

Europ Assistance

Phone the **United Kingdom** international code followed by 1444 442555.

Lines are open 24 hours a day.

See pages 27-28.

For policy enquiries call:

Premier Travel Unit

Phone 0845 300 1773.

Textphone 0800 169 1493.

Lines are open 8am to 10pm every day (except Christmas Day, Boxing Day and New Year's Day).

Please check terms and conditions by reading the policy in full.

For a claim form phone 020 7662 0204 between 8am and 6pm Monday to Thursday and 8am to 5.30pm Fridays, fax **us** on 029 2048 3933 or if **you** have a textphone on 020 7662 0276.

Summary of your cover

Full details are shown on the following pages

The amounts shown on this page apply to each person who is insured on this policy.

Cancellation or curtailment charges - Section 1 on pages 8-11
up to £7,500
excess £35 (£10 for deposits)

Missed departure - Section 2 on page 12
up to £500
no excess

Departure delay - Section 3 on page 13
up to £200 - delay
no excess - delay
up to £7,500 - abandoning your journey
excess £35 - abandoning your journey

Hijack - Section 4 on page 14
up to £1,000
no excess

Medical emergency, repatriation and associated expenses -
Section 5 on pages 15-17
up to £10 million
up to £350 - emergency dental treatment
excess £35

Personal accident - Section 6 on pages 18-19
up to £25,000
no excess

Personal possessions and personal money - Section 7 on
pages 20-23
up to £2,000 - possessions
- £250 - single article limit
- £250 - valuables limit
up to £500 - money
- £250 - cash limit
excess £35

Piste closure - Section 8 on page 24
up to £200
no excess

Personal liability - Section 9 on pages 25-26
up to £2 million
excess £35

Legal advice and expenses cover on pages 27-28
up to £25,000
no excess

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Definition of words

Throughout this policy, unless specified otherwise, the words and phrases listed below have the meanings given next to them when printed in bold.

Accident – an unexpected event causing physical bodily injury, resulting in total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the event.

Dangerous activity –

- any professional sporting activity;
- any sporting or physical activity *EXCEPT*: surface water sports (except white-water canoeing), scuba diving to a depth of 9 metres when diving with a qualified instructor or **you** hold a certificate of proficiency, or scuba diving to a depth of 30 metres when **you** hold a BSAC Sports Diver or PADI Advanced Open Water Diver certificate or equivalent, golf, fell walking, fishing, parascending (over water), pony trekking, rambling, tennis, badminton, squash, bowls, archery or beach games;
- any kind of racing except racing on foot; or
- **winter sports** over 21 days.

Departure point – the airport, international train station, port or designated coach pick up point where **your** journey from **your home country** to **your** destination begins and where the final part of **your** journey back to **your home country** begins.

Great Britain – England, Scotland, Wales, Northern Ireland and the Isle of Man.

Home – the place where **you** are permanently or temporarily resident (living and/or working) at the start of each **journey**.

Home country – the country where **you** are permanently or temporarily resident (living and/or working) at the start of each **journey**.

Journey – a holiday or trip for leisure or business purposes that takes place during the period of cover which begins when **you** leave **home** and ends when **you** get back **home** or to a hospital or nursing home in **your home country**, whichever is earlier.

National – any person who holds a **United Kingdom** passport.

Pair or set – a number of items of **personal possessions** (this does not include **ski equipment**) that belong together or can be used together.

Partner – the person that **you** live with in a domestic relationship, whether married or cohabiting (as if husband and wife) regardless of gender.

Personal money – cash, cheques, postal and money orders, current postage stamps, travellers' cheques, coupons or vouchers which have a monetary value, admission tickets and travel tickets, all held for private and business purposes.

Personal possessions – each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**, driving licence and passport) and **ski equipment** (when cover is in place for **winter sports**).

Redundancy – loss of permanent paid employment (other than when **you** are self-employed) after a continuous working period of two years with the same employer, when **you** are over 18 and under 65.

Ski equipment – skis, poles, boots and bindings, snow boards or ice skates.

Ski pack – hired **ski equipment**, ski school fees and lift passes.

Start date – cover will start on acceptance of the application.

The account – the HSBC *Premier* Bank Account.

The account holder – the person(s) holding **the account**.

United Kingdom – England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Valuables – jewellery, watches, items made of precious metals or precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment, films, tapes, cassettes, compact or computer discs and cartridges.

We, our, us, insurer, product provider –

– Travel Insurance

The Insurer of Travel Insurance is

CGU Insurance plc, trading as Norwich Union,

Registered in Scotland No. 2116,

Registered Office: Pitheavlis, Perth, Scotland, PH2 0NH.

A member of the Aviva group.

A member of the General Insurance Standards Council.

– Legal Advice and Expenses Insurance

The legal advice and expenses cover is provided by

Europ Assistance Insurance Limited,

Registered in England No. 1708613, and is

managed by Europ Assistance Holdings Limited,

Registered in England No. 758979, both of

Sussex House, Perrymount Road, Haywards Heath,

West Sussex RH16 1DN.

– Emergency Travel and Assistance and Pre-travel advice

This service is provided by CEGA Air Ambulance Ltd.

Registered in the UK No. 1303318.

Registered Office: Goodwood Airfield, Chichester,

West Sussex PO18 0PH.

Winter sports – skiing (including cross country, mono, land, off-piste and glacier skiing on recognised ski runs), snow boarding, ice skating, ice hockey, ski-dooing, sledging, glacier walking, ski boarding, snow mobiles, tobogganing and curling.

You, your – any **United Kingdom national** or resident who is the first named holder of an HSBC *Premier* Bank Account with HSBC Bank plc, his/her husband or wife (including **partner**) and all dependent children under 18 living at home and not in full time employment or up to 23 years if in full time education on a **journey**.

