

HSBC Corporate Card

Complimentary Insurance
Terms and Conditions

HSBC Corporate Card Unauthorised
Transaction Insurance
Terms and Conditions

Notice of Upcoming Changes
Effective: 14 October 2022



Upcoming changes to HSBC Corporate Card Complimentary Insurances Terms and Conditions and HSBC Corporate Card Unauthorised Transaction Insurance Terms and Conditions

This is a Notice to advise you of upcoming changes to the HSBC Corporate Card Complimentary Insurances Terms and Conditions and HSBC Corporate Card Unauthorised Transaction Insurance Terms and Conditions. Effective 14 October 2022, these Terms and Conditions will be replaced with the [HSBC Corporate and Business Cards Complimentary Insurance Policy Information Booklet](#). We encourage you to read the Policy Information Booklet in full to understand the amendments to the complimentary insurance terms and conditions.

The table below provides an overview of the changes to your complimentary insurance, effective from 14 October 2022. Please note this is not intended to be a comprehensive summary of the new insurance policy and all customers should refer to the policy information booklet.

Update to Complimentary Card Insurance	Overview of Change
<ul style="list-style-type: none">Epidemic and Pandemic (such as COVID-19)*	<p>If you are eligible and are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, cover is available under the following benefits:</p> <p><u>International Travel Insurance</u></p> <ul style="list-style-type: none">Overseas Emergency AssistanceOverseas Emergency MedicalEvacuation & RepatriationCancellationAdditional Expenses
<ul style="list-style-type: none">Terminology changes throughout the booklet	<p>To simplify and consolidate the wording across the Complimentary Card Insurance booklets, a number of changes have been made.</p>

**If during the period of your cover, you (and your spouse/ dependents, if they're eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic (such as COVID-19) cover may be available under selected International Travel Insurance benefits. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Policy Information Booklet available at www.hsbc.com.au*

Please note, the terms and conditions in the HSBC Corporate Card Complimentary Insurances Terms and Conditions and HSBC Corporate Card Unauthorised Transaction Insurance Terms and Conditions remain effective up to and including 13 October 2022.

If the event causing your claim occurs before 14 October 2022, the relevant Complimentary Card Insurance Policy with effective date prior to 14 October 2022 will contain the eligibility criteria, terms, conditions, limits and exclusions for the relevant claim.

If the event causing your claim occurs on or after 14 October 2022, the Corporate and Business Card Complimentary Insurance Policy Information Booklet with an effective date of 14 October 2022 will contain the eligibility criteria, terms, conditions, limits and exclusions for the relevant claim.

If you have any questions regarding the changes to your complimentary insurances, please contact AGA on 1800 648 093 Monday to Friday 8:00 am to 5:00 pm AEST.

Alternatively, if you wish to discuss information relating to your HSBC account, please contact our Customer Service Centre by calling 1300 300 437 (option 3) any time.

AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), has issued a group policy to HSBC Bank Australia Limited ABN 48 006 434 162 AFSL and Australian Credit Licence 232595 (HSBC), which allows eligible HSBC account holders and cardholders to claim under the group policy as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Information Booklet. You can contact AGA on 1800 648 093. An excess may apply. HSBC does not issue these insurances and does not receive commissions on these policies or guarantee any benefits under this cover.

HSBC Corporate Card

Notice of Changes to Complimentary Insurances Terms and Conditions

for purchases where payment is
finalised on or after 31 March 2019

The changes advised in this document are to information that we are obliged to give you.

The changes have no effect upon the insurance covers provided.

This notice amends the ***HSBC Corporate Card Complimentary Insurances Terms and Conditions*** with effective date of 1 January, 2019 and should be read in conjunction with that document. The amendments are effective 31 March, 2019 and are as follows:

1. Replace the second paragraph appearing under the heading "***Introduction***" on page 1 with:

These covers are available under a Group Policy issued to HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595, of Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Avenue, Sydney, NSW 2000, Australia ("HSBC") by AWP Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of Level 16, 310 Ann Street, Brisbane, QLD 4000 ("Allianz Global Assistance") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (Allianz). For general enquiries call Allianz Global Assistance. Allianz Global Assistance issues and manages the Group Policy on behalf of Allianz.

2. Replace the content of the section headed "***Privacy***" beginning on page 3 with:

To offer or provide **you** with **our** products and services (or those **we** may offer or provide to **you** on behalf of **our** business partners) **we**, namely AWP Australia Pty Ltd ABN 52 097 227 177 trading as '**Allianz Global Assistance**', and **our** agents and representatives, collect, store, use, and disclose **your** personal information including sensitive information.

We usually collect it directly from **you** but sometimes from others depending upon the circumstances and the product involved. For instance, **we** may collect **your** personal information from **our** business partners who may have provided **you** with a product or service including but not limited to travel insurance, roadside assistance with a vehicle purchase, Overseas Student or Visitor Health Cover, or other assistance services **we** arrange or provide.

For example, **your** personal information may be collected from **your** family members and travelling companions, doctors, and hospitals if **you** purchase **our** travel insurance and require medical assistance. Likewise, **we** collect personal information from universities and **your** agents if **you** inquire about or apply for **our** Overseas Student or Visitor Health Cover.

We are the 'data controller' and responsible for ensuring **your** personal information is used and protected in accordance with applicable laws including the Privacy Act 1988 and sometimes European Law (the GDPR) where **our** activities are within its scope.

Personal information **we** collect includes, for example, **your** name, address, date of birth, email address, and sometimes **your** medical information, passport details, bank account details, as well as other information **we** collect through devices like 'cookies' when **you** visit **our** website such as **your** IP address and online preferences.

We use **your** personal information to offer and provide **our** products and services and to manage **your** and **our** rights and obligations in connection with any products and services **you** have acquired. For instance, **we** use it to assess, process, and investigate any travel or health insurance claims, and to liaise with Government Departments when necessary. **We** may also use it for product development, marketing (where permitted by law or with **your** consent but not in connection with some products or services such as credit card insurances), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations, and for other purposes with **your** consent or where permitted by law. **We** do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Your personal information may be disclosed to third parties (some of whom are data processors) who assist **us** to carry out the above activities both inside and outside of Australia, such as claims management providers, travel agents and intermediaries, insurers, investigators, cost containment providers, medical and health service providers, universities and other education institutions, roadside assistance and towing providers, vehicle manufacturers, **overseas** data storage (including 'cloud' storage) and data handling providers, legal and other professional advisers, **your** agents and broker, **your** travel group leader if **you** travel in a group, **your** employer if **you** have a corporate travel policy, **your** bank if **you** are the beneficiary of the bank's credit card insurances, insurance reference bureaux, and **our** related and group companies including **Allianz**.

Some of these third parties may be located in other countries including in Europe, Asia, Canada, or the USA. **We** also, where necessary, disclose **your** personal information to Government Departments including for immigration and private health insurance purposes as well as to regulatory bodies.

With the exception of credit card insurances and some other products and services that **we** offer or provide on behalf of certain clients, **we** may, where permitted by law or with **your** consent, contact **you** by telephone, normal mail, email, electronic messages such as SMS, and via other means with promotional material and offers of products or services from **us**, **our** related companies, as well as offers from **our** business partners that **we** consider may be relevant and of interest to **you**. Where **we** contact **you** as a result of obtaining **your** consent, **you** can withdraw **your** consent at any time by calling **us** on 1800 023 767 or by contacting **us** – see below.

When **you** provide personal information to **us** about other individuals, **we** rely on **you** to have first obtained the individual's consent, and have made them aware of the matters set out in this Privacy Notice.

You may also (1) seek access to **your** personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor, and the parties to whom it may be disclosed; (2) ask **us** to correct and update **your** personal information, (3) ask for a copy of **your** personal data in an electronic format for **yourself** or for someone **you** nominate. **You** may in some circumstances restrict the processing of **your** personal data, and request that it be deleted. Where **your** personal information is used or processed with **your** specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), **you** may withdraw **your** consent at any time. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent, or unless they are **your** dependants under 16 years of age.

If **you** have a request or complaint concerning **your** personal information or about data privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, or email DataPrivacyAU@allianz-assistance.com.au.

You can also contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 218, Sydney, NSW 2601 if **you** have a complaint.

For more information about **our** corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit **our** website at www.allianz-assistance.com.au and click on the Privacy & Security link.

If **you** do not agree with the matters set out in **our** privacy policy or will not provide **us** with the personal information **we** request, **we** may not be able to provide **you** with **our** products or services including the assessment and payment of any claims. In cases where **we** cannot comply with **your** request concerning **your** personal information, **we** will give **you** reasons why.

