



TRAVEL INSURANCE FOR HSBC PREMIER MASTERCARD HOLDERS POLICY WORDINGS (Effective For Trips purchased from 1 Jan 2022)

This insurance is arranged by HSBC Bank (Singapore) Ltd (“HSBC”) for the benefit of the Premier MasterCard holder (Cardholder) or/and his/her Family as herein defined. The Policy, P2155284, is issued and underwritten by AXA Insurance Pte Ltd (“AXA”). In consideration of the payment of the premium by HSBC, AXA agrees to provide coverage under the Policy whilst the Policy is in force and in accordance with the terms of this Policy.

The benefit under this insurance is provided free of charge to Cardholders who will have the right to make claims on their own behalf with AXA as the Insured Persons of this Policy within the relevant terms, conditions, exclusions and claims procedures as stated herein.

PART 1A – SCHEDULE OF BENEFITS (NON-COVID COVER)

Section	Benefits	MAX LIMITS PAYABLE
1	Accidental Death / Total and Permanent Disablement <ul style="list-style-type: none"> • Cardholder and Spouse • Cardholder’s Children • Cardholder’s other Family Members (parents, parents-in-law, siblings) 	\$1,000,000 per Insured Person \$250,000 per Insured Person \$300,000 per Insured Person
2	Funeral Expenses or Repatriation of Mortal Remains	\$4,000 per Insured Person
3	Overseas Medical Expenses	\$5,000 per Insured Person (max \$10,000 per Family)
4	Emergency Medical Evacuation and/or Repatriation	\$250,000 per Family
5	Overseas Hospitalisation Allowance	\$100 per day per Insured Person (max \$5,000 per Family)
6	Trip Cancellation	\$2,000 per Insured Person (max \$5,000 per Family)
7	Trip Curtailment	\$1,000 per Insured Person (max \$5,000 per Family)
8	Travel Delay	1,000 per Insured Person (max \$1,000 per Family)
9	Missed Flight Connection	\$400 per Insured Person (max \$800 per Family)
10	Luggage Delay	\$400 per Insured Person (max \$800 per Family)
11	Loss of Luggage	\$1,000 per Insured Person (max \$2,000 per Family)

PART 1B : SCHEDULE OF BENEFITS (COVID-19 EXTENSION)

The following benefits are applicable only for events directly arising from Covid-19:

Section	Benefits	Max Limit Payable
12	Overseas Medical Expenses due to Covid-19	\$3,000 per Insured Person (max \$10,000 per Family)
13	Overseas Hospitalisation Allowance due to Covid-19	\$50 per day per Insured Person (max \$5,000 per Family)
14	Emergency Medical Evacuation & Repatriation due to Covid-19	\$250,000 per Family
15	Trip Cancellation due to Covid-19	\$1,000 per Insured Person (max \$5,000 per Family)
16	Trip Curtailment / Rearrangement due to Covid-19	\$1,000 per Insured Person (max \$5,000 per Family)

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HSBC Premier MasterCard
v1Jan22



PART 2A - DESCRIPTION OF BENEFITS

Important Notes:

The benefits provided under Part 2A cover the Insured Person for events that are not related to or in any way connected with Covid-19 and must be read in conjunction with the Schedule of Benefits under Part 1A. Any claims paid under Part 2A will not be paid under Part 2B for the same benefit.

SECTION 1 – ACCIDENTAL DEATH & TOTAL AND PERMANENT DISABLEMENT

If the Insured Person suffers death or Permanent Disablement arising from an Accident occurring anywhere in the world outside Singapore and the Insured Person's Home Country, We will pay the relevant percentage as set out in the Scale of Compensation, up to the sum insured specified under this section.

Scale of Compensation

Coverage	% of Sum Insured under this Benefit
(a) Death	100%
(b) Permanent Total Disablement	100%
(c) Loss of two (2) Limbs	100%
(d) Loss of sight in both eyes	100%
(e) Loss of one (1) Limb and Loss of sight in one (1) eye	100%
(f) Loss of one (1) Limb	50%
(g) Loss of sight in one (1) eye	50%
(h) Loss of a thumb and index finger of the same hand	25%

Special Conditions applicable to Section 1

- The benefits are payable provided that:
 - Accidental death occurs within one hundred and eighty (180) days from the date of Accident; and/or
 - Permanent Disablement occurs within one hundred and eighty (180) days from the date of Accident; and
 - The Permanent Disablement is listed in the Scale of Compensation table.
- The benefit payable under Accidental death will be reduced by any benefit already paid under Permanent Disablement in respect of the same Injury.
- If an Injury or a Permanent Disablement forms part of another Injury or Permanent Disablement, the highest of either benefits, but not both, will be payable and the total benefits payable under the Policy shall not exceed the Sum Insured under this Section.
- Our maximum liability is 100% of the sum insured and We shall have no further liability under the Policy in respect of any Injury sustained thereafter.
- Aggregate Limit
 - The maximum benefit payable under this Section to the Insured Person and his Family Members arising out of the same Accident shall not exceed \$1,000,000.
 - The maximum benefit payable under this Section occurring whilst a number of Insured Persons are together shall not exceed \$15,000,000 per event and/or conveyance in respect of Visa Infinite Card, Premier MasterCard, Advance Credit Card and Revolution Credit Card combined.
 - In the event the maximum liability should exceed \$15,000,000 per event and/or conveyance, the limit amount shall be apportioned among the Insured Persons, but the sum shall not be greater than the maximum Sum Insured of each Insured Person.
- Death shall be presumed by reason of the disappearance of the Insured Person following an Accident provided that one calendar year has passed since the disappearance and We, having examined all the evidence, are satisfied that the Insured Person has died as a result of Injury and on condition that a written undertaking is given to Us from the claimant that the death benefit payment will be immediately refunded to Us if the Insured Person is subsequently found to be alive.



