

HSBC MasterCard® – Travel and Medical Insurance Summary

Travel and Medical Insurance is voluntary insurance available to eligible HSBC MasterCard customers, effective from the date specified in the Letter of Confirmation sent to you upon your enrollment. The annual premium is \$69 including applicable taxes, and is subject to change upon 30 days notice. It is deducted from your HSBC MasterCard Account upon enrollment and at each annual renewal. Coverage terminates when the Primary Cardholder reaches age 65, or earlier if your HSBC MasterCard Account is cancelled or ceases to be in good standing. In addition, you may cancel this coverage in writing within 30 days of your enrollment date or on 30 days' notice at any annual renewal; however, after cancellation you will not be eligible to re-enroll for 12 months.

Travel and Medical insurance includes:

Emergency Travel Medical Insurance - Emergency Travel Medical Insurance automatically applies to the first 17 days of a trip and provides coverage for eligible expenses which are incurred due to a medical emergency, including hospital room and board, physicians, diagnostic tests, operating and emergency room charges and medication. Certain incidental expenses of a relative who accompanies you are also covered. You and your Spouse under age 65 are insured, as well as your Dependent Children while traveling with you or your Spouse, to a maximum of \$1,000,000 per Insured Person. Emergency Travel Medical Insurance does not cover expenses arising from pre-existing medical conditions, treatment or surgery which are elective, non-emergent or not authorized by our Administrator in advance, pregnancy and voluntarily assumed risks, amongst others. Coverage is in excess of all amounts recoverable from your GHIP or any other insurance or reimbursement programs. Coverage ceases once the emergency condition is stabilized or you are able to return to Canada for treatment.

To obtain confirmation of coverage and assistance, it is important that you call the Administrator at 1-800-668-8680 from the U.S. or Canada, or collect at 416-977-6066 from wherever else you are in the world, as soon as a medical emergency arises.

Trip Cancellation Insurance - Trip Cancellation Insurance covers you from your purchase of a trip until your scheduled departure date. If you are required to cancel your trip due to circumstances such as the sudden illness of you, an immediate relative or your traveling companion, involuntary job loss, default or extreme delay of your travel provider or terrorism at your destination, you will be reimbursed the non-refundable and non-transferable prepaid portion of your trip to a maximum of \$2,000 per Account.

Trip Delay Insurance - Trip Delay Insurance will reimburse you for the cost of your economy return airfare, to a maximum of \$2,000 per Account, in the event you have to delay your scheduled return date, while on a trip, due to your illness or disease, or the illness, disease or death of an immediate relative or your traveling companion.

Trip Cancellation and Trip Delay Insurance are available when at least 75% of the cost of a trip away from your province or territory of residence is charged to your HSBC MasterCard Account. They do not cover cancellation or delays due to pregnancy and voluntary assumption of risk, or any trip booked against the advice of a doctor.

Baggage Delay or Loss Insurance - Baggage Delay or Loss Insurance covers up to \$750 per Insured Person for the actual cash value of most items of baggage and personal effects which are lost, damaged or stolen while you are on a trip, to a maximum of \$500 per item. Coverage also includes up to \$200 for the purchase of necessities required by a baggage delay of 12 hours or more. Items such as contact lenses, medical equipment or prostheses, computers, cell phones, jewellery or camera equipment left in the custody of an airline or common carrier and business equipment are not covered.

Travel and Medical Insurance is underwritten by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida. Full terms, conditions and limitations are delivered in a Certificate of Insurance upon your enrollment.

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