2. Replace the last three paragraphs and the contact details appearing on page 6 under the heading "**Complaints**", with:

If **you** are unhappy with our response or cannot agree on reasonable alternative timeframes with us, **you** can refer the matter to the external disputes resolution scheme of which we are a member. This scheme is administered by the Australian Financial Complaints Authority (**AFCA**).

This is a free service provided by an independent body. **You** must contact AFCA within two years of receiving our final decision. **You** are not bound by the decision made by **AFCA** but we are bound to act immediately on **AFCA's** decision.

Brochures outlining the operations of **AFCA** are available from both Allianz Global Assistance and the Insurance Council of Australia in each State or Territory. **AFCA** can be contacted as follows:

Australian Financial Complaints Authority:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

In all other respects the booklet remains unaltered.

HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595
HBAA005CCC R3 0319



HSBC Corporate Card

Complimentary Insurances Terms and Conditions

for purchases where payment is
finalised on or after 1 August, 2015

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in **Australia** at any time on +617 3305 7499 (reverse charge).

You do not have to tell **us** or **HSBC** that **you** will be travelling.

Provided **you** comply with the terms and conditions of covers outlined in this booklet **you** are automatically covered.

HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595 does not underwrite the covers contained in this booklet.

These covers are available under a Group Policy issued to HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595, by AGA Assistance Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000.

Important information about the covers in this booklet.

Introduction

This booklet contains information about **your HSBC Card** complimentary benefits, which are effective for **HSBC Card** purchases where payment is finalised on or after 1 August, 2015 and only available to **HSBC Cardholders**.

These covers are available under a Group Policy issued to HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595, of Level 36, Tower 1, International Towers Sydney, 100 Barangaroo Avenue, Sydney, NSW 2000, Australia ("**HSBC**") by AGA Assistance Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631, of 74 High Street, Toowong, QLD 4066 ("**Allianz Global Assistance**") under a binder from the underwriter, Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708, of 2 Market Street, Sydney, NSW 2000 (**Allianz**). For general enquiries call **Allianz Global Assistance**. **Allianz Global Assistance** issues and manages the Group Policy on behalf of **Allianz**. In this booklet **Allianz Global Assistance** may also be expressed as "**Allianz Global Assistance**", "**we**", "**us**" or "**our**".

There is no obligation to accept any of these benefits. However, if a **cardholder** wishes to claim any of these benefits, they will be bound by the definitions, terms, conditions, exclusions and claims procedures contained in this booklet. Therefore please read the booklet carefully and keep it in a safe place. Also please keep detailed particulars and proof of any loss including the sales receipts and **HSBC Card** statements showing any purchases.

HSBC is not the product issuer (insurer) of these covers and neither it nor any of its related corporations guarantee any of the benefits under these covers.

These benefits are provided at no additional cost to the **cardholder** and **HSBC** does not receive any commission or remuneration in relation to these covers. Neither **HSBC** nor any of its related corporations are Authorised Representatives of **Allianz, Allianz Global Assistance** or their related companies.

Who is eligible for these covers?

HSBC Card cardholders are eligible for the following benefits:

- International Travel Insurance
- Transit Accident Insurance

Termination of these covers

HSBC may terminate any one or all of the covers in this booklet, and if so will notify primary **cardholders** of the termination in writing. Purchases made before expiry of this notification will be eligible for the cover. Purchases made after expiry of this notification will not be eligible for the cover included in this booklet.

Other insurance

The cover described in this booklet is provided for **your** benefit under a Group Policy entered into between **Allianz, Allianz Global Assistance** and **HSBC**. **HSBC** is the policy owner. As an eligible **cardholder**, **you** have the benefit of cover as a third party beneficiary.

If **you** are entitled to receive a benefit or make a claim under another insurance policy ("**Other Policy**") (for example, a comprehensive travel insurance policy for **your overseas journey**), in respect of the same loss as **your** claim under this Group Policy, then **Allianz** is not liable to provide indemnity under this Group Policy until the amount of any indemnity under that Other Policy is exhausted. In other words, any cover under this Group Policy in respect of the same loss shall only be excess insurance cover over and above the applicable Other Policy.

Sanctions

Notwithstanding any other terms, **we** shall not be deemed to provide coverage or will make any payments or provide any service or benefit to any person or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the person would violate any applicable trade or economic sanctions law or regulation.

Privacy

To arrange and manage these covers, **we** (in this Privacy Notice "**we**", "**our**" and "**us**" includes AGA Assistance Australia Pty Ltd trading as **Allianz Global Assistance** and its duly authorised representatives) collect personal information including sensitive information from **you** and those authorised by **you** such as **your** family members, **travelling companions**, **your** doctors, hospitals, as well as from others **we** consider necessary, including **our** agents.

Any personal information provided to **us** is used by **us** to evaluate and arrange **your** cover. **We** also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to those insurance services, including managing, processing and administering claims. **We** may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of **our** products and services, IT systems maintenance and development, recovery against third parties, the detection and investigation of suspected fraud and for other purposes with **your** consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, other insurers, reinsurers, claims handlers and investigators, cost containment providers, medical and health services providers, **overseas** data storage and data handling providers, legal and other professional advisers, **your** agents and **our** related and group companies including **Allianz**. Some of these third parties may be located in other countries such as Thailand, France and India to name a few. **You** agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of **Australian** privacy laws.

Unless **you** opt out, **we** may contact **you** on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products and services that **we** consider may be

relevant and of interest to **you** (including financial and insurance products and roadside assistance services). If **you** do not want to receive such offers from **us** (including product or service offerings from **us** on behalf of **our** agents, intermediaries and/or **our** business partners) or do not want **us** to disclose **your** personal information to **our** related and group companies and business partners for marketing purposes, **you** can opt out at any time by calling **us** on 1800 023 767.

When **you** provide personal information about other individuals, **we** and **our** agents rely on **you** to have made or make them aware:

- that **you** will or may provide their personal information to **us**;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes **we** and the third parties **we** will disclose it to, will use it for;
- of how they can access it; and
- of the matters in this Privacy Notice.

We rely on **you** to have obtained their consent on these matters. If **you** do not, **you** must tell **us** before **you** provide the relevant information.

You can seek access to and correct **your** personal information by contacting **us**. **You** may not access and correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your dependants** under 16 years of age.

If **you** have a complaint about **your** privacy, please contact:

Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or **you** can contact the Privacy Commissioner at the Office of the Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or view it on the web at <http://www.allianz-assistance.com.au/privacy-and-security/>.

If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to supply **you** with **our** services or products or may not be able to process **your** application nor issue **you** with cover.

In cases where **we** do not agree to give **you** access to some personal information, **we** will give **you** reasons why.

Enquiries

- Additional copies of this booklet can be obtained by phoning **HSBC** on 1300 301 168 (or +61 2 9005 8192 from **overseas**)
- If **you** require Personal Advice on any of these complimentary insurance covers, please see **your** insurance adviser.
- if **you** wish to make a claim or a general enquiry call **Allianz Global Assistance** on 1800 648 093, 8am - 5pm (Brisbane time), Monday to Friday and please make sure **you** have this booklet on hand when **you** phone.
- If **you** wish to apply for cover for **your pre-existing medical condition**, please phone **Allianz Global Assistance** on 1800 648 093.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice which was developed to further raise standards of practice and service across the insurance industry.

You can obtain more information on the Code and how it assists **you** by contacting **us** on 1800 648 093.

Complaints

If **you** have a complaint about a product issued by **us** or a service **you** have received from **us**, including the settlement of a claim, please call **us** on 1800 648 093.

We will respond to **your** complaint within 15 working days provided **we** have all necessary information and have completed any investigation required. If more information or investigation is required **we** will agree **reasonable** alternative time frames with **you**.

If **you** are unhappy with **our** response or **we** cannot agree on **reasonable** alternative time frames, **your** complaint will be registered as a dispute and it will be reviewed by **our** internal dispute resolution committee.

We will respond to **your** dispute within 15 working days provided **we** have all necessary information and have completed any investigation required.

If more information or investigation is required **we** will agree **reasonable** alternative time frames with **you**.

We will keep **you** informed of the progress of **our** review at least every 10 working days and give **you** **our** response in writing.

If **you** are unhappy with **our** response or **we** cannot agree with **you** on **reasonable** alternative time frames, **you** can refer the matter to the external disputes resolution scheme of which **we** are a member.