SECTION 2 – FUNERAL EXPENSES OR REPATRIATION OF MORTAL REMAINS

If, during the Period of Insurance, the Insured Person suffers death during the Trip We will pay for:

- (a) The funeral expenses or costs of cremation necessarily and reasonably incurred at the place of death whilst overseas; or
- (b) The cost of repatriation of the Insured Person's remains to Singapore or the Home Country of the Insured Person, up to the sum insured specified under this section.

In addition to the General Exclusions, We will not pay for any claim if:

1. The Insured Person has undertaken the Trip against the medical advice of his Doctor;
2. The Insured Person has undertaken the Trip for the purpose of obtaining or seeking any medical or surgical treatment.

SECTION 3 – OVERSEAS MEDICAL EXPENSES

If during a Trip, the Insured Person sustains Injury or Illness whilst Overseas and outside his Home Country, We will reimburse the Insured Person up to the limit specified under this Section for the necessary and reasonable Medical Expenses (including Dental Treatment due to an Accident) incurred whilst Overseas and outside his Home Country within 30 days of sustaining the Injury or Illness up to the specified limit under this Section.

The medical expenses incurred for treatment by a Chinese Physician or a Chiropractor is subject to a maximum of \$70 per Trip.

If the Insured Person is entitled to a refund of all or part of such expenses from other sources, We will only be liable for the amount that exceeds the reimbursement recoverable from such other sources.

For the purpose of this Section, the Medical Expenses Cover under a One-Way trip Policy ceases twenty-four (24) hours upon the Insured Person's arrival and immigration clearance in the country of disembarkation of the intended destination.

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Meals and other incidental expenses except for those incurred as an in-patient whilst receiving treatment in the Hospital.
2. Expenses relating to any medical appliances and equipment unless prescribed by the attending Doctor.
3. Prostheses, hearing aids, dentures and any treatment for cosmetic purposes.
4. Treatment or aids already obtained in Singapore before the Trip.

SECTION 4: EMERGENCY MEDICAL EVACUATION AND/OR REPATRIATION

- (a) If during a Trip, the Insured Person suffers Injury or Illness whilst Overseas and outside his Home Country such that the IPA Singapore Pte Ltd's (Assistance Company) medical team and the attending Doctor recommend certifies that it medically necessary to transfer You to another location for medical treatment, the Assistance Company will arrange and pay for the evacuation Up to the specified limit under this Section, including:

- transportation expenses; and
- medical services; and
- medical supplies necessarily incurred for emergency medical evacuation.

The mode of transportation and final destination will be decided by AAS based on medical necessity.

- (b) After local treatment, if the Assistance Company certifies that the medical condition allows the Insured Person to be repatriated back to Singapore as a regular passenger after the medical treatment Overseas, the Assistance Company will arrange and pay for:

- Repatriation under medical supervision to Singapore by a scheduled airline or any appropriate means of transport;
- any supplementary cost of transportation to and from the airport.

Provided that the original travel ticket of the Insured Person is not valid for such repatriation and the Insured Person surrenders any unused portion of his travel ticket to the Assistance Company.

Any decision on the repatriation will be exclusively and jointly made by both the attending Doctor and the medical team of the Assistance Company.

The Insured Person or his personal representative must contact the Assistance Company to obtain approval for the services provided under this Section and follow the advice and instruction of the Assistance Company, failing which the claim may not be payable.



Assistance Company 24-hour Emergency Hotline No: (65) 6322 2566

Providing the following information:

- The Insured Person's full name, travelling dates, NRIC/Employment Pass number and Policy or Certificate of Insurance number.
- The name of the place and telephone number where the Assistance Company can reach the Insured Person or his representative; and
- A brief description of the emergency and the nature of help required.

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Emergency medical evacuation or repatriation or costs not approved and arranged by the appointed Assistance Company or its authorized representative, except that We reserve the right to waive this exclusion if the Insured Person or his Travelling Companion(s) cannot for reasons beyond the Insured Person's control to notify the Assistance Company during an emergency situation. In any event, We reserve the right to reimburse only for those expenses incurred for services that the Assistance Company would have provided under the same circumstances.
2. Any event occurring, or treatment received in Singapore.
3. Any expense if the Insured Person is not suffering from a serious medical condition or if the treatment can be reasonably delayed until his return to Singapore, or any treatment or expenses related to childbirth, pregnancy that endangers the life of the mother and/or unborn child in the event of childbirth, miscarriage or pregnancy after 6 months therefore of.
4. Any treatment performed or ordered by a person who is not a Doctor.

SECTION 5 – OVERSEAS HOSPITALISATION ALLOWANCE

If during the Trip, the Insured Person sustains Injury or Illness whilst Overseas and outside his Home Country, resulting in Hospitalisation whilst Overseas and outside his Home Country, We will pay the benefit for each full day (continuous period of 24 hours) of Hospitalisation up to the Sum Insured specified under this Section. Payment will be made after the period of Hospitalisation.

SECTION 6 – TRIP CANCELLATION

If the Insured Person's scheduled Trip is cancelled within thirty (30) days from the date of commencement of the Trip due to any of the following events before the scheduled date of departure:

- (a) Insured Person dies, sustains Serious Injury or Serious Illness
- (b) Insured Person's Family Member who is travelling in the same Trip as the Insured Person dies, sustains Serious Injury or Serious Illness.

We will pay the Full Travel Expenses up to the specified limit under this Section, less any refund which the Insured Person is able to recover from any of the operators or other insurance.