Making a claim

We support the Association of British Insurer's (ABI) Claims Code which sets out the standards of service that customers can expect when making an insurance claim. A copy of the code is available on request by telephoning 020 7662 0204 or from the ABI website at <http://www.abi.org.uk>

If **you** have an emergency, such as requiring medical treatment abroad or travel assistance (i.e. repatriation or need to curtail **your journey** for cover under sections 1 and 5 on pages 8 and 15):

- Please phone CEGA as soon as possible and give **your** age, policy schedule number, **your** account number and **your** address and say that **you** are insured by Norwich Union through HSBC Bank plc, HSBC Premier.

CEGA Emergency phone number (call the **United Kingdom** international code followed by) 1243 621064.

For Medical care in the USA:

- Please phone CCN/Preferred Works 24 hour medical helpline 1 800 733 1773.

For other claims such as cancellation, missed departure, departure delay, lost or stolen **personal possessions/ personal money**, personal **accident**, personal liability or piste closure (cover under sections 1, 2, 3, 4, 6, 7, 8 and 9 on pages 8 to 14 and 18 to 26):

- Please phone 020 7662 0204 between 8am and 6pm Monday to Thursday and 8am to 5.30pm Fridays.

- Or if **you** have a textphone on 020 7662 0276 and ask for a claim form or write to HSBC Claims Department, Norwich Union, 31-33 Newport Road, Cardiff, CF24 0TU.
- Or fax **us** on 029 2048 3933.
- **You** should fill in the form and send it to **us** as soon as possible together with all the information and documents **we** ask for.

For Europ Assistance legal advice and expenses cover

- Please phone the **United Kingdom** international code followed by 1444 442555, fax 1444 444439, or telex 947736 EURA G and say that **you** are insured by Norwich Union through HSBC Bank plc, HSBC Premier.
- **You** can call any time day or night.
- Please be ready to quote **your** insurance details.

To claim, write to Europ Assistance Insurance Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

See pages 27-28.

Documents needed to claim

For cover under Sections 1-9 (on pages 8 to 26).

- **You** may need to get some information about **your** claim while **you** are away.
- **You** will need to obtain a police report and crime reference number for lost or stolen items.
- **You** may need to produce certain documents as evidence of **your** claim such proof of boarding, travel tickets, letter of confirmation from **your** carrier, receipts etc, dependent on the nature of **your** claim.
- Please read the conditions and the individual sections of **your** policy for more information.

Geographical area

Worldwide.

Cancellation or curtailment charges - section 1

If **you** think **you** may have to cut **your journey** short (curtail), the emergency assistance company must be told as soon as possible - see page 38 for more information.

What you are covered for

We will pay up to £7,500 (this includes up to £150 for excursions) in total for **your** part of the costs of unused personal accommodation, transport charges and extra travel expenses, which have been booked and paid, or where there is a contract to pay, which cannot be recovered from anywhere else.

We will provide this cover in the following necessary circumstances:

- 1 If **you** cancel **your journey** before it begins because of reasons beyond **your** control, and which happen after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued.

Where cover is in place for **winter sports**, **we** will pay for **ski pack** deposits if **you** cannot recover the loss from anywhere else.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

An excess of £35 (or £10 if **you** are only claiming for **your** lost deposit) for each incident claimed for under this section.

Travel tickets paid for using Air Miles.

Anything caused by:

- **you** not having the correct passport or visa;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing **your** transport or accommodation, their agents or any person acting for **you**;
- anything the company providing **your** transport or accommodation, their agents, any person acting for **you** or **your** conference organiser is responsible for;
- **your** vehicle being stolen or breaking down;
- **you** not wanting to travel or not enjoying **your journey**;
- riot, civil commotion, strike or lock-out;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);

Or,

- 2 If **you** cut **your journey** short (curtail) after it has begun because of one of the following:
- a The death, serious injury or serious illness of **you**, **your** husband or wife (including **partner**), someone **you** are travelling with, a relative, the person **you** are engaged to, a close business associate or a friend **you** were going to stay with.
 - b **You** or someone **you** are travelling with is called for jury service in the **United Kingdom** or as a witness in a court in the **United Kingdom** or **your home country**.
 - c **You** or someone **you** are travelling with is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at **your home** or their **home** or usual place of business in **your home country**.
 - d **You** are injured or ill and are in hospital for the rest of **your journey**.
 - e Severe weather stops **you** from making **your** outward journey from **your home country**.
 - f **Your** passport is lost or stolen after check-in at **your** departure point and stops **you** from making **your** outward journey from **your home country**.

- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- the death of any pet or animal.

Under point 1 of this section:

Any extra cancellation charges, because **you** did not tell the company providing **your** transport or accommodation, their agents or any person acting for **you**, as soon as **you** knew **you** had to cancel.

Cancellation because of pregnancy or childbirth, where the pregnancy would have been more than 28 weeks at the beginning of the **journey** (unless the pregnancy was confirmed after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued and is medically necessary).

Financial circumstances or unemployment, except caused by **redundancy** which **you** find out about after the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued.

g **You, your** husband or wife (including **partner**), a relative, the person **you** are engaged to or someone **you** are travelling with, is a member of the Armed Forces and is ordered to return to duty.

Where cover is in place for **winter sports**, **we** will pay up to £200 in total for points 2a or 2d of this section for losing part of **your** prepaid **ski pack**, if **you** cannot recover the loss from anywhere else.

We will calculate curtailment claims from the day it is necessary for **you** to return to **your home country** or **you** are hospitalised as an in-patient, for the rest of **your journey**. **We** will pay personal accommodation and extra travel expenses based on each 24-hour period **you** have lost. If **we** pay extra transport costs in the event of **your** repatriation, **your** unused travel tickets will then belong to **us**.