This scheme is administered by Financial Ombudsman Services Limited (**FOS**). **FOS** will review **our** decision in accordance with their terms of reference. **You** are not bound by their decision. However, **we** are bound to act immediately on **FOS's** decision.

This is a no cost service provided by an independent body. Brochures outlining the operations of **FOS** are available from **us** or the Insurance Council of Australia in **your** State or Territory. **You** can phone the **FOS** from anywhere in **Australia** on 1300 780 808 or write to them at:

Financial Ombudsman Services
GPO Box 3,
Melbourne, Victoria 3001
Facsimile: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

Excesses applicable - what you contribute to a claim

An excess is not an additional fee charged by **us** at the time of making a claim. Rather, it is the uninsured first portion of a loss for which **you** are otherwise covered, i.e. the amount that **you** must contribute towards each claim.

Details of the excess amounts and circumstances in which they will be applied are set out below:

- International Travel Insurance - **You** must pay the first A\$200 for each International Travel Insurance claim made under Benefits 1 to 7 of 'Part C'. However under benefit "2 - Loss/damage to personal items" there is no excess payable for the replacement of **your** travel documents, credit cards, and travellers cheques and the emergency replacement of **your** clothes and toiletries.

Also if **you** make more than one claim as the result of a single event, the excess only applies once.

- Transit Accident Insurance - No excess applies.

You must take all **reasonable** precautions (considering the value of the items) to protect **your** property/**personal goods** and, to the extent permitted by law, **you** are not covered if **you** do not take these precautions.

Also property/**personal goods** are not covered under any of the covers if they are left:

- **unattended** in a **public place**; or
- **unattended** in a motor vehicle unless stored out of view in the vehicle's boot; or
- **unattended** in an unlocked motor vehicle; or
- **unattended** in a motor vehicle overnight;
- behind, forgotten or misplaced; or
- with a person who steals or deliberately damages them.

Reporting lost, stolen or willfully damaged items

In the event that **your** property/**personal goods** are stolen, willfully damaged or **accidentally** lost, a report must be made to the Police or to the nearest government agency or authority. **You** must do this within 24 hours of learning of the theft, loss or damage and the report must list and describe the missing or damaged items/**personal goods**.

If the loss or willful damage occurs **overseas** a copy of this report must be obtained and the authority must sign the copy and write on it that it is a true and accurate copy of the original.

Repairing or replacing your property

In the event that an item is damaged, lost or stolen **we** may choose to:

- repair the item;
- replace the item, less an amount which takes into consideration its age as shown below; or
- pay **you** the amount it would cost **us** to replace the item less an amount which takes into consideration its age as shown below.

However:

- under no circumstances will **we** pay **you** more than it originally cost **you** to buy the item and where the item is part of a pair or set, **you** will receive no more than the value of the particular part or parts lost, stolen or damaged, regardless of any special value that the item may have by way of being part of such pair or set; and
- where **we** choose, **we** may require proof of ownership/purchase from **you**. In instances where **you** are not able to supply proof of ownership/purchase or other evidence which **we** deem satisfactory for the purpose of proving ownership/purchase, **we** may be unable to properly assess or approve **your** claim; and

- property/**personal goods** left **unattended** in a motor vehicle are only covered for A\$150 per item to a maximum of A\$1,000 per event.

When taking into consideration the age of an item **we** will deduct the following amounts from **our** settlement or replacement cost:

- For toiletries (including skin care, make-up, perfume and medications) **we** will deduct 3.00% for each month **you** have owned the item to a maximum amount of 80%;
- For phones, electrical devices, communication devices, all computers, photographic equipment, tablets and electronics equipment **we** will deduct 1.75% for each month **you** have owned the item up to a maximum amount of 60%;
- For clothing, footwear, luggage and books **we** will deduct 1.75% for each month **you** have owned the item to a maximum amount of 80%;
- For camping, sporting and leisure equipment (but not leisure clothing) and musical instruments **we** will deduct 1.00% for each month **you** have owned the item up to a maximum 60%;
- For jewellery **we** will deduct 0.25% for each month **you** have owned the item to a maximum amount of 25%;
- For all other items **we** will deduct 1.25% for each month **you** have owned the item to a maximum amount of 60%.

For example: If **your** stolen bracelet has been owned for 8 years (96 months) and **we** can replace it for A\$1,000, **your** claim would be for A\$760, as **we** will deduct \$240 (A\$1,000 x 24% {i.e. 96 months x 0.25%/month}) from **our** replacement cost. This assumes that the stolen bracelet originally cost **you** at least A\$760. **We** would then deduct **your** excess contribution from this amount.

Exclusions - what is not covered

In any insurance cover there are situations that are not covered. Whilst **we** try to extend **our** cover to most situations, **we** are not able to cover some situations because of the costs or types of events involved.

In addition to any specific or general exclusions noted elsewhere in this booklet, the following exclusions apply to all the covers in this booklet:

- **We** do not cover **you** for any event that is caused by or arises as a result of any **pre-existing medical condition** of **yours**, a **relative**, **travel companion** or any other person that may give cause for **you** to claim unless it relates to International Travel Insurance and prior written approval has been given to cover the **pre-existing medical conditions** of the **cardholder**, the **cardholder's spouse** or **cardholder's dependants** and **you** have paid the non-refundable administration fee.
- **We** do not cover **you** for any event that arises from, is related to or associated with any signs or symptoms that **you** were aware of, or a **reasonable** person in **your** circumstances would have been aware of, before cover commenced, but:
 - a) **you** had not yet sought a medical opinion regarding the cause; or
 - b) **you** were currently under investigation to define a diagnosis; or
 - c) **you** were awaiting specialist opinion.
- **We** do not cover **you** for any travel that:
 - **you** book or take against medical advice; or
 - **you** take for the purpose of getting medical treatment or advice; or
 - **you** take after a **medical adviser** informs **you** that **you** are terminally ill.

- **We** will not pay for theft, loss or damage to:
 - any item that **you** post or otherwise pay to be transported, and that is not part of **your** accompanying baggage; or
 - jewellery, watches, cameras, laptops, mobile phones, electrical items or cash in baggage, unless hand-carried and under either **your** personal supervision or that of **your travel companion**; or
 - any item that is brittle or fragile (except photographic or video equipment) unless the loss or damage is caused by thieves, burglars, fire, or an **accident** involving the mode of transport **you** are travelling; or
 - sporting equipment while it is being used.
- **We** do not cover:
 - any item that **you** buy to resell in **your** business; or
 - business owned or business related items; or
 - commercial samples; or
 - items **you** take to sell whilst **overseas**; or
 - securities, stamps, documents, manuscripts or books of account; or works of art, (including but not limited to paintings or prints) and antiques; or
 - property/**personal goods** left **unattended** in a motor vehicle for any more than \$150 per item or \$1,000 per event.
- **We** do not **cover you** for any event that is caused by or arises from:
 - the death, illness or for any other reason of persons living outside of **Australia** other than as set out in this booklet relating to the **cardholder**, their **spouse** and/or **dependants**; or
 - any event that is intentionally caused by **you** or by a person acting with **your** consent (including suicide or attempted suicide); or
 - **your** conscious exposure to exceptional danger unless in an attempt to preserve **your** life or the life of another person; or
 - **you** being under the influence of liquor or drugs; or
 - **your** involvement in illegal activities, fraud or abuse; or
 - **your** underwater activities that involve using artificial breathing equipment (unless **you** have an open water diving licence or are diving with a qualified and registered diving instructor); or
 - **your** mountaineering (if you need to use climbing equipment, ropes or guides), rock climbing (if **you** need to use climbing equipment, ropes or guides), white water rafting, white water boating, abseiling, bungy jumping, pot holing, running with the bulls, caving tobogganing, water skiing, jet skiing, off-piste snow-skiing, off-piste snowboarding, snow mobiling or any other similar activity; or
 - **your** racing (other than non-professional foot racing); or
 - **your** participation in any kind of professional sport for which **you** obtain or are attempting to obtain financial gain, sponsorship or benefit from participating in or training for that sport; or
 - **your** air travel or any aerial activity (for example, hang-gliding, base jumping and skydiving). But if **you** are a paid passenger in a fully licensed commercial passenger aircraft, **we** do cover **you**; or
 - any activities involving hunting equipment or projectiles (e.g. shooting and archery); or
 - any act of terrorism; or
 - any illness arising out of or in connection to an **epidemic** or **pandemic**; or