In addition to the General Exclusions, We will not pay for any claim in respect of:

1. The Insured Person is aware or ought to have known at the time of the booking of the Trip any event that renders the cancellation of the Insured Person's Trip highly possible (such as hospitalization of his Family Member or having received a terminal prognosis at the time of the booking of the Trip);
2. The Insured Person fails to notify the travel operator or provider of transport or accommodation immediately when it is found necessary for the Insured Person to cancel the Trip.

SECTION 7 - TRIP CURTAILMENT

We will reimburse the Insured Person up to the Sum Insured specified in this Section if he is forced to curtail or alter the itinerary of any part of the scheduled Trip after it has commenced, as the direct result of:

- (a) Death, Serious Injury or Serious Illness occurring to the Insured Person or his Family Member and upon written medical advice from the attending Doctor to curtail the Trip.
- (b) The Insured Person or his Family Member requiring medical treatment or Hospitalisation and upon medical advice from the attending Doctor against travelling resulting in the Insured Person being unable to return to Singapore immediately.
- (c) Hijacking of the Public Transport that the Insured Person is travelling on board as a passenger.
- (d) Natural Disaster that prevent the Insured Person from continuing with the scheduled Trip.
- (e) Unexpected outbreak of a Strike, Riot or Civil Commotion arising out of circumstances beyond the Insured Person's control.

The benefits payable under this Section are limited to:

- 1) Full Travel Expenses made for the Trip as shown on the booking invoice that are not utilized and non-recoverable from

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any other source consequent upon the curtailment of the scheduled Trip. This reimbursement will be pro-rated for each complete day of the unused Trip; or

- 2) Any additional accommodation and travelling expenses (direct economy fare by air, rail or sea travel but excluding cost of drinks, meals and other room services or domestic travel fares e.g. taxi or MRT fare) that are necessarily incurred to alter the itinerary of the scheduled Trip Overseas. The hotel accommodation provided shall be similar or equivalent to the room type that the Insured Person has originally stayed in or if not available, the next level of room type.

Coverage is effective only if the Trip is purchased before the Insured Person become aware of any circumstances that could lead to the disruption of the scheduled Trip. No payment will be made for that part of the Trip that has already been undertaken up to the time of the curtailment.

“Curtailment” means abandonment of the scheduled Trip as shown on the booking invoice and/or shortening of the Trip and returning to Singapore.

In addition to the General Exclusions, We will not pay for any claim under this Section in respect of:

1. Government regulations or Act, delay or amendment of the scheduled Trip (including error, omission or default) by the provider of any service forming part of the scheduled trip as well as the agent or tour operator through which the trip was booked.
2. The Insured Person’s business, financial or contractual obligation or those of his Family Members.
3. The Insured Person’s disinclination to travel or financial circumstances.
4. Any unlawful act of, or criminal proceedings against the Insured Person that the scheduled Trip depends upon, other than his/her attendance, under the subpoena as a witness, in a Court of Law.
5. The Insured Person’s failure to notify the travel agent/tour operator or provider of transport or accommodation immediately upon finding it necessary to cancel or curtail the travel arrangement.
6. Any air miles, frequent flyer reward points or holiday points that was used to pay for the Trip.
7. If the Insured Person fails to notify the travel operator or provider of transport or accommodation immediately when it is found necessary for the Insured Person to cancel the Trip;
8. If Death and/or Illness and/or Injury is/are related to any Pre-existing Medical Condition, disease or medical
9. condition of the Insured Person or the Insured Person’s Family Member.
10. The portion of the Trip that was redeemed from air miles or frequent flyer reward points.

N.B. This Policy will only pay for any claim under either Trip Curtailment, Travel Delay or Missed Flight Connection Trip for the same event but not for claims made under more than one Section.

SECTION 8 - TRAVEL DELAY

If the departure of the Public Transport from a place of embarkation outside Singapore and in which the Insured Person is booked to travel is delayed for at least eight (8) hours from the scheduled time of departure stated in the Insured Person’s itinerary due to:

- (a) Strike, Riot or Civil Commotion; or
- (b) Adverse weather conditions which leads to airspace or airport closure.; or
- (c) Mechanical breakdown of the Public Transport;

We will pay the benefit for each full eight (8) hours’ delay, up to the sum insured specified under this section.

In addition to the General Exclusions, We will not pay for any claim if:

1. The Insured Person fails to check in with the Public Transport operator according to the itinerary supplied to the Insured Person;
2. The Insured Person fails to obtain written confirmation from the Public Transport operator of the actual number of hours of delay and the reason for such delay to support his/her claim;
3. The delay is caused by strike or industrial action which already existed on the date of the booking the Public Transport;
4. The delay occurred whilst the Insured Person is still in Singapore.

N.B. This Policy will only pay for any claim under either Trip Curtailment, Travel Delay or Missed Flight Connection Trip for the same event but not for claims made under more than one Section.



SECTION 9 - MISSED FLIGHT CONNECTION

If the scheduled Public Transport which the Insured Person is travelling in arrives late at the point of transfer, causing him/her to miss the connecting scheduled Public Transport which he/she has a confirmed booking, and he/she cannot get an alternative transportation which departs within four (4) hours of his/her arrival at the connecting point, We will reimburse the necessary costs incurred by the Insured Person at the overseas connecting point before the next available connecting Public Transport, up to the sum insured specified under this section, for:

- (a) hotel accommodation; and/or
- (b) meals or refreshments;

Provided that the insured Person has received a confirmed reservation on the connecting Public Transport.

