

Travel and Medical Insurance Summary

Information before you apply

Travel and medical insurance can provide you with coverage in the following situations:

- a medical emergency happens during the first 17 days of your trip
- your trip is cancelled (before you depart)
- your trip is delayed (after you depart)
- your baggage is lost or delayed

This insurance is available to the Primary Cardholder with an HSBC Mastercard, as an option (for a fee), as long as you are under age 65. This insurance does not cover any person 65 years of age or older. This insurance covers the Primary Cardholder and where applicable his/her Spouse and Dependent Children.

Emergency travel medical insurance does not apply to travel in Cuba.

Emergency travel medical, trip cancellation, trip interruption, and baggage delay or loss insurance are subject to limitations and exclusions as stated in the Certificate of Insurance. The Certificate of Insurance is sent to the Primary Cardholder at the time of enrolment (and is available at www.hsbc.ca). Please read the Certificate of Insurance for full details, including the complete list of limitations and exclusions.

Emergency travel medical insurance

This insurance covers eligible medical expenses which arise due to a medical emergency. For example, eligible medical expenses may include: emergency hospital, ambulance and medical expenses; private duty nursing expenses; emergency air transportation or evacuation; professional services; emergency dental expenses; transportation to the bedside; return of deceased; additional hotel and meal expenses; and return of vehicle.

Emergency travel medical insurance automatically applies to the first 17 days of a trip. You and your spouse (under age 65 at the time of departure) are insured, as well as your dependent children while traveling with you or your spouse, to a maximum of \$1,000,000 per person. It does not cover expenses arising from:

- **a medical emergency while travelling in Cuba**
- pre-existing conditions or ignoring the recommendation of a doctor
- any other limitations and exclusions stated in the Certificate of Insurance.

Each insured person must be a permanent resident of Canada and covered by a provincial or territorial Government Health Insurance Plan. This insurance only covers amounts greater than the expenses covered by your Government Health Insurance Plan or any other insurance or reimbursement program. Coverage stops once your condition is stable or you can return to Canada for treatment.

Trip cancellation insurance

If you or your spouse (under age 65) is required to cancel a trip due to a covered cause, you will be reimbursed eligible expenses to a maximum of \$2,000 per Account. For example, a covered cause occurs if:

- you, your spouse, an immediate relative, or your travel companion become sick, injured, or dies
- involuntary job loss
- default of your travel provider
- extreme weather delay

Coverage starts from the time you purchase a trip and ends at the trip's scheduled departure time.

Trip interruption insurance

While on a trip, if you or your spouse (under age 65) is required to change your scheduled return date to a later date due to a covered cause, you will be reimbursed the extra cost of one-way economy airfare to a maximum of \$2,000 per Account. For example, a covered cause occurs if you, your spouse, an immediate relative or travel companion accidentally die, or become sick or injured, and the attending physician recommends a travel delay.

Coverage starts after the scheduled departure date and lasts until the scheduled return date.

Baggage delay or loss insurance

If baggage, including personal contents, is lost or damaged during a trip, you will be reimbursed to a maximum of \$750 per insured person (and maximum of \$500 per item). This coverage also includes up to \$200 for the purchase of necessities required by a delay of your checked-in baggage of 12 hours or more. This insurance does not cover certain types of loss or damage. For example, it does not cover:

- loss or damage due to normal wear and tear
- confiscation of your luggage by authorities
- loss or damage to certain items (such as contact lenses, cell phones, computers, jewellery or camera equipment contained in your checked-in baggage, and business equipment or materials).

Paying for your trip with your HSBC Mastercard. To receive coverage for trip cancellation, trip interruption, and baggage delay or loss insurance, you must charge at least 75% of the eligible expenses for your trip (such as transportation, hotel or package tour costs) with your HSBC Mastercard Account.

Term of insurance. The effective date of insurance coverage is the date of enrolment set out in the Letter of Confirmation we send at the time of enrolment. Coverage ends at the earliest of the following:

- the date the Insured Person ceases to be eligible for coverage;
- the date the Primary Cardholder reaches age 65;
- the date the Policy terminates;
- the date your notice of cancellation is received by the Insurer or HSBC; and
- the date the HSBC Mastercard account is cancelled, closed, or not in good standing.

How much insurance costs. The annual premium is \$69, including applicable taxes. We may change the premium and we will tell you at least 30 days in advance. The premium is charged to your Account when you enrol and at each annual renewal.

Misrepresentation. The certificate will be void if at any time you conceal or misrepresent any material fact or circumstance concerning this coverage, your interest in this coverage, or any fraud or attempted fraud.

If you wish to cancel. You may cancel coverage at any time and receive a prorata refund of the unearned premium (as a credit to your Account). If you cancel within the first 30 days, any premium paid will be credited to your Account and coverage will be void. Cancellation is effective on the date your notice of cancellation is received by the insurer or HSBC.

To make a claim (if you enrol). Call 1-800-668-8680 from Canada or the U.S., or 416-977-6066 collect from anywhere else in the world and you will be sent a claim form.

Privacy. The insurer may collect, use, and share personal information provided by you to the insurer, and obtained from others with your consent, or as required or permitted by law. The insurer may use the information to: serve you as a customer and communicate with you. The insurer may process and store your information in another country, which may be subject to access by government authorities under applicable laws of that country. You may obtain a copy of the insurer's privacy policy by calling 1-888-778-8023 or from their website: www.assurantsolutions.ca/privacy. If you have any questions or concerns regarding the privacy policy or your options for refusing or withdrawing this consent, you may call the Insurer at the number listed above.

Travel and Medical Insurance is voluntary insurance offered on a group basis. This insurance is designed to cover losses from sudden and unforeseeable circumstances only. Travel and Medical Insurance is underwritten by American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida. Details of insurance, including definitions, benefits, limitations, and exclusions, are outlined in the Certificate of Insurance sent to cardholders who enrol.