- any war, whether it has been formally declared or not, any hostilities, rebellion or revolution or civil war, military coup or overthrow/attempted overthrow of government/military power; or
- the lawful destruction, or removal of **your** ownership or control, of any property/**personal goods**; or
- any government prohibition or restrictions or government customs controls; or
- any government authorities, delaying or detaining you or seizing or keeping **your** baggage; or
- non-receipt of the property/**personal goods** that **you** have purchased and is being transported to **you**; or
- **you** or **your travel companion's** employment or work (whether paid or unpaid or voluntary) either in **Australia** or **overseas**. This includes not being able to take leave from that employment, unless **your** claim is covered under the International Travel Insurance within the "Cancellation of travel arrangement and unexpected expenses" section; or
- **you** or **your travel companion's** financial circumstances or any business or other contractual relationship; or
- changes in currency rates; or
- **you** or **your travel companion's** not wanting to continue with **your** travel arrangements/**journey**, or cancelling it or cutting it short (unless **your** claim is covered under the International Travel Insurance within the "Cancellation of travel arrangement and unexpected expenses" section); or
- the inability of the tour operator, wholesaler, transport provider, travel agent or any other service provider to complete arrangements (e.g. provide facilities, conference, accommodation or transport arrangements due to lack in numbers) or complete any part of a tour; or
- deterioration, normal wear and tear; or any defective item or any defect in an item, or damage arising from inherent defects in an item or an electrical or mechanical fault or breakdown; or
- any process of servicing, repairing or restoring an item unless **we** have given prior approval; or
- laundering (including washing, ironing and dry cleaning) whether by professional persons or otherwise; or
- vermin or insects, mildew, atmospheric or climatic conditions, or flood; or
- **your** failure to comply with the recommended security guidelines for the use of bank or currency notes, cheques, credit card, postal or money orders or petrol coupons; or
- **you** not taking all **reasonable** precautions (considering the value of the items) to protect **your** property/**personal goods** or if the property/**personal goods** are left:
 - **unattended** in a **public place**; or
 - **unattended** in an unlocked motor vehicle; or
 - **unattended** in a motor vehicle overnight; or
 - **unattended** in a motor vehicle unless stored out of view in the vehicle's boot; or
 - behind, forgotten or misplaced; or
 - with a person who steals or deliberately damages them; or
- disappearance of the property/**personal goods** in circumstances which cannot be explained to **our** satisfaction; or
- radioactivity, radioactivity contamination or the use, existence or escape of any nuclear fuel, nuclear material or nuclear waste; or

- consequential loss or damage, punitive damages or any fines or penalties, including punitive, exemplary, liquidated or aggravated damages; or
- **you** participation in motor cycling, unless:
 - it involves a hired motorcycle with an engine capacity of 200cc or less; and
 - **you** are the driver; and
 - **you** hold a current **Australian** motorcycle licence; and **you** are also licenced (if a licence is required) to drive the motorcycle in the country **you** are in; or
- **your** participation in motorcycle racing; or
- **you** failing to follow advice or take heed of a warning from:
 - any government; or
 - any official body; or
 - any publication or broadcast by any member of the mass media.

Definition and interpretation of words used in this booklet

Headings are for information only and do not affect interpretation.

The following key words (and their plurals) have special meaning in the Group Policy and are highlighted in bold black font:

“**accident**” means any sudden and unexpected physical force, which occurs on a **trip** or **journey** and causes an **injury** or **damage**.

“**accountholder**” means an **HSBC** customer, being an individual, business entity or company, who has entered into a **Card account** with **HSBC** and in whose name the **Card account** was opened. The accountholder is the entity that has contractual obligations with **HSBC** under the **Card account**.

“**Allianz**” means Allianz Insurance Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708.

“**Allianz Global Assistance**” means AGA Assistance Australia Pty Ltd, ABN 52 097 227 177, AFSL 245631.

“**Australia**” means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable and “**Australian**” has a corresponding meaning.

“**bed care patient**” means that as a result of **accidental injury** or **sickness** during the **journey**, **you** are confined to an **overseas** hospital bed for a continuous period of not less than 24 hours. **Your** confinement must be certified as necessary by a **medical adviser** and **you** must be under the continuous care of a registered nurse (other than **your** or a member of **your family**). ‘Bed care’ does not cover **you** as a patient in any institution used primarily as a nursing or convalescent home, a place of rest, a geriatric ward, a mental institution, a rehabilitation or external care facility or a place for the care or treatment of alcoholism or drug addiction.

“**Card account**” means:

- a current and valid **HSBC Card** facility provided by **HSBC** to which purchases made by **cardholders** on an **HSBC Card** are charged; or
- the primary account linked to an **HSBC Card** when a purchase is routed via an electronic funds transfer facility.

“**cardholder**” means a person who permanently resides in **Australia** (including holders of 410 and 457 visas) and whom **HSBC** has issued with an **HSBC Card**.

“**dependant**” means:

- all unmarried children up to and including the age of 18, of whom the **cardholder** has sole custody and who live with the **cardholder**;
- all unmarried children up to and including the age of 18 of whom the **cardholder** has shared custody;
- all unmarried children from the age of 19, up to and including the age of 21, who are full-time students attending an accredited institution of higher learning in **Australia** and of whom the **cardholder** has/had sole or shared custody, and who are dependent upon the **cardholder** for their maintenance and financial support;
- all unmarried persons who are physically or mentally incapable of self-support of whom the **cardholder** has custody and who live with the **cardholder**.

“**epidemic/pandemic**” means anything defined by the World Health Organisation to be an epidemic/ pandemic or to have reached epidemic and/or pandemic status as stated on either: www.who.int or www.smarttraveller.gov.au.

“**HSBC**” means HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL/ACL 232595

“**HSBC Card**” means current and valid HSBC Corporate Card issued by **HSBC** at the request of the **accountholder**. This includes secondary/ additional cards.

“**injury**” means death or bodily injury (but not illness or **sickness**), caused by an **accident**, and resulting independently of any other cause.

“**journey**” means:

- after the purchase of **your overseas** return travel tickets, the **journey** starts:
 - on the departure date shown on the **overseas** return travel ticket, or
 - once **you** leave **your** home, if **you** travel directly from **your** home in **Australia** to the air or sea terminal that is the departure point for **your journey**.
- The **journey** ends when the first of the following occurs:
 - at midnight on the date when **your** scheduled transport (refer to **your overseas** return travel ticket) is due to arrive in **Australia**; or
 - when you return to **your** home in **Australia** provided **you** go directly to **your** home, otherwise when **you** return to **Australia**; or
 - at midnight four (4) consecutive months after the date of departure shown on **your overseas** return travel tickets; or
 - when **you** cancel **your overseas** return travel ticket.

“**loss of**” as used with reference to hand or foot means severance through or above the wrist or ankle joint.

“**medical adviser**” means a qualified doctor or dentist, other than **you** or a **relative**, holding the necessary certification for the country in which they are currently practicing.

“**medical expenses**” means:

- expenses for:
 - medical, paramedical or surgical treatment;
 - other treatment given or prescribed by a **medical adviser**; or
- ambulance, hospital, or nursing home charges; or
- expenses for **your** medical transfer or evacuation to the nearest hospital for emergency medical treatment or be brought back to **Australia** with appropriate medical supervision. Any evacuation must be authorised and arranged by **Allianz Global Assistance** who can be contacted at any time by calling +617 3305 7499 (reverse charges).

“**natural disaster**” means any event or force of nature that has catastrophic consequences, such as avalanche, earthquake, flood, bush fire, hurricane, tornado, cyclone, tsunami and volcanic eruption, but not **epidemics** or **pandemics**.

“**overseas**” means outside **Australia**.

“**period of cover**” for the “Cancellation of travel arrangements you have made” section in the International Travel Insurance, means the period of cover commencing when:

- **your overseas** return travel ticket was purchased; and
- ending at the end of the **journey**, and

for all other sections in International Travel Insurance, period of cover means the period of the **journey**.

“**personal good(s)**” includes all new personal property acquired for domestic or household use or consumption, but does not include:

- items acquired for the purpose of re-supply/re-sale;
- items acquired for transformation in a business;
- business related items;

- items purchased in a business name;
- animals or plant life;
- computer software or non tangible items;
- cash, bullion, negotiable instruments, travellers cheques, or tickets of any description;
- consumable or perishable items (including but not limited to food, drugs, fuel or oil);
- boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
- second-hand items, including antiques;
- items of contraband;
- real estate and movable fixtures or fittings (including but not limited to dish washers and fixed air conditioners) which are, or are intended to form part of any home, unit or other real estate;
- items acquired for a purchase price exceeding A\$10,000.