In addition to the General Exclusions, We will not pay for any claim if:

- (a) An alternative onward Public Transport being made available to the Insured Person within four (4) hours from the actual arrival time of the incoming Public Transport to the connecting point;
- (b) The Insured Person fails to obtain written confirmation from the Public Transport operators confirming the delay and the missed connection.

N.B. This Policy will only pay for any claim under either Trip Curtailment, Travel Delay or Missed Flight Connection Trip for the same event but not for claims made under more than one Section.

SECTION 10 - LUGGAGE DELAY

If the Insured Person's check-in luggage with the Public Transport is delayed for more than six (6) hours, and less than forty-eight (48) hours upon his arrival at the scheduled overseas destination, We will reimburse the cost of essential items necessarily incurred to get the Insured Person through the period of the delay, up to the sum insured specified under this section.

"Essential items" refers to basic personal items such as toiletries, undergarments and other basic wear.

In addition to the General Exclusions, We will not pay for any claim if:

1. The purchases being made within the first six (6) hours of the Insured Person's arrival at the scheduled overseas destination;
2. The purchases being made after the delivery of the luggage or after forty-eight (48) hours of the Insured Person's arrival at the scheduled overseas destination whichever is the earlier;
3. The check-in luggage was delayed in Singapore;
4. The Insured Person fails to produce the original receipt of purchase of the replacement items;
5. The Insured Person fails to obtain written confirmation from the Public Transport operators on the number of hours the check-in luggage has been delayed; and/or
6. The delay of luggage is not reported to the Public Transport immediately upon discovery.

For the same event, We will only pay claim from either Luggage Delay or Loss of Luggage, but not from both.

SECTION 11 - LOSS OF LUGGAGE

If, during the Period of Insurance, the Insured Person's check-in luggage with the Public Transport is delayed more than forty-eight (48) hours upon the Insured Person's arrival at the scheduled overseas destination, permanent place of residence or return to Singapore, his/her luggage is deemed permanently lost and We will reimburse him/her the cost of replacement of essential items in the check-in luggage, up to the sum insured specified under this section.

"Essential items" refers to basic personal items such as toiletries, undergarments and other basic wear.

In addition to the General Exclusions, We will not pay for any claim if:

1. The Insured Person fails to produce the original receipt of purchase of the replacement items;
2. The Insured Person fails to obtain written confirmation from the Public Transport operators on the number of hours the check-in luggage has been delayed;
3. The Insured Person has already received compensation from the Public Transport provider;
4. The Insured Person fails to take all reasonable steps to recover loss or delay of luggage; and/or
5. The delay of luggage is not reported to the Public Transport immediately upon discovery.

N.B. This Policy will only pay for any claim under either Trip Curtailment, Travel Delay or Missed Flight Connection Trip for



the same event but not for claims made under more than one Section.

PART 2B - DESCRIPTION OF BENEFITS (COVID-19 EXTENSION)

Important Notes:

The benefits provided under Part 2B cover the Insured Person only for events arising directly from Covid-19 and must be read in conjunction with the Schedule of Benefits under Part 1B. Any claims paid under Part 2B shall not be paid under Part 2A for the same benefit.

SECTION 12 - OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

If whilst the Insured Person is Overseas and outside his Home Country and is diagnosed with Covid-19 resulting in incurring medical expenses, We will reimburse the necessary and reasonable medical expenses that are incurred during the Trip within 90 days of sustaining Covid-19 infection up to specified limit under this Section.

SECTION 13 - OVERSEAS HOSPITALISATION ALLOWANCE DUE TO COVID-19

If whilst the Insured Person is Overseas and outside his Home Country and is diagnosed with Covid-19 resulting in Hospitalisation whilst during the Trip, We will pay \$50 per Insured Person for each full day of the Hospital Confinement up to the specified limit under this Section.

The period of Hospital Confinement must be within the duration of the scheduled Trip and every continuous period of 24 hours of Hospitalisation shall be counted towards the total number of days of Hospitalisation, notwithstanding that such days may not run consecutively.

SECTION 14 - EMERGENCY MEDICAL EVACUATION &/OR REPATRIATION DUE TO COVID-19

If whilst the Insured Person is Overseas and outside his Home Country and is diagnosed with Covid-19 and the Assistance Company certifies that it is medically necessary to transfer him/her to another location for medical treatment or to repatriate him/her back to Singapore, We will arrange and pay for the costs of transportation including medical supplies up to the specified limit under this Section.

provided that:

- (a) Clearance for the evacuation and/or repatriation is approved by the local government authority and medical facilities;
- (b) Any decision on the evacuation and/or repatriation will be exclusively and jointly made by the attending Doctor and the Assistance Company;
- (c) Our maximum liability for repatriation to any country other than Singapore is the equivalent of the cost of repatriation to Singapore;

In the case of death whilst Overseas, We will arrange and include the cost of returning the mortal remains to Singapore or to an alternative destination besides Singapore (upon the request of the personal representative) or the cost of local burial in the country that the Insured Person was visiting.

In addition to the General Exclusions and the section "Exclusions applicable to all benefits under this Endorsement", We will not pay any claims under this benefit in respect of:

- (a) expenses incurred for services provided by another party for which the Insured Person is not liable to pay, or any expenses already included in the costs of the trip;
- (b) expenses for a service not approved and arranged by the Assistance Company or its authorized representative;
- (c) treatment performed or ordered by a person who is not a Doctor;
- (d) expenses incurred if treatment can be reasonably delayed until the Insured Person returns to Singapore; and
- (e) costs related to religious ceremony or rites.

