

## Travel Insurance

### Summary of Benefits

**Please refer to the defined terms at the end of this page (For full definitions and policy coverage please request AXA to provide you with the policy wording)**

- To protect against personal accident in the event of Accidental Death or Permanent total disablement
- Medical Expenses in the event of Accident/sickness and medical evacuation
- To insure Cardholder in the event of flight delay in excess\*\* of 10 hours
- Baggage insurance against loss/delay
- Death repatriation
- Covers the insurance requirements for obtaining a Schengen Visa
- Insurance cover commences from the time of departure from your country of residence until return to your country of residence or, 30 days from the departure date (whichever is earlier). As an HSBC Premier MasterCard Credit Cardholder, travel insurance is available to you free of cost provided that you have purchased return airline tickets, before departure, using your HSBC Premier MasterCard Credit Card

### Limit of Indemnity

- The limit applicable for Accidental death is USD 125,000 for individuals aged between 18 and 65 years and USD 25,000 for children aged between 1 month and 17 years
- The limit applicable for Permanent total disablement is USD 125,000 for individuals aged between 18 and 65 years and USD 25,000 for children aged between 1 month and 17 years
- The limit applicable for Accidental death or Permanent total disablement caused by accident in a common carrier\* or private car is USD 250,000 for individuals aged between 18 and 65 years and USD 50,000 for children aged between 1 month and 17 years
- The limit applicable for Accidental death or Permanent total disablement caused by accident in a common carrier\* is USD 375,000 for individuals aged between 18 and 65 years and USD 75,000 for children aged between 1 month and 17 years
- The limit applicable for Loss of two eyes, two limbs or one eye and one limb is USD 125,000 for individuals aged between 18 and 65 years and USD 25,000 for children aged between 1 month and 17 years
- The limit applicable for Loss of one eye or one limb is USD 62,500 for individuals aged between 18 and 65 years and USD 12,500 for children aged between 1 month and 17 years
- Emergency medical expenses (Accident and sickness) is up to USD 250,000 per person per trip. A fee of USD 25 will be deducted on every claim
- Emergency medical evacuation and repatriation is up to USD 250,000 per person per trip
- Death repatriation up to USD 12,500
- Hospital cash benefits USD 1,200 (USD 100 per day; maximum for 12 days)
- Compassionate visit USD 7,500
- Re-Routing Costs Due To Travel Delay in excess of 12 hours up to \$1,000 (Family Limit \$2,500)
- Baggage loss of up to USD 500 per person and USD 1,000 for Family. Baggage loss of up to USD 50 per item and up to USD 250 per bag
- Baggage delay of up to USD 150 per person and USD 300 for Family in excess\*\* of 10 hours

### Eligible Persons

HSBC Premier Primary and Supplementary Cardholders aged between 18 and 65 years and their immediate family members (spouse and children under the age of 18)

### AXA Contact Details

#### **AXA Customer Services: (working hours 8 to 5 Sunday to Thursday)**

All Insurance Certificates, Queries & Complains +971 (0)4-429 4015  
Email; for Certificates, Queries [hsbccs@axa-gulf.com](mailto:hsbccs@axa-gulf.com)

#### **For Emergency Medical Assistance: (24 hours a day, 365 days a year)**

From inside the UAE 8004845  
From outside the UAE +971 (0)4-429 4000,  
Email [medex.travel@axa-gulf.com](mailto:medex.travel@axa-gulf.com)

#### **For a non-Emergency Medical Assistance and Claims: (working hours 8 to 5 Sunday to Thursday)**

From inside the UAE 8004845  
From outside the UAE +971 (0)4-429 3939  
Claims Email [hsbc.claims@axa-gulf.com](mailto:hsbc.claims@axa-gulf.com)

#### **AXA Complaints:**

Email [HSBCComplaintsOfficer.uae@axa-gulf.com](mailto:HSBCComplaintsOfficer.uae@axa-gulf.com)

Written proof of claim must be given for processing within 30 days from date of incident or upon such proof including the following supporting bills and documents:

- **Medical Accident/Sickness** - Completed claim form, Medical report, Police report if applicable, Medical Bills, Medicine Prescription (if medicine was bought), copy of passport and statement of account verifying the air ticket was purchased using a valid Credit Card.
- **Medical Evacuation** - Medical attendants and Hospital Reports.
- **Flight Rerouting** - Completed claim form, Air Ticket purchase invoice, statement of account verifying the air ticket was purchased using a valid Credit Card, confirmation letter from the airline stating the period of delay and the reason, Boarding Pass, Airline Ticket, copy of the Cardholder's passport and original invoice for the essential items purchased.
- **Lost Baggage** - Copy of sales slip verifying the relevant flight ticket charged to your HSBC Premier Credit Card, the airlines authorities property irregularity report and total value of item(s) claimed for, with descriptions and whether lost or damaged.
- **Delayed Baggage** - Copy of sales slip verifying the relevant flight ticket charged to your HSBC Premier Credit Card, the airlines authority property irregularity report, all original invoices, bills including airline tickets purchased with your HSBC Premier Credit Card.
- **Repatriation Expenses** - Death certificate, Medical attendants report, all supporting bills and other documents provided.