“**pre-existing medical condition**” applies to the **cardholder**, any **relative**, **travel companion** or any other person that may give cause for **you** to claim, and means a condition of which **you** are, or a **reasonable** person in **your** circumstances would have been, aware:

1. prior to the time **you** became eligible for the cover that involves:

- a) **your** heart, brain, circulatory system/blood vessels; or
- b) **your** lungs or chronic airways disease; or
- c) cancer; or
- d) back pain requiring prescribed pain relief medication; or
- e) surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in hospital; or
- f) diabetes mellitus (Type 1 or Type 2); or

2. in the 2 years prior to the time **you** became eligible for the cover:

- a) for which **you** had been in hospital or emergency department or day surgery; or
- b) for which **you** had been prescribed a new medication or had a change to **your** medication regime; or
- c) requiring prescription pain relief medication; or

3. prior to the time **you** became eligible for the cover that is:

- a) pregnancy; or
- b) connected with **your** current pregnancy or participation in an in vitro fertilisation program; or

4. for which, prior to the time **you** became eligible for the cover:

- a) **you** had not yet sought a medical opinion regarding the cause; or
- b) **you** are currently under investigation to define a diagnosis; or
- c) **you** are awaiting specialist opinion.

For the purposes of this definition, "condition" includes a dental condition.

"**public place**" includes, but is not limited to shops, planes, buses, trains, airports, bus depots, streets, hotel foyer (and hallways and grounds), restaurants, beaches, public toilets, car parks, office areas, behind counters, housing and hostel common areas, unlocked hostel and hotel rooms and any place which is accessible to the public.

"**reasonable**" means:

- for medical and hospital expenses, the standard level given in the country **you** are in not exceeding the level **you** would normally receive in **Australia**;
- for all other covered expenses, the standard must not exceed the average standard **you** booked for the rest of **your journey**; or
- as determined by the courts of Queensland.

"**relative**" means, for the purposes of these covers, a permanent **Australian** resident living in **Australia**, who is the **cardholder's**:

- **spouse**;
- parent, parent-in-law, step-parent, guardian;
- grandparent;
- child, grandchild, stepchild;
- brother, brother-in-law, sister, sister-in-law;
- daughter, daughter-in-law, son, son-in-law;
- fiancé, fiancée;
- uncle, aunt;
- half-brother, half-sister; or
- niece, nephew.

"**rental vehicle**" means a sedan, hatchback, station wagon, four-wheel drive (4WD) rented or hired from a licensed motor vehicle rental/hire company for the sole use of carrying person on public roads and does not include any other vehicle for any other use.

"**sick**" or "**sickness**" means a condition, the signs or symptoms of which first occur or manifest during **your period of cover**.

"**special event**" means a wedding, funeral, pre-paid conference, pre-paid sporting event, pre-paid concert/cultural event, pre-paid tour/cruise or pre-paid accommodation which before **you left Australia**, **you** had planned to attend whilst **you** are **overseas**.

"**spouse**" means a partner of the **cardholder** who is permanently living with the **cardholder** at the time the **journey** starts.

"**travel companion**" means a person whom, before the **journey** began, arranged to accompany **you** on **your journey** for at least 50% of the time of **your journey**.

“**trip**” means a trip by a **cardholder** as a paying passenger (not as a pilot, driver or crew member etc.) in a commercially licenced plane, tourist bus, train or ferry authorised pursuant to any statute, regulation, by-law or the equivalent thereof for the transportation of passengers for hire. Provided that before the trip commenced the cost of the trip was charged to the **cardholder’s HSBC Card account**.

“**unattended**” means property/**personal goods** being left in a position where the items can be deliberately damaged or taken without **you, your spouse, dependants or your travel companion** knowing and being able to prevent the items from being damaged or taken.

“**we**”, “**our**”, “**us**” means Allianz Australia Insurance Limited, ABN 15 000 122 850, AFSL 234708

“**you**”, “**your**” when used:

- in the definition of **pre-existing medical condition** means the **cardholder**, any **relative, travel companion** or any other person whose **pre-existing medical condition** may cause a claim;
- in the International Travel Insurance cover means the persons described in Part B under the heading “Who is covered?”;
- in all other circumstances means the **cardholder**.

Claims procedures

Please do not contact **HSBC** in the event of a claim, as it is not involved in the consideration or assessment of claims.

If **you** want to make a claim under any of these covers, **you** can follow the procedures below.

1. Whilst **you** are **overseas**:

- In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in **Australia** at any time on +61 7 3305 7499 (reverse charge).
- In order for **Allianz Global Assistance** to confirm **your** eligibility for International Travel Insurance, **you** will need to have copies of the documents listed under ‘Documents to take with you’.

2. If **you** are in **Australia**, (or when **you** return to **Australia**) you must follow the steps listed below:

- Contact **us** on 1800 648 093 within 30 days of returning home from **overseas** or interstate (even if **you** have previously reported the matter to **Allianz Global Assistance**), or if **you** are already home, contact **us** within 30 days of learning of an occurrence (loss or damage) that may result in a claim.
- **We** may require **you** to complete a written loss report. If **we** do, **we** will provide **you** with the forms which should be returned to **us** within 30 days after **you** receive them. If **you** fail to contact us or complete the loss report within the specified times and **we** are prejudiced by **your** delay, **we** may refuse to pay **your** claim.

You must provide **us** with any evidence/documentation **we** require to verify **your** claim. Depending on the cover **you** are claiming under, this might include (but is not limited to) any of the following:

- proof that **you** are eligible for cover, e.g. **your** eligible **Card account** statement and **HSBC Card** receipt to confirm the purchase of **your** return **overseas** travel ticket(s), etc.;
- if items were stolen, wilfully damaged, or **accidentally** lost **you** must give **us** the police report number, or if the incident occurred whilst **you** were **overseas**, a copy of the report **you** obtained from the police or nearest government agency or authority. The report should be certified by the relevant authority as being a true and correct copy of the original;
- proof of **your** ownership of any lost, stolen or damaged items - e.g. purchase receipts;
- evidence of **your** intended flight - e.g. ticket, travel agent's itinerary showing **your** flight or a letter from the airline, etc.;
- evidence of the delay, including in the case of luggage delay, a lost property/delayed property report issued by the airline;
- receipts for any items **you** buy to replace those that were lost or stolen or purchased as emergency replacement of **your** clothes and toiletries;
- if any items are lost or stolen during the time that a carrier was responsible for looking after them, **you** must get a letter from the carrier explaining what happened and stating the amount of refund **you** received from them;
- if **your** travel or accommodation arrangements are cancelled and **you** intend claiming, **you** must provide a letter from the carrier, hotel, etc., outlining the refund **you** were entitled to;
- any damaged items for which **you** are claiming so that they can be inspected by **us** or **our** authorised representative;
- a quote (at **your** expense) for the replacement of lost or stolen items, or quote for the repair of damaged items;

Subrogation - you must assist us with your claim

When making a claim **you** must advise **us** of any details of any other insurance under which **you** are entitled to claim.

You must also, as far as allowed by law, give **us** all the assistance **we** may require to institute proceedings against other parties for the purpose of enforcing rights or remedies to which **we** would become entitled or subrogated upon, by making good any loss or damage under any of the covers included in this booklet.

Fraudulent claims

When making a claim **you** have a responsibility to assist **us** and to act in an honest and truthful manner.

If any claim is fraudulent in any way or if **you** or any one acting on **your** behalf uses fraudulent means to make a claim on any of the covers in this booklet, then no payment will be made in regard to the claim. Also **HSBC** will be informed of the situation and **you** may no longer be eligible for any of the covers contained in this booklet.

International Travel Insurance

International Travel Insurance is a benefit available to **HSBC cardholders** who use a **Card account** to purchase their return **overseas** travel tickets (i.e. ticket from and returning to **Australia**) prior to leaving **Australia**, in accordance with the criteria set out under 'Who is covered?' in 'Part B'.

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Part A -

Limits and summary of cover

The following table sets out the cover that is provided and the most **we** will pay in total for all claims under each section. The cover details are outlined elsewhere in this booklet. Please read the entire booklet to ensure the benefits meets **your** requirements.