SECTION 15 - TRIP CANCELLATION DUE TO COVID-19

If the Insured Person's scheduled Trip has to be cancelled due to any of these reasons occurring within 30 days prior to the commencement of the scheduled Trip:

- (a) The Insured Person is diagnosed with Covid-19 and is certified unfit to travel by the attending Doctor;
- (b) The Insured Person is suspected of being infected with Covid-19 and is advised to self-isolate at home by the attending Doctor;
- (c) The Insured Person is denied boarding the plane at the airport on the scheduled date of departure and is certified unfit to travel by the attending Doctor due to Covid-19;
- (d) A Family Member is diagnosed (or is suspected of being infected) with Covid-19;



- (e) There is only one Travelling Companion going with the Insured Person on the Trip and he/she is diagnosed (or is suspected of being infected) with Covid-19;
- (f) A Family Member who is to host the Insured Person at their place of residence during the Trip is diagnosed with Covid-19;

We will reimburse the Full Travel Expenses up to the specified limit under this Section.

Once an Insured Person makes a claim under this benefit, the coverage immediately terminates for that Insured Person. However, the Policy continues to have force and effect with regards to other Insured Persons who continue with the same scheduled Trip.

In addition to the General Exclusions and “Exclusions applicable to all benefits under this Endorsement”, We will not pay any claims in respect of:

- (a) cancelling the Trip after learning there are people infected with Covid-19 at the planned destination;
- (b) loss of vouchers, reward points or holiday points used, in part or full, to pay for the Trip;
- (c) purchasing the Trip within three (3) days of the date of departure;
- (d) any unused or additional costs incurred which are recoverable from any sources, including but not limited to a refund, voucher, credit or re-booking of the Trip as compensation;
- (e) any airport taxes and administration fees included in the cost of the flights;
- (f) the Insured Person not being able to travel or choosing not to travel because the local government authority advises against travel due Covid-19;

SECTION 16 – TRIP CURTAILMENT DUE TO COVID-19

If whilst the Insured Person is Overseas and outside his Home Country and has to unavoidably Curtail any part of the scheduled Trip to return to Singapore earlier than planned or alter any part of the Trip itinerary as the direct result of:

- (a) The Insured Person is diagnosed with Covid-19 and certified unfit to continue with the scheduled Trip by the attending Doctor;
- (b) Death or Hospitalisation of a Family Member due to Covid-19;
- (c) Cancellation of the scheduled Public Conveyance due to Covid-19;
- (d) An outbreak of Covid-19 as declared by the local government authority at the planned destination which prevents the Insured Person from continuing with the scheduled Trip and he/she has to unavoidably incur additional accommodation costs to extend his/her stay;
- (e) Airspace or airport closure at the planned destination due to Covid-19.

We will reimburse the expenses which was paid up to the specified limit under this Section.

The benefits payable under this Section are limited to:

1. any irrecoverable, pre-paid and unutilized travel fare and/or accommodation costs as shown on the booking invoice.
2. any additional accommodation and travelling expenses (direct economy fare but excluding cost of meals, domestic transportation fares) that are necessarily incurred to alter the scheduled itinerary to extend the Trip. The hotel accommodation provided shall be similar to or equivalent to the room type that was originally booked or if not available, the next level of room type.

The Policy will only pay for a claim in respect of either Trip Curtailment or Trip Rearrangement for the same event, but not both.

In addition to the General Exclusions and “Exclusions applicable to all benefits under this Endorsement”, We will not pay any claims in respect of:

- (a) Loss of vouchers, reward points or holiday points that were used, in part or full, to pay for the Trip;
- (b) Any unused or additional costs incurred which are recoverable from an airline, hotel, travel agent or any other provider of travel and/or accommodation, including but not limited to a refund, voucher, credit or re-booking of the trip as compensation.
- (c) Cutting the Trip short upon learning there are people infected with Covid-19 at the planned destination.
- (d) Advisory from the Singapore government to Curtail the Trip and return to Singapore due to Covid-19;
- (e) Purchasing the Trip within three (3) days of the date of departure;
- (f) Any airport taxes and administration fees included in the cost of the flights.



Exclusions applicable to all benefits under Part 2B

In addition to the General Exclusions, We will also not pay any claim in respect of:

1. The Insured Person, any Family Member, the Travelling Companion or the family that the Insured Person will be staying with during the Trip is diagnosed (or suspected of being infected) with Covid-19) at the point of purchase of the Trip.
2. Circumstances known to the Insured Person before the booking of the trip which could reasonably have been expected to lead to a claim on the Policy.
3. Any medical treatment or medical care that cannot be attributed to Covid-19.
4. Travelling to a country, specific area or event when the Singapore government or regulatory authority in a country has advised against travelling to.
5. Loss caused directly or indirectly by government regulations or control including closure of borders of the country.
6. Failure to obtain any mandatory vaccines, inoculations or prescribed medications prior to the scheduled Trip.
7. Costs of mandatory COVID-19 diagnostic tests that are required to take for the Trip, such as pre-departure tests and post-arrival tests or cancellation/curtailment claims arising from the Insured Person's failure to take these tests in a timely manner.
8. The Insured Person's disinclination to travel, change of mind or fear of travelling due to Covid-19.
9. Cruises are excluded from coverage under this Endorsement. "Cruises" refers to travels on a cruise ship or cruise liner which lasts the period of time outlined in the holiday package to visit one or multiple destinations.
10. Any medical treatment or medical care that are paid for by the local government authority.
11. One-way Trips.
12. Loss recoverable from any other source.

PART 3 - DEFINITIONS

Some words and phrases in this Policy have special meanings. These words and phrases have the following meanings wherever they appear in the Policy.