### Summary of Benefits

Cover	18 to 65 years old inclusive:	1 month to 17 years old inclusive:
	Sum Insured	Sum Insured
<b>Personal Accident</b>		
Accidental Death	\$125,000	\$25,000
Permanent total disability due to accident	\$125,000	\$25,000
Accidental Death or Permanent total disability due to accident (common carrier* or private car only)	\$250,000	\$50,000
Accidental Death or Permanent total disability due to accident (common air carrier only)	\$375,000	\$75,000
Loss of two eyes, two limbs or one eye and one limb	\$125,000	\$25,000
Loss of one eye or one limb	\$62,500	\$12,500
<b>Travel Inconvenience benefits</b>		
Emergency Medical Expenses	\$250,000	\$250,000
Excess**	\$25	\$25
Follow-up medical expenses	Included in Emergency Medical Expenses	Included in Emergency Medical Expenses
Compassionate Visit	Included in Emergency Medical Expenses up to Maximum \$7,500	Included in Emergency Medical Expenses up to Maximum \$7,500
Emergency Medical Evacuation	\$250,000	\$250,000
Excess**	\$50	\$50
Repatriation of Mortal Remains	\$12,500	\$12,500
Hospital Cash	\$100 per day up to a maximum of \$1,200	\$100 per day up to a maximum of \$1,200
Excess**	1 day	1 day
Personal Baggage (50% sub-limit per bag)	\$500 per person	N/A
Baggage Delay	\$150 per person	
Excess**	10 Hours	N/A
Flight Re routing	\$1,000 (Family Limit \$2,500)	
Excess**	12 Hours	N/A
Travel Assistance Service	Covered	Covered

Please note that aggregate limits apply - details are available from the Insurer upon request

## EXAMPLES OF EXCLUSIONS & CONDITIONS

PLEASE NOTE that the exclusions given below are just examples of some of the key exclusions that apply. Details of full exclusions are available in the Travel Policy Terms & Conditions and may be requested by writing to AXA Insurance Gulf B.S.C (c) (AXA) at [hsbccs@axa-gulf.com](mailto:hsbccs@axa-gulf.com)

AXA will not cover loss, injury, damage or legal liability caused by, sustained, or arising directly or indirectly from:

- Any pre-existing condition, congenital and hereditary condition
- Any illegal or unlawful act
- Riding or driving in any kind of motor racing
- Wilful or deliberate exposure to danger
- Any condition under the influence of alcohol, drugs or narcotics
- Any condition resulting from pregnancy, childbirth or miscarriage, abortion, etc.
- Air travel where the insured person is acting as pilot
- Any event arising from war, invasion or act of foreign enemy
- Deliberate violation of criminal law
- Default or insolvency of the public common carrier\*
- Any type of adventure sports or extreme adventure sports
- Any terrorist act or bomb incident or threat thereof
- Travel into or through Afghanistan, Iraq or Syria
- Personal baggage shall exclude money, contact or corneal lenses, mobile phone, negotiable instruments, bonds, coupons, stamps, securities or other documents of any kind

***Please note that the only material change which reduces cover from the previous policy is that the international travel to Syria is excluded.***

### Disclaimer:

The free benefit travel insurance is provided by AXA ("Insurer") pursuant to a corporate policy between HSBC Bank Middle East Limited ("HSBC") and the Insurer, whereby HSBC is the policy holder and you are the insured person. Please read the summary of cover for relevant terms and conditions and exclusions. HSBC will not be responsible for any claims, processing or otherwise.

\*Common carrier: (Public transport) any means of transportation operated by a company or an individual licensed to carry passengers for hire, including but not limited to aircraft, bus, ship, train, or tram.

\*\*The excess where applicable will either be in time excess applied after which a claim will be paid or in US \$ amount where it is applied as a deductible on the claim amount to be paid.

**Accident** – a sudden, unforeseen and unusual specific event that happens unexpectedly caused solely and directly by violent, external and visible means which occur at an identifiable time and place resulting in injury during an insured trip and which is the sole and direct cause of accidental death or disablement

**Accidental death** – loss of life due to an accident as determined by a physician/ medical Practitioner

**Family** – the insured person, spouse and unlimited number of children

**Medical expenses** – reasonable expenses incurred from the first day of sustaining an Injury or illness during the insured trip which are either pre-approved by us or paid by the insured person to a legally qualified medical practitioner, hospital and/or ambulance service for medical, surgical, X-ray, hospital or nursing treatment including the cost of medical supplies and ambulance hire. (Abbreviated definition)

**Loss of limb** – loss by physical separation at or above the wrist or ankle joint or permanent total functional disablement of an entire hand or foot as determined by a physician/medical practitioner

**Loss of sight** – the entire and permanent irrecoverable loss of sight in one or both eyes as determined by a physician/medical practitioner.

**Permanent total disablement** – disablement which for fifty two (52) consecutive weeks immediately following an accident entirely prevents the insured person from attending their usual occupation if employed, or if not employed, from attending employment of any and every kind. Disablement at the end of that time should be beyond reasonable hope of improvement, total, continuous and permanent.