Benefit	Limit
1. Medical & Hospital Expenses	<p>Unlimited, except:</p> <ul style="list-style-type: none"> • bed care patient allowance (e.g. reimbursement for incidentals such as newspapers and TV rental) of A\$75 per day limited to A\$2,250 in total; and • emergency dental expenses (certified by the treating dentist as being for the relief of sudden and severe pain to sound and natural teeth) limited to \$750 in total. <p>NB. There is no cover for pre-existing medical conditions, unless prior written approval has been given and administration fee paid (see 'Part A').</p>

Benefit	Limit
2. Luggage and travel documents	Limit of A\$25,000 per person up to a maximum A\$40,000 for a cardholder travelling with their spouse and/or dependants subject to the below limits. However for belongings left unattended in a motor vehicle, the most we will pay is \$150 per article to a maximum of \$1,000 per event.
• baggage, clothing and personal valuables	– A\$6,000 per item.
• portable electrical equipment & binoculars	– A\$6,000 per item.
• cameras and associated equipment/ accessories	– A\$6,000 per camera.
• laptop computers and associated equipment/ accessories	– A\$6,000 in total
• travel documents, traveller's cheques, credit cards, cash etc	– A\$600 per person with a maximum of A\$1,100 for a cardholder travelling with their spouse and/or dependants .

Benefit	Limit
<ul style="list-style-type: none"> emergency replacement of your clothes and toiletries 	<ul style="list-style-type: none"> A\$1,000 per person with a maximum of A\$1,750 for a cardholder travelling with their spouse and/or dependants.
3. Resumption of journey following the death of a relative living in Australia	Limit of A\$7,500 per person up to a maximum A\$14,000 for a cardholder travelling with their spouse and/or dependants .
4. Special event	Limit of A\$3,000 for reasonable costs of arranging alternative public transport in order to attend a special event .
5. Cancellation of travel and unexpected travel and accommodation expenses	Unlimited, except for travel agent's cancellation fee, which is limited to an amount up to A\$500.
6. Rental vehicle insurance excess cover	Limited to A\$3,000

Benefit	Limit
7. Travel delay expenses	For reasonable additional meal and accommodation expenses after a 6 hour delay, limit of A\$350 per person up to a maximum of A\$700 for a cardholder travelling alone or A\$1,100 for a cardholder travelling with their spouse and/or dependants .
8. Funeral expenses	Limit of A\$15,000 per person to a maximum A\$30,000 for a cardholder travelling with their spouse and/or dependants for an overseas funeral/cremation or return of remains to Australia .
9. Accidental death	In the event of accidental death we will pay A\$30,000 for a cardholder , A\$30,000 for a spouse and A\$5,000 for each dependant , up to a maximum of A\$65,000 in total.
10. Legal liability	Limited to A\$2,500,000

Part B -

Important matters you should know about

Who is covered?

This cover is available to **cardholders** who permanently reside in **Australia**, as follows:

- This cover provides four (4) consecutive months of no additional cost International Travel Insurance as outlined in this booklet when prior to leaving **Australia**, at least 90% of the total cost of the **cardholder's overseas** return travel ticket (i.e. ticket from and returning to **Australia**) has been charged to the **accountholder's Card account**; or
- If the **cardholder** has paid for their **overseas** return travel ticket as outlined above, this cover extends to the **cardholder's spouse** and their **dependants** provided they have also had at least 90% of the total cost of their **overseas** return travel tickets paid for in the above manner, and the **spouse** and/or **dependants** are travelling with the **cardholder** for the entire **journey**.

Only one person is eligible to claim the benefits payable to a **cardholder** during the **period of cover** and other persons covered under this International Travel Insurance would only be eligible to claim as a **spouse** or **dependant**.

The cover is for a maximum period of four (4) consecutive months and cannot be extended. If however **your** return to **Australia** is delayed because of a covered event, or because **your** scheduled transport (refer to **your overseas** return travel ticket) is delayed for reasons beyond **your** control, the **period of cover** will automatically be extended for up to 4 consecutive weeks or until **you** return to **Australia**, whichever occurs first.

In regard to the cover provided under "5. Cancellation of travel arrangement and unexpected expenses" the **cardholder** will become eligible for expenses related to the planned **overseas** return travel, provided:

- a deposit (charged to the **accountholder's Card account**) has been paid on each of the **cardholder's overseas** return travel ticket and the **cardholder** intends to pay the balance outstanding on the ticket as outlined at the beginning of this section; and
- any costs being claimed have also been charged to the **accountholder's Card account**.

If under "5. Cancellation of travel arrangement and unexpected expenses" the **cardholder** is eligible for expenses related to the planned **overseas** return travel, then the **cardholder's spouse** and/or **dependants**, who have booked to travel with the **cardholder** for the entire **journey** will become eligible under this section for expenses related to the planned **overseas** return travel, provided:

- a deposit (charged to the **accountholder's Card account**) has been paid on each of their **overseas** return travel ticket and the **cardholder** intends to pay the balance outstanding on the ticket as outlined at the beginning of this section; and
- any costs being claimed have also been charged to the **accountholder's Card account**.

The **cardholder** does not have to advise **us** that they will be travelling as they are automatically covered, provided they are eligible for this cover and adhere to the Definitions, Terms and Conditions, Exclusions and Claims Procedures applicable.

For the purposes of cover:

- travel from Tasmania or from mainland **Australia** to Lord Howe Island, Christmas Island or Cocos Island will be considered as an **overseas** trip, however medical and hospital expenses are not covered.
- travel from Lord Howe Island, Christmas Island or from Cocos Island to Tasmania or mainland **Australia** will be considered as an **overseas** trip, however medical and hospital expenses are not covered.

Pre-existing medical conditions

We do not cover **you** for any event that is caused by or arises as a result of a **pre-existing medical condition** of **yours** or any **pre-existing medical condition** of a **relative, your travel companion** or any other person that may give cause for **you** to claim. If however, the **cardholder**, the **cardholder's spouse** and the **cardholder's dependants** are going **overseas** they may, prior to leaving **Australia** apply for their **pre-existing medical condition** to be covered under the International Travel Insurance.

The **pre-existing medical conditions** of other **relatives, your travel companion** or any other persons that may give cause for **you** to claim cannot be waived.

If **you** wish to apply for cover for **your pre-existing medical condition**, please phone **Allianz Global Assistance**. **Our** team of medical professionals will assess **your** condition. If **we** agree to cover **your pre-existing medical condition, you** will need to pay a non refundable administration fee and **Allianz Global Assistance** will send **you** a letter confirming that **your pre-existing medical condition** is covered for the remainder of the **period of cover** for the **journey** in question.

In regard to pregnancy, **we** do not **cover you** for any expenses that arise due to the normal development and consequences of pregnancy, including but not limited to regular or routine medical consultations and tests (such as ultrasounds) and the childbirth itself.

On the other hand **we** do cover the mother's expenses if they arise as an unforeseen consequence of the pregnancy or childbirth and for which otherwise the mother would be covered.

This however does not mean that cover is provided for the health of a child born on the **journey**.

Emergency and medical services whilst overseas

In the event of an emergency **overseas**, simply call **Allianz Global Assistance** in **Australia** at any time on +61 7 3305 7499 (reverse charge).

Allianz Global Assistance's team of medical professionals is only a phone call away and is available 24 hours a day, 7 days a week for advice and assistance in the event of a medical emergency and any associated problems for travellers outside **Australia**.

Allianz Global Assistance has access to a worldwide team of skilled doctors and medical professionals and provides the following services free of charge:

- Access to **medical advisers** for emergency assistance and advice.
- Emergency transportation to the nearest suitable hospital.
- Emergency evacuation, if necessary.
- If requested by the **cardholder**, their family in **Australia** will be advised of the **cardholder's** medical condition and be kept informed of the situation.
- Payment guarantees to hospitals and cover verification.
- Second opinions on medical matters.
- Urgent message service and emergency travel planning.

Documents to take with you

The **cardholder** should take with them this booklet (it contains important phone numbers and details of the cover provided), and copies of their **Card account** statement and **HSBC Card** receipt to confirm the purchase of their **overseas** return travel ticket(s).

In the event the **cardholder** wishes to make a claim under this cover (especially if claiming whilst **overseas**), it will be necessary for **you** or **your** agents to confirm to **Allianz Global Assistance** or its agents that the **overseas** return travel tickets were paid for as previously outlined. Without this information, a claim may be delayed and it may not be possible for **Allianz Global Assistance** or its agents to give approval for **overseas** medical attention.

Part C -

The cover we provide

1. Medical and hospital expenses incurred overseas.

We cover **you** for medical and hospital expenses **you** incur **overseas** on **your** journey.