Under point 2 of this section:

Cutting short **your journey** unless the emergency assistance company has agreed.

Cutting short **your journey** because of pregnancy or childbirth, where the pregnancy is more than 28 weeks.

Any costs when **you** do not get a medical certificate (from the doctor who treated **you** in the place where **you** were staying) which says it was necessary for **you** to come **home** early because of death, injury or illness. The emergency assistance company's doctor must have agreed with the reason and that **you** were fit to travel (in the case of injury or illness).

The cost of **your** original pre-booked tickets if **you** have not used them and **we** have paid extra transport costs.

You travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc.

Anything caused by **you** taking part in manual work or dangerous work, unless **we** agree in writing.

Anything caused by **you** taking part in a **dangerous activity**.

Under points 2a and 2d of this section:

Cutting short **your journey** because **you** are ill or injured and unable to take part in any **winter sports** activity, unless **you** get written advice from a doctor that **you** cannot ski.

Under point 2f of this section:

Any claim unless:

- **you** can produce either **your** boarding pass or a letter from the carrier confirming that **you** checked in with **your** passport;
- **you** have written confirmation from the relevant authority, that **you** reported the loss and that every attempt was made to recover **your** passport;
- **you** have written confirmation from **your** carrier that no reasonable alternative travel arrangements could be made.

Missed departure - section 2

What you are covered for

We will pay **you** up to £500 compensation for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the **departure point** by the time shown in **your** travel itinerary (plans) because:

- public transport does not run to its timetable; or
- the vehicle **you** are travelling in has an accident, breaks down or is stolen; or
- strike or industrial action; or
- severe weather.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Any **journey** within **your home country** not involving a sea crossing.

Compensation, unless **you** get a letter from the public transport provider (if this applies) confirming that the service did not run on time.

Compensation, unless **you** get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle **you** were travelling in.

Compensation, unless **you** have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began, or was announced before, the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued.

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began, or was announced before, **you** left **home** or where **you** could have reasonably made other travel arrangements.

Departure delay - section 3

What you are covered for

Compensation if the flight, international train or sailing **you** are booked on is delayed at its **departure point** by more than 12 hours from the time shown in **your** travel itinerary (plans) **we** will pay:

- 1 a** £20 after the first full 12 hours of delay and £10 after each extra delay of 10 hours up to £200 in total; and
- b** up to £100 in total after the first 12 hours of delay for the cost of accommodation if **you** do not abandon the trip; or
- 2** Up to £7,500 in total for **your** part of the costs of the **journey** which have been paid or where there is a contract to pay before the start of the **journey** which **you** cannot recover from anywhere else, if, after **you** have been delayed for more than 12 hours, **you** decide to abandon the **journey** before **you** leave **your home country**.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Under point 2 of this section:

An excess of £35 for each incident claimed for under this section.

Travel tickets paid for using Air Miles.

Under points 1 and 2 of this section:

Anything which is caused by **you** not checking in at the **departure point** when **you** should have done.

Anything which is caused by **your** flight being overbooked.

Missed connections.

Any **journey** within **your home country** not involving a sea crossing.

Compensation unless **you** get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began, or was announced before, the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued.

Hijack - section 4

What you are covered for

If **you** are prevented from reaching **your** destination due to the hijack of the aircraft in which **you** are travelling, **we** will pay compensation of £50 for every full 24 hours **you** are delayed.

The most **we** will pay to each insured person is £1,000.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Compensation unless **you** get a letter from the airline confirming the delay.

Medical emergency, repatriation and associated expenses - section 5

If **you** are taken into hospital or **you** think **you** may have to come home early or extend **your journey** because of illness or **accident**, the emergency assistance company must be told as soon as possible - see page 38 for more information.

What you are covered for

We will pay **you** or **your** legal representatives for the following necessary emergency expenses which **you** run up within six months of the incident for a **journey**.

Outside **your home country** and **Great Britain** during **your journey**.

- 1** Up to £10 million for reasonable fees or charges **you** run up for:
 - a** medical, surgical, hospital, nursing home or nursing services;
 - b** reasonable extra transport and accommodation costs for **you** and any one other person who stays or travels with **you** or to **you** from the **United Kingdom** on medical advice;
 - c** transporting **your** body or ashes to **your home** or **we** will pay up to £1,500 for **your** funeral expenses, in the place where **you** die outside **Great Britain** or **your home country**.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Under points 1, 3 and 4 of this section:

An excess of £35 for each incident claimed for under this section, unless **your** claim is reduced because **you** used an E111 form within one of the European Union countries listed on the back of the form or any other reciprocal health arrangement.

If **you** contact CCN/Preferred Works in the United States of America before **you** have any medical treatment there, the excess will be reduced to £20. See page 39 for contact details.

The cost of replacing any medication **you** were using when **you** began **your journey**.

Under points 1, 2, 3 and 4 of this section:

Extra transport and accommodation costs which are of a higher standard to those already used on **your journey**, unless **we** or the emergency assistance company agree.

Anything caused by:

- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);

- 2 £20 for each 24-hour period that **you** are in hospital as an in-patient up to £500 in total during the **journey** as well as any fees or charges paid under point 1 of this section.
- 3 Up to £350 for emergency dental treatment to relieve sudden pain.
- 4 Up to £150 for the cost of excursions booked and paid for before **your journey** began, which **you** cannot go on because **you** are in hospital or have to stay in bed on the written advice of the doctor who treated **you** in the place where **you** were staying, and which **you** cannot recover from anywhere else.

Where cover is in place for **winter sports**, we will pay up to £250 in total for losing part of **your prepaid ski pack**, if **you** cannot recover the loss from anywhere else, and **you** get written advice from a doctor that **you** cannot ski because of an injury or illness during **your journey**.

- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;
- anything caused by **you** taking part in manual work or dangerous work, unless we agree in writing;
- **you** taking part in any **dangerous activity**;
- pregnancy or childbirth, where the pregnancy is more than 28 weeks.

Under point 1a of this section:

Services or treatments **you** receive within **Great Britain** or **your home country**.

Services or treatments **you** receive which the doctor in attendance and the emergency assistance company think can wait until **you** get back to **Great Britain** or **your home country**.

In-patient treatment or repatriation which the emergency assistance company has not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Under point 1c of this section:

Your burial or cremation within **Great Britain** or **your home country**.

Under point 3 of this section:

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

Personal accident - section 6

What you are covered for

We will pay **you** or **your** legal representative one of the following amounts for an **accident** during **your journey** which must be caused by something external and visible:

- 1 £15,000 for death (**we** will not pay more than £2,500 if **you** are under 16 or over 75 at the time of the **accident**).
- 2 £25,000 for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.
- 3 £25,000 for a permanent physical disability as a result of which there is no work which **you** are able to do (**we** will not pay compensation if **you** are over 75 at the time of the **accident**). If **you** are not in paid work, **we** will provide the same cover for any permanent disability which prevents **you** from doing all **your** usual activities.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Anything caused by:

- any **accident** that **you** suffer before **your journey** begins;
- **your** sickness, disease, physical or mental condition that is gradually getting worse;
- **you** travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- **your** suicide, self-injury or deliberately putting yourself at risk (unless **you** were trying to save another person's life);
- **you** being under the influence of drugs (except those prescribed by a registered doctor but not for the treatment of drug addiction);
- the direct or indirect effect of **you** using alcohol or solvents;
- **you** travelling on a motorcycle over 125cc, unless the rider holds a valid licence which lets them ride a motorcycle of more than 125cc;-
- **you** taking part in manual work or dangerous work, unless **we** agree in writing;

- **you** taking part in any **dangerous activity**.

We will not pay more than one of the benefits resulting from the same injury.

Personal possessions and personal money - section 7

What you are covered for

- 1 Up to £2,000 in total for **your personal possessions** (this does not include **ski equipment**) that are damaged, stolen, lost or destroyed on **your journey**.
- 2 Up to £100 in total for essential replacement items, if **your personal possessions** (this does not include **ski equipment**) are lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination. **You** must send **us** the receipts for anything that **you** buy. **We** will take any amount **we** pay from the final claim settlement if the items are permanently lost.
- 3 Up to £250 towards the costs of replacing **your** driving licence or passport if it is lost, stolen or destroyed on **your journey**.
- 4 Up to £500 for loss or theft of **your personal money** while on **your journey**.

Where cover is in place for **winter sports**, **your** ski pass is included in the definition of **personal money**.

- 5 **We** will pay up to £250 in total for **ski equipment** owned or hired by **you** that is damaged, stolen, lost or destroyed on **your journey**.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Under points 1, 4 and 5 of this section:

An excess of £35 for each incident claimed for under this section.

Under points 1 and 5 of this section:

More than £250 for any single article, **pair or set** of any kind, whether jointly owned or not.

More than the part of the **pair or set** that is stolen, lost or destroyed.

More than £250 in total for valuables, whether jointly owned or not.

Breakage of, or damage to sports equipment while it is being used (this does not include **ski equipment**), fragile articles, works of art, paintings, sculptures, computer games, musical instruments, audio, video, computer, television, fax, phone, portable satellite and scuba diving equipment and household goods unless the breakage or damage is caused by fire or accident to the vehicle in which they are being carried.

Loss or damage due to the climate, wear and tear, reduction in value, moths or vermin.

6 £10 for each full 24-hour period up to £150 in total for necessary costs to hire **ski equipment** if **your** own is lost or stolen on **your** outward **journey** for more than 12 hours from when **you** arrived at **your** destination.

Under points 1 and 5 of this section it will be our decision to pay either:

- the cost of repairing **your** items;
- to replace **your** items; or
- the cost of replacing **your** items, less an amount for wear, tear and loss of value.

The cost of replacing or repairing false teeth.

Under points 1, 2 and 5 of this section:

Personal possessions shipped as freight (such as suitcases **you** send ahead of **you**).

Under point 3 of this section:

Compensation unless **you** get a letter from the relevant organisation **you** reported the loss to.

Under points 1, 2, 3, 5 and 6 of this section:

Loss or theft of, or damage to the following:

- films, tapes, cassettes, cartridges or discs, unless they were pre-recorded, in which case **we** will pay up to the replacement cost;
- goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents;
- pedal cycles, wheelchairs, prams, pushchairs or baby buggies except while they are being carried by public transport;
- property specifically covered by other insurance;
- **valuables** left in a motor vehicle;
- **valuables** carried in suitcases, trunks or similar containers unless they are with **you** all the time;

- **valuables** unless they are with **you** all the time or locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**;
- contact or corneal lenses;
- bonds, share certificates, guarantees or documents of any kind;
- **personal possessions** that are not with **you** all the time unless they are locked in the accommodation **you** are using on **your journey** or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle which has been broken into (no cover for **valuables**);
- **personal money**.

Under point 4 of this section:

More than £250 in cash in total while on **you**, whether jointly owned or not, unless it is locked in the accommodation **you** are using on **your journey**.

Compensation unless **you** can provide receipts of the amount **you** had from the place where **you** got the currency.

Loss or theft of **personal money**, unless it is with **you** all the time, locked in a safe or safety deposit box (if one is available) or locked in the accommodation **you** are using on **your journey**.

Loss caused by a reduction in exchange rates or shortage caused by mistakes in exchanging currency.

Loss or theft of travellers' cheques if the place where **you** got them provides a replacement service.

Travel tickets paid for using Air Miles.