TERM	MEANING
Accident	A sudden and unforeseen event that solely and independently results in Injury, disablement or death and which is not caused by any illness or medical condition.
Assistance Company	AXA Assistance Singapore appointed by Us to provide medical emergency services as specified in this Policy.
Chiropractor	A legally qualified practitioner in chiropractic medicine and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Chiropractor shall not include the Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person.
Chinese Physician	A person, including but not limited to herbalist, acupuncturist and bonesetter, who is legally qualified and practicing within the scope of his license pursuant to the laws of the country in which such practice is maintained. Chinese Physician shall not include the Insured Person or a business partner, Relative, agent, employer or employee of the Insured Person.
Covid-19	An infectious disease named by the World Health Organisation as "COVID-19" and caused by the severe acute respiratory syndrome SARS-CO
Dental Treatment	The reasonable and medically necessary treatment carried out by a qualified and licensed dentist to restore sound and natural teeth, such treatment being made necessary directly by an Accident.
Doctor	A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of his license according to the laws of the country in which such practice is maintained. The Doctor cannot be the Insured Person, his/her business partner, agent, employer or employee, or a person related to the Insured Person's by blood, marriage or adoption. Any reference to "Doctor" in this Policy shall mean, wherever appropriate, a general practitioner and/or specialist.
Family / Family Member(s)	The Insured Person's (a) Legal spouse (b) Parents and/or parents-in-law (c) Siblings (d) Legitimate child who is between one (1) and twenty-five (25) years of age, not married, not employed and is residing in the same household and in the same country of residence as the Cardholder.
Full Travel Expenses	The full fare of the Public Transport that is fully paid to the operators of the Public Transport or its handling agent (e.g. travel agency) through the Insured Person's HSBC Premier MasterCard.

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v1Jan22



	<ul style="list-style-type: none"> For a Two-Way Trip, the Public Transport fare refers to the fare paid to travel out of Singapore and back to Singapore. For a One-Way Trip, the Public Transport fare refers to the fare paid to travel out of Singapore.
Home Country	The country, outside of Singapore, which the Insured Person is granted rights of citizenship or permanent residence by the respective governmental authorities.
Hospital / Hospitalisation	<p>An establishment duly constituted and licensed in the geographical area in which it is located as a medical or surgical hospital for the care and treatment of sick and injured persons as bed-paying patients, and that:</p> <ol style="list-style-type: none"> provides facilities for diagnosis, treatment and minor or major Surgery; provides twenty-four (24) hours nursing services by registered graduate nurses; is supervised by a full-time staff of Doctors at all times; and is not primarily a clinic, a mental Hospital or institution, a place for custodial care or facility for alcoholics or drug addicts, a spa, or hydroclinic or a nursing or rest or convalescent home or a home for the aged, or such similar establishments. <p>Hospitalisation means being confined in a Hospital as a registered in-patient under the care of a Physician because of medical necessity (and not merely for any form of nursing, convalescence, rehabilitation or extended care). One day of Hospitalisation means a continuous 24-hour period or for which room and board has been charged.</p>
Illness	A physical condition marked by a pathological deviation from the normal healthy state, as verified by a Doctor, commencing and manifesting itself during the Period of Insurance and shall exclude any Pre-existing Medical Condition.
Injury	Bodily injury, resulting directly, solely and independently of any other cause by an Accident and which does not result from any illness, sickness or disease.
Insured Person(s)	<ol style="list-style-type: none"> HSBC Premier MasterCard holder who has fully charged the fare of the Public Transport of the overseas Trip to the HSBC Premier MasterCard; HSBC Premier MasterCard holder's Family Members who have fully charged the fare of the Public Transport of the overseas Trip to the HSBC Premier MasterCard.
Loss	<ol style="list-style-type: none"> In connection with a limb, "Loss" means the complete severance of a hand at or above the wrist or of a foot above the ankle joint, or the total and permanent functional disablement of an entire hand, arm, foot or leg. In connection with finger, "Loss" means complete severance of, or irrecoverable loss of use of, finger(s) at or above the metatarsophalangeal or metatarsophalangeal joints. In connection with an eye, "Loss" means total and irrecoverable loss of sight beyond remedy by surgical or other treatment.
Medical Expenses	Expenses that are necessarily and reasonably incurred during a Trip for Injury or Illness that the Insured Person paid to a Doctor, Hospital and/or ambulance service for medical, surgical, x-ray, Hospital or nursing treatment, including the cost of medical supplies and ambulance hire and for Dental Treatment caused by an Accident. All treatment including specialist treatment must be prescribed or referred by a Physician in order for expenses to be reimbursed under this Policy and will not exceed the usual level of charges for similar treatment, medical services or supplies in the location where the expenses were incurred had this insurance not existed.
Occupation	The Insured Person's full-time or part-time gainful employment, profession or any other work which the Insured Person has been trained to perform for an income, remuneration or profit.
Period of Insurance	The period during which the cover under this Policy is effective, as specified in the Policy Schedule to HSBC.
Permanent / Total Disablement	<p>Injury which:</p> <ol style="list-style-type: none"> totally disables and prevents the Insured Person from engaging in, performing, or attending to any business or Occupation of any and every kind, or if the Insured Person has no business or Occupation, from attending to his usual duties; and has lasted for at least 12 months from the date of the Accident; and is medically certified to have no hope of improvement at the end of that period.
Pre-Existing Medical Condition	<p>Any Injury or Illness which:</p> <ol style="list-style-type: none"> The Insured Person has received medical treatment, diagnosis, consultation or prescribed drugs within 182 days prior to the commencement of the Trip; or Symptoms or manifestations have existed, whether treatment was actually received within