Repatriation

We reserve the right to return **you** to **Australia** for ongoing medical attention where **we** are not licenced to pay medical and hospital expenses and **you** would need to claim on Medicare and/or **your** private health insurer.

If **you** choose not to return to **Australia** **Allianz Global Assistance** will cease to pay for the subsequent medical and hospital expenses **you** incur **overseas**.

Bed Care

If **we** agree to pay the hospital and **medical expenses** associated with **your** stay in an **overseas** hospital, **we** will also reimburse **you** (in addition to the hospital and **medical expenses**) for incidental expenses, such as a rental TV, newspapers or hospital phone calls).

Emergency dental expenses

We will also pay for emergency dental expenses that the treating dentist certifies in writing as being necessary for the relief of sudden and severe pain to sound and natural teeth.

Escort expenses

We will also pay for a **relative** or friend to travel to where **you** are and escort **you** back to **your** normal residence in **Australia** if:

- **you** are **injured** or become seriously **sick** during the **journey**; and
- you show **us** a medical advice written by a **medical adviser**, saying that an escort is necessary, and **Allianz Global Assistance** agrees that an escort is **reasonably** necessary.

Payment of the escort's expenses will be made to the person who incurs the expense.

Medical expenses

We will pay for **your overseas medical expenses** incurred during the **journey** if **you**:

- become **sick overseas**, or
- are **accidentally injured overseas**.

We will only cover **your medical** expenses if:

- **you** incur them **overseas**, within 12 months of the date of **your sickness** or **injury**; and
- **you** are legally responsible for paying them, and
- **you** show **us** a medical advice, written by a **medical adviser**, as proof of **your sickness** or **injury** and the treatment **you** need for it; and
- **we** assess that **your medical expenses** are **reasonable** in amount and **reasonably** necessary.

Please remember that **you** can only claim for emergency evacuation or repatriation if it is arranged by **Allianz Global Assistance**.

You can call **Allianz Global Assistance** in **Australia** at any time on +61 7 3305 7499 (reverse charge).

We will not pay for **medical expenses** that:

- arise from dental treatment caused by or related to the deterioration and/or decay of teeth or involving the use of precious metals; or
- arise from preventative dental treatment or damage to dentures, bridges or crowns; or
- **you** can recover from any private health insurer or government fund or scheme scheme; or
- **you** incur in **Australia**; or
- arise from HIV, AIDS, ARC (AIDS Related Complex, however this syndrome may be acquired or named), or any related illness, no matter how **you** become infected; or

- arise from a sexually transmitted disease; or
- arise from any disease that is transmitted when giving or taking a drug. Unless the giving or taking of the drug is supervised by a **medical adviser** and the disease is not excluded anywhere else in the International Travel Insurance or Exclusions - what is not covered.

2. Luggage and travel documents

You must take steps to prevent any loss or damage (e.g. there is no cover for possessions, left behind, forgotten or misplaced.)

We cover **you**, during **your journey** for the theft and **accidental** loss or damage to the following personal items that **you** either take with **you** or buy on your **journey**:

- baggage, clothing and personal valuables;
- portable electrical equipment and binoculars (but **we** will not pay for scratched lenses);
- cameras and associated equipment/accessories (but **we** will not pay for scratched lenses);
- laptop computers and associated equipment/accessories (but **we** will not pay for scratched screens); or
- travel documents, travellers cheques, bank notes, currency notes, postal orders, money orders, cash, credit cards or petrol coupons taken with **you** on **your journey** for personal use.

We will also provide for the emergency replacement of **your** clothes and toiletries, if whilst **you** are **overseas** **your** luggage is delayed, misdirected, or temporarily misplaced by any carrier for more than 12 hours.

Please note

In the event of a claim **you** must prove **your** ownership of the property and prove the value of the property (e.g. receipt or valuations for jewellery etc.). If **you** cannot prove the value of **your** property, the most **we** will pay for each individual item is 10% of the limit shown for the type of item in "Part A – Policy Limits and summary of cover".

If **your** travel documents, credit cards or travellers cheques are **accidentally** lost or stolen **you** are covered for their replacement and any legal liability for payment arising out of their unauthorised use only if:

- **you** have complied with all the conditions **you** agreed to when **your** travel documents, credit cards or cheques were issued; and
- **you** have reported the loss to the appropriate authorities (e.g. bank) as soon as possible after the discovery of the loss.

If **you** are claiming for the emergency replacement of **your** clothes and toiletries, **you** will need to obtain written confirmation from the carrier who was responsible for the luggage and **you** will need to provide **us** with receipts for the replacement items **you** needed to purchase.

3. Resumption of journey following the death of a relative living in Australia

We cover **you** for the **reasonable** transport expenses incurred to return to **Australia** and then resume **your journey**, if **you** have to interrupt **your journey** and return to **Australia** immediately following the death in **Australia** of a **relative**.

We will only pay if:

- **you** resume **your journey** within 30 days of returning to **Australia**; and
- **your journey** had not ended before **your** return and there is at least a fortnight or 25% of the time of **your journey** remaining (whichever is the greater); and

- the death occurred after **you** booked **your** travel; and
- **your** claim is not excluded elsewhere in this booklet.

However if the death is due to **your relative's pre-existing medical condition**, **we** will pay benefits provided that before **you** commenced **your journey** a **medical adviser** had not declared **your relative** as being terminally ill.

We will reimburse **you** the costs of an economy air ticket to **Australia** and an economy air ticket to return **you** to the **overseas** location where **you** were to be at that time when **you** returned **overseas** (as stated in **your** original itinerary).

4. Special Event

If **your journey** is interrupted by any unexpected cause outside of **your** control and as a result **you** are going to miss a **special event** which cannot be delayed, **we** will pay the **reasonable** additional costs of using alternative transport to arrive at the destination on time for the **special event**.

5. Cancellation of travel arrangements and unexpected expenses

Under this section **we** cover cancellation and unexpected expenses, provided the claim is not covered elsewhere in this International Travel Insurance.

The expense must be incurred during the **period of cover** for one of the following reasons:

- there is a **natural disaster**, or a **natural disaster** has recently happened or is **reasonably** expected to happen either at **your** destination or at **your** or **your travel companion's** normal residence;
- **you** or **your travel companion's** normal residence in **Australia** is totally destroyed;
- **you** or **your travel companions** are unexpectedly quarantined;

- **you** or **your travel companions** are unexpectedly subpoenaed to attend court in **Australia**;
- **your** inability to travel due to a **pre-existing medical condition** only if prior written approval has been given to cover **your pre-existing medical condition** and **you** have paid the administration fee;
- **you, your travel companion** or a **relative** living in **Australia** unexpectedly:
 - dies, or
 - is seriously **injured**, or
 - becomes seriously ill. (**We** will need to see a medical advice written by a **medical adviser** regarding any of the above events and be satisfied that the cancellation was appropriate and **reasonably** necessary);
- **you** miss **your** arranged travel because **your** preceding flight was delayed or cancelled;
- whilst **overseas your** travel documents are lost or stolen;
- the unexpected cancellation of authorised pre-arranged leave for **you** or **your travel companion** if either of **you** are full time employees of the Australian Defence Force or of federal, state or territory emergency services;
- **you** or **your travel companion** having to sit unexpected exams in regard to studies either of **you** were undertaking prior to **you** becoming eligible for this International Travel Insurance;
- a **special event** has been cancelled or postponed for reasons beyond **your** expectations or control;
- **your** arranged travel is **cancelled** or delayed by the carrier because of unexpected:
 - mechanical breakdown of **your** means of transport;

- riots, strikes, civil commotion (but not acts of terrorism, any war like activities, war, whether it has been formally declared or not, any hostilities, rebellion or revolution, or military coup, or overthrow of a government/military power); or
- weather conditions; or
- **natural disasters**; or

- **you** or **your travel companion** are unexpectedly retrenched. This does not include voluntary retrenchment or voluntary redundancy.

We will not pay for any event that is caused or arises from:

- **you** or **your travel companion's** failure to procure a passport or visa; or
- bookings made with or via any unlicensed parties (including but not limited to tour operators, wholesalers, transport providers or travel agents etc); or
- the negligence or inability of the tour operator, wholesaler, transport provider or travel agent to complete any arrangements; or
- the inability of the tour operator, wholesaler, transport provider or travel agent to complete any arrangements (e.g. conference, accommodation or transport arrangements) due to lack in numbers required to commence or complete any part of the tour; or
- the inability of any tour operator, wholesaler, transport provider or travel agent to provide accommodation or other services due to their financial collapse or insolvency or any person or organisation they deal with.