Piste closure - section 8

What you are covered for

Where cover is in place for **winter sports**, we will pay compensation if it is not possible for **you** to ski, due to not enough snow, too much snow or high winds, for as long as these conditions continue and which result in all ski lifts and ski schools at **your** pre-booked ski resort being closed.

We will pay:

- 1 The cost of extra transport or lift passes to let **you** ski at another resort, up to £10 for each full 24-hour period up to £200 in total;
or
- 2 £25 for each full 24-hour period up to £200 in total if no other resort is available.

This section only covers **journeys** commencing 1 November or later and ending before 31 March.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

Any compensation for the first full 24 hours at **your** pre-booked ski resort.

Any **journey** in Bulgaria or the **United Kingdom**.

Compensation unless **you** have a letter from the ski-lift or ski-school operators giving the reason for closure and showing the number of complete days closed during **your journey**.

Compensation which **you** can get from **your** tour operator or anywhere else.

Any compensation if **your** policy was issued less than 14 days before the beginning of **your journey**, unless the **journey** booking was made at the same time and no ski-lifts or ski-schools in **your** pre-booked resort were closed.

Personal liability - section 9

If **you** are hiring a motorised or mechanical vehicle while on **your journey**, **you** must make sure that **you** get the necessary insurance from the hire company. **We** do not cover this under **our** policy.

What you are covered for

We will pay up to £2 million plus any other costs **we** agree to in writing that relate to anything **you** cause during **your journey** for which **you** are legally liable and results in one of the following:

- 1 Bodily injury of any person;
- 2 Loss of or damage to property which **you** do not own and **you** or any member of **your** family have not hired, loaned or borrowed;
- 3 Loss of or damage to the accommodation **you** are using on **your journey** that does not belong to **you** or any member of **your** family.

What you are not covered for

You are not covered for anything mentioned in the conditions or general exclusions.

An excess of £35 for each incident claimed for under this section.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories:

- something which is suffered by anyone employed by **you** or a member of **your** family and is caused by the work they are employed to do;
- something which is caused by something **you** deliberately did or did not do;
- something which is caused by **your** employment or any member of **your** family's employment;
- something which is caused by **you** using any firearm or weapon;
- something which is caused by any animal **you** own, look after or control, except horses **you** use for private riding and hunting, domestic dogs and cats;
- something which **you** agree to take responsibility for which **you** would not otherwise have been responsible for.

Any liability for bodily injury suffered by **you** or any member of **your** family.

Compensation or other costs caused by accidents arising from **your** use, ownership or possession of any of the following:

- the use of any land or building except for the accommodation **you** are using on **your journey**;
- motorised or mechanical vehicles and any trailers attached to them;
- aircraft, motorised water craft or sailing vessels, except boats designed for and being used as accommodation by **you** on **your journey**.

Legal advice and expenses cover

This cover is provided by Europ Assistance Insurance Limited, Registered in England No. 1708613 (the **insurer**) and is managed by Europ Assistance Holdings Limited, Registered in England No. 758979, both of Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

Definition of words that apply to this cover

Throughout this cover, the words and phrases listed below have the meanings given next to them when printed in bold.

You, your - any United Kingdom national or resident who is the first named account holder of an HSBC *Premier* Bank Account with HSBC Bank plc, his/her husband or wife (including partner) and all dependent children under 18 living at home and not in full time employment, or up to 23 years if in full time education, on a **journey**.

Conditions that apply to this cover

- 1 The **insurer** has complete control over the legal proceedings, although **you** do not have to accept the lawyer the insurer chooses. If **you** and the **insurer** cannot agree on a suitable lawyer, the **insurer** will ask the Law Society or Bar Council (or similar organisation abroad) to choose another lawyer. In the meantime, the **insurer** may appoint a lawyer to protect **your** interests.
- 2 If **you** or **your** lawyer receive any compensation, **you** must repay any amounts the **insurer** has paid.
- 3 The **insurer** will not pay the legal expenses for bringing legal action in more than one country for the same event.

What you are covered for

You can call Europ Assistance for telephone advice on any personal legal matter arising from **your journey**.

If **you** die, are ill or injured during the period of insurance and **you** or **your** legal representative take legal action to get compensation, the **insurer** will do the following to get compensation for this death, injury or illness:

- a** Offer the following loans;
 - i** Up to £25,000 for **you** (but not more than £50,000 in total for all of **you**) for legal costs and expenses, directly related to the legal action.
 - ii** Up to £1,000 for **you**, for travel and accommodation costs that **you** have to pay to go to a foreign court in connection with any legal action under point **i** of this section.
- b** If **you** do not get any or much compensation, the **insurer** will cover **you** for any fees, costs and expenses of the proceedings, but only for the amount that these fees, costs and expenses are more than the compensation received, up to a limit of £25,000 for **you** (but no more than £50,000 in total for all of **you**).

What you are not covered for

- a** Costs or expenses that the **insurer** has not agreed to.
- b** Any claim not reported to the **insurer** within 90 days after the event giving rise to the claim.
- c** Any claim against a travel agent, tour operator or carrier, the **insurer**, Europ Assistance Limited, **our** agent or an **insurer** who provides the cover of any section of this policy.
- d** Any claim where the **insurer** thinks a reasonable settlement is unlikely or where the cost of the action could be more than the settlement.
- e** Actions between members of the same family or household, or actions to enforce a judgement or legally binding decision.
- f** Anything mentioned in the general exclusions of this policy.