	182 days prior to the commencement of the Trip; or (c) A reasonable person in the circumstances would be expected to be aware of prior to the commencement of the Trip.
Public Transport	Any land, sea, rail or air conveyance (such as bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train) that has fixed and established routes only and is operated under license by the respective country for the transportation of fare paying passengers. This excludes rental vehicles, taxis and all modes of transportation that are chartered or arranged as part of a tour, even if the services are regularly scheduled.
Relative	Spouse, Child, son-in-law, daughter-in-law, parent, parent-in-law, grandparent, grandparent-in-law, grandchild, brother, sister, brother-in-law, sister-in-law, niece, nephew, aunt or uncle of the Insured Person.
Serious Injury or Illness	(a) When applied to the Insured Person means to require treatment by a Doctor and that results in being certified as unfit to continue with the scheduled Trip. (b) When applied to any of the Insured Person's Family Member or Travelling Companion, it means Injury or Illness that is certified as being life threatening by a Doctor that results in the discontinuation or cancellation of the scheduled Trip.
Strike, Riot or Civil Commotion	Disturbance of public peace with the presence of violence or threats of violence created by a gathering of civilians (organized or unorganized) usually against a governing body or the policies thereof and including any action of any constituted authority to suppress or attempt to suppress such gathering.
Travelling Companion	The person who travels or plans to travel with the Insured Person on the same travel itinerary but excluding any tour leader who is travelling together as part of a tour group and receiving remuneration in payment or in kind.
Trip	A journey undertaken by the Insured Person during the Period of Insurance and commencing in Singapore. The trip commences when the Insured Person leaves the place of residence or office for the place of embarkation, but not more than three (3) hours prior to the scheduled departure time, and ceasing upon the following, whichever is the earliest: (a) The expiry of the Period of Insurance; (b) The Insured Person's return to his permanent place of residence; (c) Three (3) hours upon the Insured Person's arrival in Singapore.
We, Us, Our, Insurer	AXA Insurance Pte Ltd
You, Your, Policyholder	HSBC Bank (Singapore) Ltd

PART 4 - GENERAL EXCLUSIONS - APPLICABLE TO ALL SECTIONS OF THIS POLICY

We will not pay under any section of this policy for the loss or liability directly or indirectly arising as a result of:

1. Any Pre-existing Medical Condition.
2. Suicide or attempted suicide, wilful exposure to danger (other than in an attempt to save human life) or the committing of any illegal acts.
3. The effect or influence of alcohol or drugs unless the drug is taken in accordance with an authorised medical prescription.
4. Illness or disease directly or indirectly arising from sexually transmitted disease, Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations however caused.
5. Pregnancy, childbirth, abortion, miscarriage and any Injury or Illness related to such conditions.
6. Travelling against medical advice or where the trip is made solely for the purpose of obtaining treatment.
7. Mental and nervous disorders, including all forms of sleep disorders and insanity.
8. War, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
10. Travelling to the country against the travel advisory by government authority or by the Singapore Government relating to any war or warlike event, Strike, Riot or Civil Commotion, disease outbreak or unsafe health conditions, impending natural disasters or any other events of similar nature.
11. When travelling in, to or through Afghanistan, Belarus, Crimea including Sevastopol, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, North Korea, Russia, Somalia, Sudan, Syria, Ukraine, Venezuela and Zimbabwe.
12. The fare of the Public Transport that is not fully charged to the HSBC Premier MasterCard.
13. Insured Person's participation in such activities:
 - (a) Engaging in sports or games in a competitive or professional capacity where the Insured Person would or could

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receive remuneration, sponsorship or reward of any kind.

- (b) Extreme sports which involve speed, height, danger, a high level of physical exertion, highly specialized gear or spectacular stunts, even if played competitively or non-competitively, in a team or individually, including but not limited to racing, motor rallies, off-piste skiing, triathlons or the likes and snowboarding, ultra-marathons, horse jumping, paragliding, kitesurfing, big wave surfing, rafting down rapids or ocean sailing.
- (c) Underwater activities requiring the use of artificial breathing apparatus. This exclusion does not apply to leisure scuba diving under the supervision of a qualified diving instructor or if the Insured Person holds a PADI certification (or its qualification) and diving with a qualified partner no deeper than thirty (30) meters.
- (d) Expeditions, hunting trips, pot-holing, mountaineering that entails the use of ropes and climbing equipment or rock climbing. This exclusion also applies to hiking/trekking in Remote Area(s) unless organised by a recognized local tour operator for the general public and under the guidance of licensed guides, and any activity involving the Insured Person being airborne (whether suspended or not). However, this exclusion does not apply to leisure hot air balloon ride, leisure parachuting, leisure sky diving, leisure bungee jumping and leisure snow or ice sports.
“Remote Area” refers a place that is distant from people or activities or buildings and with no nearby town and may require walking more than 5 km to a facility with phone or radio communication (even if personal communication equipment is available); or may include areas of little traffic or where hills and dense forest make it difficult to obtain help using the communication system available; or medical or other emergency support is more than 1 hour away if a vehicle is not available.

- 14. Taking part in flying except as a fare-paying passenger in a licensed passenger-carrying aircraft.
- 15. Loss resulting directly or indirectly from action taken by any government authority including border closures, confiscation, destruction and restriction.
- 16. Loss of or damage to hired or leased equipment.
- 17. Consequential loss or damage of any kind.
- 18. Any of these activities in respect of the Insured Person’s Occupation:
 - (a) Employment on merchant vessels or as a manual worker; naval, military or airforce service or operations, regular or temporary, military or police duties.
“Manual worker” refers to a person engaging in tasks that involve physical exertion regardless of whether any machinery or tools are used and where such person is remunerated for the work done. The nature of the labour includes but not limited to doing electrical work, painting at a height, packing or construction work.
 - (b) Offshore activities like diving, oil-rigging, mining, aerial photography or handling of explosives.
 - (c) Survey of offshore installations or facilities under construction including survey from aerial conveyance.
 - (d) Testing of any kind of conveyance.