Important

If **you** want to claim under this section, **you** must take steps to minimise **your** losses. As soon as possible after the cancellation **you** must:

- recover any refund **you** are entitled to; and
- cancel any other travel or accommodation arrangements that depend on **your** cancelled arrangements and that **you** are now unable to use.

If you continue your travel

You may decide to continue **your** cancelled travel arrangements. If **you** do this at the earliest **reasonable** opportunity after cancellation, **we** will, at **our** option, either:

- pay for any part of **your** cancelled travel arrangements that:
 - **you** have paid for but are unable to use, and
 - that are non-refundable, or
- pay the costs of a higher class of travel, or increased seasonal rates for travel, if that is the only class or rate available. **We** will pay these costs minus the amount of any refundable part of **your** cancelled travel arrangements.

We will only pay to upgrade **your** travel on the type of transport **you** chose in **your** cancelled travel arrangements.

We will also pay for any part of **your** cancelled accommodation arrangements that **you** have paid for but are unable to use, and which are non-refundable.

If you do not continue your travel

You may decide not to continue with the cancelled travel arrangements at the earliest **reasonable** opportunity after cancellation.

If so, **we** will pay for any part of **your** cancelled travel and accommodation arrangements that:

- **you** have paid for, but will not use, and
- which are non-refundable.

Out of pocket expenses

We will pay unexpected travel and accommodation expenses if they arise because the carrier cancels **your** arranged travel if:

- **you** incur them during **your journey**, and **you** are legally responsible for paying for them; and
- **we** think they are **reasonable** in amount and were **reasonably** necessary; and
- **you** show **us** a letter from the carrier giving details of the cancellation.

Travel Agent's cancellation fee

Provided **your** bookings were made through a travel agent, **we** will pay **your** travel agent's cancellation fee up to an amount equal to the lesser of A\$500, 15% of the value of the travel arranged by the agent or the level of service fees or commissions the travel agent would have earned had **your journey** not been cancelled.

6. Rental vehicle insurance excess cover

We will reimburse **you** for any excess or deductible which **you** become legally liable to pay in respect of a claim made under the **rental vehicle** insurance during the rental period provided:

- the **rental vehicle** must be rented from a licenced rental agency; and
- the hiring agreement must incorporate **rental vehicle** insurance normally provided by the rental agency; and
- **you** have complied with all requirements of the rental organisation under the hiring agreement and of the **rental vehicle** insurance.

We will not pay for **your** costs arising from:

- loss or damage resulting from the operation of the **rental vehicle** in violation of the terms of the rental agreement; or
- wear and tear, gradual deterioration, damage from insects or vermin, inherent vice or damage.

7. Travel delay expenses

If the departure of any scheduled transport in which **you** have arranged to travel is delayed for at least 6 hours due to any unforeseen cause outside **your** control, **we** will reimburse **your reasonable** additional meal and accommodation expenses.

This benefit is only payable when **you** supply receipts for the expenses incurred and written confirmation from the carrier confirming the period of delay.

8. Funeral expenses

We cover **you** for **your funeral expenses** that are incurred whilst on **your journey**. However, **we** will not pay for **your funeral expenses** if **your** death is the result of a **pre-existing medical condition** unless prior written approval has been given to cover **your pre-existing medical condition** and **you** have paid the administration fee.

We will pay for **funeral expenses** if:

- **you** die during the **journey**; and
- a death certificate given by a **medical adviser** is shown to **us** as proof of the cause of death.

9. Accidental death

We will cover **you** if whilst on **your journey**, **you** die as a result of **injuries** sustained in an **accident** (but not **sickness**, illness or disease) and the Transit Accident Insurance, included in this booklet, does not provide "death" benefits for the **accident**.

The death must occur within 12 months of the **accident** and the **accident** must have been caused by violent, external and visible means and must be supported by a death certificate, signed by a **medical adviser**.

If the transport **you** are travelling in is involved in an **accident** caused by violent, external and visible means and **your** body can not be found, **we** will after 12 months treat **you** as having died as a result of the **accident**.

10. Legal liability

We cover **your** legal liability arising out of an event occurring during **your journey**.

By legal liability, **we** mean **your** responsibility to pay compensation for negligently causing:

- bodily **injury** or death to someone other than **you**; or
- loss or damage to property owned or controlled by someone other than **you**.

We will pay for **your** legal liability if:

- the event that gives rise to it
 - happens during the **journey**, and
 - is one that **you** do not intend or expect to give rise to **your** legal liability.

Only **we** have the right to:

- settle or defend the claim, or
- make or accept an offer or payment, or
- in any way admit **you** are liable.

Legal costs

We will also pay all **reasonable** legal fees and expenses if:

- **we** incur them on **your** behalf, or
- **you** incur them after **we** agree in writing.

We will not pay for **your** legal liability that arises:

- from bodily **injury** to, or the illness or death of:
 - any **relative** or **travel companion**, or
 - **your** employee;
- from **you** owning or occupying any land or building (unless the building is a residence and **you** occupy it as a tenant or lessee, or in some other temporary way);
- from **you** owning, controlling or using a motorised vehicle, an aircraft or a watercraft (other than a non-motorised watercraft used on inland waterways);

- from **your** business, profession or occupation;
- from loss or damage to any property that is owned or controlled by **you**;
- from any fines or penalties, including punitive, exemplary, liquidated or aggravated damages. (These are damages a judge may order a person to pay as punishment. They are different from damages that must be paid as compensation).

Transit Accident Insurance

Transit Accident Insurance is a benefit available to **cardholders**.

This cover provides certain **accidental** death and **injury** benefits for **cardholders** who sustain an **injury** while riding as a passenger in (not as a pilot, driver or crewmember), or boarding or alighting a plane, tourist bus, train or ferry.

The cover is only available when before the **trip** commenced the cost of the **trip** was charged to the **accountholder's card account**.

Terms and Conditions

The benefits listed under the schedule of benefits will be paid if the **cardholder** suffers a loss as a result of an **injury** suffered under the circumstances specified in points 1, 2, 3 or 4 as follows:

1. The **injury** is sustained on a **trip** while riding as a passenger or boarding or alighting (being when **you** physically get on or of) the plane, tourist bus, train or short haul ferry (but not a cruise ship).
2. The **injury** is sustained while riding as a passenger in (not as a pilot, driver or crew member), or boarding, or alighting (being when you physically get on or off) from a licenced taxi or bus or hire vehicle authorised pursuant to any statute, regulation, by-law or equivalent thereof for the transportation of passengers for hire, provided the **cardholder** is travelling directly to or from an airport, tourist bus depot, railway station or dock, immediately preceding or following a scheduled **trip**.
3. When by reason of an **accident** specified in 1 or 2 above, a **cardholder** is unavoidably exposed to to the elements and as a result of such exposure, suffers an **injury** for which a benefit is otherwise payable the loss is covered subject to the applicable terms, conditions, limits and exclusions.

4. If the body of a **cardholder** has not been found within one (1) calendar year of the date of their disappearance arising out of an **accident** which would give rise to a loss as specified in 1, 2 or 3 above it will be presumed that the **cardholder** died as a result of bodily **injury** caused by the **accident** at the time of their disappearance.

A benefit payable will be paid to the **injured cardholder** or, in the event of their death the benefit will be paid to their estate.

Schedule of Benefits

When an **accident** results in any of the following **injuries** within one (1) calendar year after the date of the **accident**, **we** will pay the benefit amount shown opposite the relevant **injury**.

If more than one **injury** results from one **accident**, only the benefit amount for the greater **injury** will be paid.

Injury resulting in:	Benefit Amount
death;	\$125,000
loss of both hands or both feet;	\$100,000
loss of one hand in conjunction with one foot;	\$100,000
total blindness in both eyes;	\$100,000
total blindness in one eye in conjunction with loss of one hand and/or one foot	\$100,000
loss of one hand or one foot	\$75,000
loss of the entire sight of one eye	\$75,000

Limits on what we will pay

The most **we** will pay in claims under the Transit Accident Insurance, that result from one incident is A\$675,000 in regard to **cardholders** regardless of the number of **cardholders injured** in the incident.

This means that if as a result of one incident a number of **cardholders** were **injured**, **We** would pay each on a proportional basis (using the above schedule) up to a total of A\$675,000.

HSBC Bank Australia Limited, ABN 48 006 434 162, AFSL 232595
HBAA005CCC R3 0815