General exclusions

- 1 We will not cover **you** for any loss, injury, damage, illness, death or legal liability arising directly or indirectly from, or consisting of, the following.
 - a A relevant fact that **you** knew about, before **you** travelled, unless **we** agreed to it in writing.
 - b War, riot, revolution or any similar event (except for members of the Armed Forces or under sections 4, 5 and 6).
 - c **You** not following any suggestions or recommendations made by any government or other official authority during the period of insurance.
 - d **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
 - e **Winter sports** for more than 21 days during the period of insurance.
 - f Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - g Any currency exchange rate changes.
 - h The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under sections 5 and 6).
- 2 Any loss caused as a direct or indirect result of anything **you** are claiming for, unless it says differently in the policy.
- 3 Any **journey in your home country** for less than three days, unless **your journey** involves a sea crossing.
- 4 Any **journey in your home country** unless accommodation has been pre-booked.
- 5 Any part of a **journey** over 90 days.
- 6 The excess is limited to £70, where one claim relates to two or more members of the same family covered by this policy and living at the same address, or where one incident results in each insured person claiming under two or more sections (except under sections 2, 4, 6 and 8).

Conditions

We will act in good faith in all our dealings with you.

We will only pay your claim if you meet the following conditions

- 1 **You** take reasonable care to protect yourself and **your** property against accident, injury, loss and damage.
- 2 **You** get a medical certificate from the doctor who treated **you** when a claim is made for medical reasons. If **you** die, **we** need to see the death certificate, and any other necessary documents.
- 3 **You** write to **us** as soon as reasonably possible with full details of anything which may result in a claim.
- 4 **You** send **us** every writ, summons or other communication to do with a claim as soon as possible after **you** get it.
- 5 **You** give **us** all the information, documents, evidence, vouchers, receipts and bills **we** need (including details of **your** household insurance under which **your valuables** may need to be insured separately depending on their value). **You** must do this at **your** own expense.
- 6 **You** do not admit liability or offer to pay any claim unless **you** have our written permission.
- 7 **You** accept that **we** will not extend the period of insurance.
- 8 **You** accept that no alterations to the cover and conditions of the policy that **you** request apply, unless **we**, HSBC Bank plc, HSBC *Premier* or HSBC General Insurance Services (UK) Limited confirm them in writing.
- 9 All dependent children must be travelling with, joining or returning from, an adult insured under the same policy schedule number.

The following conditions apply to claims under sections 1 and 5

- 1 If **you** have a medical condition, **you** must ask **your** doctor if it is safe for **you** to travel to **your** chosen destination. **Your** doctor must take into account how **your** condition may be affected by:
 - preventative medication;
 - the weather;
 - the type of transport **you** take;
 - medical services available to **you** while **you** are away; and
 - altitude or atmospheric pressures.
- 2 If **you** have a medical condition, **you** must tell **us** about any changes in **your** medical condition before each **journey**. **We** can stop providing cover before **you** travel if **your** health or the health of anyone on whom the **journey** depends, changes after the **start date** of **your** policy.

- 3 **You** will not be covered if **you** travel against the advice of **your** doctor.
- 4 If **you** make a claim, **you** would need to get **your** doctor to confirm in writing that, at the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued, **your** condition was stable and that **you** were fit to travel and there was no sign that **your** condition would get worse.
- 5 **You** will not be covered if **you** know **you** will need medical treatment while **you** are away, unless **we** agree in writing.
- 6 **You** will not be covered if **you** travel specifically to get medical treatment while **you** are away.
- 7 **You** will not be covered if, before the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued, a doctor diagnosed that **you** have a terminal condition.
- 8 **You** must not have been waiting for medical treatment as a hospital patient or have been under investigation, at the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued.
- 9 **You** will not be covered if **you** suffer from any diagnosed psychiatric disorder, unless **we** agree in writing.

The following conditions apply to claims under section 7

- 1 **You** must keep all **your** tickets and luggage tags.
- 2 **You** must get an estimate for repair for all damage claims. If possible, **you** should keep the damaged items so that **we** can inspect them and if **we** make a payment or **we** replace an item, the item will then belong to **us**.
- 3 If something is lost or stolen, **you** must tell the police as soon as possible but within 24 hours of discovering the loss and get a report from them. **You** should also get a report from **your** tour operator's representative or **your** hotel or apartment manager if this is appropriate. If the loss or theft happens while **you** are travelling, **you** must tell the carriers and get a Property Irregularity Report form from them.
- 4 **You** must keep to the carrier's conditions of carriage.
- 5 **You** must not abandon any property.

We have the right to do the following

- 1 Cancel the policy and make no payment if **you** make a fraudulent claim.
- 2 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 3 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 4 Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms (including Department of Social Security forms), which will help **us** to recover any payment **we** have made under this policy.
- 5 Get information from **your** medical records (with **your** permission) to help **us** or **our** representatives deal with any claim. **We** will not give personal information about **you** to any other person or organisation without **your** specific agreement.
- 6 Send **you home** at any time during **your journey** if **you** are taken ill or injured. **We** will only do this if the doctor treating **you** and the emergency assistance company doctor agree. If there is a dispute, **we** will ask for an independent medical opinion.
- 7 Not accept liability if **you** refuse to be repatriated.
- 8 Cancel the cover given on this policy for the rest of a **journey** if **you** cancel or cut short that **journey**.
- 9 Not to pay any claim on this policy (except under section 6) for any amounts **you** can get back from someone or somewhere else or anything which is covered by another insurance policy.
- 10 Not to automatically pay any claim on this policy when travel insurance has been bought for a particular **journey**.
- 11 Pay any claim in pounds sterling.
- 12 Cancel the policy after HSBC have advised **you** at least three months in advance in writing. If changes to policy cover and conditions result in any reduction in cover, and HSBC do not advise **you** at least three months in advance in writing, claims will be paid on the basis of the terms and conditions in force at the **start date** of **your** policy.

Medical declaration

If **you** do not meet the policy conditions **your** cover may be affected. If **you** have not already contacted **our** medical line, please phone them on 0207 662 1388, to make sure that **your** cover is not affected. All calls are treated with the strictest confidence. Calls may be monitored or recorded to check **our** standard of service.