PART 5 - GENERAL CONDITIONS - APPLICABLE TO ALL SECTIONS OF THIS POLICY

The Insured Person must comply with the following conditions to have the full protection of the Policy. Our liability shall be conditional on the Insured Person’s observance of the terms of this Policy.

1. Fit for Travel

At the time of the Trip, the Insured Person must be medically fit to travel and not be aware of any circumstances which could lead to cancellation or disruption of the Trip, otherwise any claim is not payable.

2. Age

In the event of any claim, the age of the Insured Person will be determined as at the date of Injury or Illness with reference to the date of birth.

3. Reasonable Care

The Insured Person shall act in a prudent manner and exercise reasonable care for the safety and supervision of his property as if uninsured and to prevent loss, damage, Accident, Injury or Illness.

Your and/or the Insured Person’s due observance and fulfilment of the Terms of this Policy insofar as they relate to anything to be done or complied with by You and/or the Insured Person and the truth of statements and any declaration made by You shall be a condition precedent to Our liability to make any payment under this Policy.

4. Mis-Representation

This Policy will not pay any claims in the event of misrepresentation, mis-description or non-disclosure or concealment of any circumstances material to or in connection with the Insured Person’s health, and in particular;

- (a) whether he is suffering from a disease, illness, disability or handicap; or



- (b) whether he is aware of circumstances suggesting that he may be suffering from a disease, illness, disability or handicap.

If the Insured Person, or anyone acting for him, makes a claim under the Policy knowing the claim to be false or fraudulently inflated, We will not pay the claim and all cover under the Policy will be forfeited.

5. Known Circumstances or Events

Coverage is effective only if the Trip is purchased before the Insured Person knows or ought to know of any circumstance or event that renders the cancellation/postponement of the Trip highly possible (e.g. hospitalisation of a Family Member or having received a terminal prognosis of a Family Member or any risk related to the place of intended destination).

6. Other Insurances

If the Insured Person has any other insurance policy providing cover for the same loss, damage or liability, We shall not be liable to pay except for any excess beyond the amount which would have been payable under the other policy or policies had this Policy not been effected. (Not applicable to Sections 1).

7. Termination of Cover

Cover for each Insured Person shall terminate on the earliest of:

- (a) an anniversary date of this Policy unless otherwise extended by payment of premium;
- (b) the cancellation of the Policy;
- (c) the death of the Insured Person;
- (d) when the maximum payment in respect of the Insured Person has been made under the Policy.

8. Governing Law

This Policy shall be governed by and interpreted in accordance with Singapore Law.

9. Arbitration

If We admit liability to a claim but there is a dispute as to the amount to be paid, such dispute will be referred to and finally resolved by arbitration in Singapore in accordance with the Arbitration Rules of the Singapore International Arbitration Centre ("SIAC Rules") for the time being in force, which rules are deemed to be incorporated by reference in this clause. The Tribunal shall consist of one (1) arbitrator to be jointly appointed by Us and the Insured Person. No action shall be brought to recover any sum under this Policy prior to the expiration of sixty (60) days after written proof of claim has been furnished in accordance with the requirements of this Policy.

10. Contracts (Rights of Third Parties) (Chapter 53B of Singapore)

A person or any entity who is not a party to this Policy shall have no rights under the Contracts (Right of Third Parties) (Chapter 53B of Singapore) to enforce any of its items.

11. Claims

If any Injury, Accident, loss or damage or theft happens, the Insured Person must:

- (a) make a report within 24 hours of the incident, to the police or the relevant authorities at the place of loss or to the management of the establishment where the incident occurred. If any property is lost, stolen or malicious damage is suspected, any claim must be verified by written documentation from such authorities.
- (b) take all reasonable steps to recover missing property.
- (c) give written notification to Us within 30 working days upon completion of the Trip.
- (d) give Us the tour invoice, e-ticket confirmation, boarding pass and/or photocopy of passport for verification and proof of travel.
- (e) any writ, summons, letters or other documents in connection with the claim.
- (f) not admit or deny any claim made by someone else against him or make any agreement with any third party.

We shall be entitled to:

- (a) request an examination by a medical referee appointed by Us for a non-fatal Injury.
- (b) negotiate, settle or defend any such claim in the Insured Person's name and on his behalf.
- (c) use any legal right of recovery the Insured Person has.
- (d) request an autopsy and/or post-mortem examination in the event of death.
- (e) at our option, choose to make payment, reinstate or repair the lost or damaged property.



Our liability is limited solely to the payment of the benefits that the Insured Person is entitled to under this Policy. We assume no liability for the availability, quality or results of any medical treatment or other service, or the Insured Person's failure to obtain any treatment or service covered by the terms of this Policy.

12. Payment of Benefits

All benefits payable under this Policy shall be paid to the Insured Person and, in the event of the Insured Person's death, to his estate. Such payment shall constitute full and final discharge of Our obligations under this Policy. Benefits payable under this Policy are in Singapore dollars. For claims incurred in a foreign currency, We will convert the amount into Singapore dollars at the exchange rate to be determined by Us at Our sole discretion on the date of occurrence.

13. Sanction Clause

Under no circumstances shall this insurance contract be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Singapore.

14. Illegality Clause

Under no circumstances shall this contract of insurance be deemed to provide cover and no liability be incurred to pay or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would cause Us to be in breach of, or expose Us to any prohibition, or restriction under the laws or regulations of Singapore.