- It is a condition of this policy that:

- 1 If **you** have a medical condition, **you** must ask **your** doctor if it is safe for **you** to travel to **your** chosen destination. **Your** doctor must take into account how **your** condition may be affected by:
 - preventative medication;
 - the weather;
 - the type of transport **you** take;
 - medical services available to **you** while **you** are away; and
 - altitude or atmospheric pressures.
- 2 If **you** have a medical condition, **you** must tell **us** about any changes in **your** medical condition before each **journey**. **We** can stop providing cover before **you** travel if **your** health or the health of anyone on whom the **journey** depends, changes after the **start date** of **your** policy.

- 3 **You** will not be covered if **you** travel against the advice of **your** doctor.
- 4 If **you** make a claim, **you** would need to get **your** doctor to confirm in writing that at the **start date** of **your** policy, and at the date **your** travel tickets or confirmation of booking were issued **your** condition was stable, that **you** were fit to travel and there was no sign that **your** condition would get worse.
- 5 **You** will not be covered if **you** know **you** will need medical treatment while **you** are away, unless **we** agree in writing.
- 6 **You** will not be covered if **you** travel specifically to get medical treatment while **you** are away.
- 7 **You** will not be covered if, before the **start date** of **your** policy and the date **your** travel tickets or confirmation of booking were issued, a doctor diagnosed that **you** have a terminal condition.
- 8 **You** must not have been waiting for medical treatment as a hospital patient or have been under investigation at the **start date** of **your** policy and at the date **your** travel tickets or confirmation of booking were issued.
- 9 **You** will not be covered if **you** suffer from any diagnosed psychiatric disorder, unless **we** agree in writing.
 - This is not a private medical insurance policy and only gives cover in the event of accident or illness if **you** need emergency medical treatment.

- Reciprocal health arrangements

If **you** are travelling to a European Union country which is listed on the back of the E111 form which is available from **your** local post office, **you** will be entitled to treatment from the equivalent of the National Health Service in the country **you** are visiting. If **you** make use of these arrangements or any other worldwide reciprocal health arrangement and **your** claim under section 5 is reduced, **you** will not have to pay any excess.

If **you** do not meet these conditions **your** cover may be affected.

Important notice

We would like to draw **your** attention to important features of **your** policy including the following:

- Policy document – **you** should read the document carefully. It gives **you** full details of what is and what is not covered and the conditions of the cover. Cover will change from policy to policy and insurer to insurer.
- Health – **your** policy contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip may depend.
- Conditions, exclusions and exceptions – conditions and exclusions will apply to individual sections of **your** policy while general exclusions, conditions and exceptions will apply to the whole of **your** policy.
- **Dangerous activity** – if **you** are going to take part in activities where there is a high risk of injury, check that **your** policy covers **you**.
- Date recognition failure – **your** policy may contain exclusions for losses arising from the failure of equipment or any computer program to correctly recognise the calendar date.
- Policy limits – most sections of **your** policy have limits on the amount the insurer will pay under that section. Some sections also include other specific limits. **You** are advised to check **your** policy if **you** intend taking expensive items

with **you**.

- Policy excesses – under most sections of the policy, claims will be subject to an excess. This means that **you** will be responsible for paying the first part of the claim. The amount **you** have to pay is the excess.
- Reasonable care – **you** need to take all reasonable care to protect yourself and **your** property.
- Complaints – **your** insurance policy includes a complaints procedure which tells **you** what steps **you** can take if **you** wish to make a complaint.

If **you** would like more information, **you** should ask the person selling **you** the insurance, particularly if **you** feel it may **not** meet **your** needs.

Please make sure **you** read **your** policy carefully.

Important

How your policy works

Your travel insurance policy schedule reference is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the period of cover. **Your** policy does not cover all possible events and expenses.

Trip limit

You are not covered on this policy for any **journey** over 90 days.

Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything which may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something which may be relevant, **your** cover may be refused and **we** may not cover any related claims. Keep this document for reference.

Policy excess

Under most sections of **your** policy, **you** will have to pay an excess. This means that **you** will be responsible for paying the first part of the claim for each incident. The amount **you** have to pay is the excess.

‘Cooling off’ period

The policy contains a 14 day ‘cooling-off’ period. During which **you** can return the policy and obtain a full refund, if **you** find that the terms and conditions do not meet your needs and provided **you** have not travelled or made a claim. This 14 day period begins when **you** receive **your** policy.

Period of insurance

Cancellation cover as described in section 1 starts from the **start date** of **your** policy. The period of cover for all other sections starts at the beginning of each **journey** and finishes at the end of each **journey**, but it will not be longer than the period for which the premium has been paid. All cover ends 12 months after the **start date**.

Extending the period of cover

If **you** or anyone travelling with **you** cannot finish their **journey** before the end of the single **journey** limit (90 days) as planned because of death, illness, or injury, or there is a delay to the public transport system that cannot be avoided, **we** will extend that period of cover free of charge until **you** can reasonably finish that **journey**.

Documents needed to claim

You may need to get some information about **your** claim while **you** are away. Please read the conditions and the individual sections of **your** policy for more information.

Please read the whole of this policy before **you** travel and make sure **you** understand exactly what is and is not covered. It is important because it contains information on how **we** will deal with **your** claim. If **you** have any questions or **you** require cover for sporting or physical activities, please call 0845 300 1773.

24-hour medical emergency and repatriation service

See under the headings 'Cancellation or curtailment charges - Section 1' and

'Medical emergency, repatriation and associated expenses - Section 5' for more information.



24-hour medical emergency and repatriation service

You can use this service outside **your home country** and **Great Britain** during **your journey**.

If a medical problem happens contact CEGA as soon as possible. **You** may reverse the call charges when using this service.

Use the international dialling code for the **United Kingdom** followed by:

Emergency phone number 1243 621064

Fax 1243 773169

Telex 86588 CEGAIR G.

Please give CEGA **your** age and policy schedule number, **your** account number, and **your** address. Say that **you** are insured by Norwich Union through HSBC Bank plc, HSBC *Premier*.

CEGA's doctors and nurses and other technical support staff are on call 24 hours a day throughout the year. They provide immediate help to anyone who contacts their medical emergency service helpline.

The service is available if medically necessary. It includes:

- a guarantee to pay hospital or doctors' fees;
- help in different languages;
- repatriation arrangements to send **you** home by land, sea or air using Air Ambulance where appropriate, and if necessary a nurse or doctor to travel with **you**;
- necessary travel arrangements for other members of **your** party or next-of-kin (if it is covered under this policy); and
- an ambulance service to a hospital or nursing home or **your home** when **you** arrive in your **home country**.

CEGA may record calls for quality purposes.



When **you** need medical care in the USA please contact **our** medical helpline CCN/Preferred Works before seeking medical treatment on 1 800 733 1773. They will give **you** directions to an appropriate medical facility near **you**. CCN/Preferred Works will tell CEGA and **us** about **your** claim. If **you** follow this procedure, the medical excess **you** have to pay will be reduced to £20. CCN/Preferred Works are located at PO Box 945005-Maitland, FL32794-5005
24-hour medical helpline 1 800 733 1773.

Travel assistance

This cover is provided and administered by CEGA.

You can use this service outside **your home country** and **Great Britain** during **your journey**.

If a problem happens, contact CEGA as soon as possible.

You may reverse the call charges when using this service.

Use the international dialling code for the **United Kingdom** followed by:

Phone number 1243 621064

Fax 1243 773169

Telex 86588 CEGAIR G

Please give CEGA **your** age, policy schedule number, **your** account number, and **your** address.

Say that **you** are insured by Norwich Union through HSBC Bank plc, HSBC *Premier*.

The service includes:

- help to replace lost or stolen tickets and travel documents. They will send **you** to a travel office which provides the replacement service;
- transferring emergency money from **your home country** to **you** if **you** cannot use **your** normal banking or financial arrangements locally;
- emergency message relay to pass on messages to relatives or business associates if medical or travel problems disrupt **your** travel plans;

- medical advice abroad;
- assistance in locating suitable doctors, hospitals, clinics and dentists when consultation or minor treatment is required;
- assistance with arrangements for a doctor to call and if necessary hospitalisation;
- continued medical monitoring of the patient's condition;
- help to obtain special drugs if unobtainable locally, and dispatching of them to the patient;
- arranging for a translation service when necessary where the provider of an assistance service does not speak English;
- assistance with a search for **your** lost luggage and if successfully located help in arranging the onward delivery;
- referral to an English speaking lawyer, Embassy or Consulate if legal advice is needed;
- assistance with the arrangement for payment of reasonable emergency legal expenses or bail, against a written guarantee of repayment;

- help with the cancellation of a credit, debit or charge card if lost or stolen;
- pre-travel advice on the current requirements for Visas and entry permits for any country in the world;
- pre-travel advice on the current requirements for inoculations and vaccinations for any country in the world and advice on current World Health Organisation warnings;
- assistance in arranging for relevant vaccinations and inoculations before the commencement of an overseas trip.

CEGA will only help arrange these services. **You** or a relative or friend in **your home country** must pay for the tickets, travel documents, medication, drugs, emergency funds or any extra costs, or **we** can arrange for **your** card to be debited.

Complaints procedure

Although **we** set ourselves high standards, if **we** do not meet **your** expectations and **you** are dissatisfied in some way **we** would like to know. If **you** follow the guidelines below, **your** complaint will be handled in the most efficient way.

- For sections 1 to 9

Step 1: Contact either **your** Relationship Manager at HSBC Bank plc, or write to:

Claims Manager
HSBC Claims Department
Norwich Union
31-33 Newport Road
Cardiff CF24 0TU.

Step 2: If this does not solve **your** problem, please write to:

Chief Executive
Norwich Union Insurance
PO Box 6
Surrey Street
Norwich NR1 3NS.

Step 3: If **you** are still not satisfied, **you** can ask the Financial Ombudsman Service to review **your** case. Their address is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR.

The Ombudsman can deal with most complaints about **your** insurance policy. **We** have to accept the Ombudsman's decision, but **you** can reject it without this affecting **your** legal rights.

- For legal advice and expenses cover

We aim to provide a first class service at all times. However, if **you** have any complaint regarding the standard of service **you** have received under **your** policy, the following procedure is available to **you** to resolve the situation:

1. In the first instance please write to the Quality Department, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.
Or e-mail **us** on: quality@europ-assistance.co.uk
If **we** cannot give **you** a final decision by 4 weeks from the day **we** receive **your** complaint **we** will explain why and tell **you** when **we** hope to reach a decision.
2. **Our** decision is final and based on the evidence presented. If **you** feel that there is any new evidence or information that may change **our** decision **you** have the right to make an appeal.

3. In respect of a complaint relating to a legal expenses claim, either **you** or **we** have the right to require that the complaint be referred to arbitration under the Arbitration Acts.
4. In any event should **you** remain dissatisfied or fail to receive a final answer within 8 weeks* of **us** receiving **your** complaint, **you** have the right, in addition to **your** contractual rights under the insurance, to refer the matter to the Financial Ombudsman Service at:

South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR.

Telephone: 0207 964 1000

*N.B. The time scales given above are dependent on **you** responding immediately to any correspondence **we** send **you**.

- **Governing law**

The law of England and Wales applies to the contract, unless **you** normally live in Scotland (in which case Scottish law will apply) or **you** and the **insurer** agree otherwise.

CGU Insurance plc, trading as Norwich Union

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