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FREQUENTLY ASKED QUESTIONS

Complimentary Travel Insurance for HSBC TravelOne Credit Card

Underwritten by MSIG Insurance (Singapore) Pte Ltd ("MSIG")

This FAQ provides general information only and is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Policy lodged with HSBC Bank.

Q1. How do I contact MSIG?

For enquiries and claims information, please email to MSIG Customer Service at banca_hs@sg.msig-asia.com

Our operating hours are between 8.45 am and 5.30 pm, Mondays to Fridays, except for Public Holidays.

In the event of any emergency during the trip overseas and outside of your Home Country, please contact MSIG Assist 24-hour hotline: (65) 6323 8288.

(The Insured Person and people acting on their behalf will always have to identify themselves by their full names and policy number)

Q2. Do I need to cover myself with any other insurance or is the HSBC complimentary travel insurance sufficient?

You may wish to seek advice from your insurance advisor to determine if this complimentary travel insurance is sufficient to meet your and your family protection needs. If you choose not to seek advice from your insurance advisor, you should consider whether this policy is suitable for your and your family protection needs.

Q3. What is the claims process?

You can file your claims directly with MSIG. The easiest way to submit your claim is through MSIG's website at <https://www.msig.com.sg/claims/personal-insurance/travel-insurance>

For claims related enquiries, please email to MSIG at banca_hs@sg.msig-asia.com with your policy number.

Q4. How long is the claim process?

For non-complicated cases, claim reimbursement typically takes 15 working days upon receipt of full completed claim documents. For claims related assistance, please email to MSIG at banca_hs@sg.msig-asia.com with your policy/claim number.

Q5. Can I top up the insurance coverage?

As this is a complimentary group travel policy, we do not allow top up of coverage. However, you can consider buying a TravelSure Policy available from HSBC website to supplement your coverage.

Q6. I have charged my Family Member's full travel fare to my HSBC Card, but I am not travelling with them. Will they be insured under this complimentary travel insurance policy?

No, family members are eligible for coverage only if they are travelling with the cardholder.

Q7. Is there any limit on the number of children to be covered?

No.

Q8. How does this complimentary insurance work if I already have an existing travel insurance from other insurance companies?

This insurance will pay on top of your existing insurance if it is a lump sum benefit (e.g. Travel Delay). For benefits which are on a reimbursement basis (e.g. medical expenses), you can only claim the eligible expenses from either of the policies. If you have exhausted the sum insured from one policy, you can submit the remaining excess claim amount to the next policy subject to its terms and conditions.

Q9. For benefits where the coverage is up to \$XXX for Family, does that mean that the same limits apply if I am claiming for myself?

The sum insured for family is shared amongst family members travelling together on the same trip. Some benefits come with sub-limits for each person. If this is not indicated, an Insured Person travelling alone can claim up to the Sum Insured indicated for family per trip.

Q10. Can my trip which commence from outside of Singapore be covered?

No, only trips commencing from Singapore are covered under this complimentary travel insurance.

Q11. How do I activate the complimentary travel insurance?

Simply charge your full travel fare to your HSBC Card, including air tickets which have been paid jointly by your HSBC Card and air miles redemption to enjoy automatic coverage of this insurance.

Q12. I am a supplementary cardholder, can I also be covered under the complimentary travel insurance?

Yes, as long as you had charged your full travel fare to the HSBC card.

Q13. What is defined as a full travel fare wef 1 September 2025?

It refers to the total fare for the public transport such as flight, rail or cruise for your trip that has fixed and established routes only, along with any accommodation and car rental expenses; all of which must be fully charged to your HSBC Card by the transport operator or travel agent. This also includes air tickets paid jointly by your HSBC Card and air miles redemption. However, it 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.

Q14. What is the definition of "children"?

"Child(ren)" refers to child(ren) 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.

Q15. What is defined as “family members”?

“Family Members” mean the Cardholder’s legal spouse, parents and/or parents-in-law, siblings and legitimate Child(ren).

Q16. I have used frequent flyer miles to redeem my air tickets but paid for the taxes with my HSBC card, will I be eligible for the complimentary travel insurance?

Yes, you will be eligible for the complimentary travel insurance.

Q17. I am the main cardholder and my wife and 2 children are supplementary cardholders. Does it matter whose HSBC Card is used to pay for the full fare of our trip in order for all 4 of us to be covered under the complimentary travel insurance?

It does not matter which of the cardholders purchase the full air fare. The complimentary travel insurance covers main cardholders and supplementary cardholders as long as the full fare of all 4 of you is charged to any one of your HSBC Card.

Q18. What is the Definition of Siblings? Any age bracket for this?

Legitimate siblings (brothers and sisters) and there is no age bracket.

Q21. I am a foreigner and will be travelling back to my Home Country for vacation. Will I be covered?

Yes, the two-way trip must commence from Singapore.

Q22. Does this complimentary travel insurance provide coverage for COVID-19?

No, any event that is related to or in any way connected with Covid-19 is not covered by this complimentary travel insurance.

Q23. I am travelling after 1 September 2025. Will I eligible for the enhanced travel coverage which includes accommodation and car rental expenses?

The insurance coverage will be governed by the enhanced policy wordings (effective 1 September 2025). Thus, you will enjoy coverage that includes accommodation expenses as well as car rental expenses if your travel date falls on or after 1 September 2025

Scenario:

- 1) You're scheduled to travel to Japan on 5 September 2025. On 3 September, a tsunami occurred and necessitated the evacuation of the location where your hotel was prebooked. You cancelled your entire trip, which includes a rental car, on the same day.**

Outcome: Claimable

If your travel fares, prepaid accommodation and car rental costs were charged to your HSBC credit card, you can claim your travel fares, prepaid accommodation and car rental costs since the cancellation is due to a covered event.

- 2) You're scheduled to travel to Bali from 30 August to 3 September 2025. On 29 August, a volcano erupted near the location where your hotel was prebooked. You cancelled your entire trip, which includes a rental car, on the same day.**

Outcome: Non-claimable

The enhanced travel coverage, which includes reimbursement for rental car and accommodation expenses, only takes effect from 1 September 2025. Since the trip is scheduled to begin on 30 August, any pre-booked hotel and car rental expenses incurred on that date are not eligible for cover, even if they were fully charged to an HSBC card.

Complimentary Travel Insurance for HSBC TravelOne Cardholders Summary Of Benefits

The following benefits are applicable only for events that are not related to or in any way connected with Covid-19:

Benefits		Maximum Sum Insured / Limit payable
Section 1	Accidental Death / Total and Permanent Disablement	S\$75,000 per Insured Person
Section 2	Overseas Medical Expenses	S\$150,000 per Insured Person Sub-limit: S\$100 in respect of Treatment by Chinese Physician or Chiropractor
Section 3	Overseas Hospitalisation Allowance	S\$150 per day per Insured Person; maximum 14 days
Section 4	Emergency Medical Evacuation and Repatriation	S\$1,000,000 per Insured Person
Section 5	Trip Cancellation	S\$1,500 per Insured Person Up to S\$3,000 per Family
Section 6	Trip Curtailment	S\$1,500 per Insured Person Up to S\$3,000 per Family
Section 7	Overseas Quarantine Allowance	S\$150 per day per Insured Person; maximum 14 days
Section 8	Travel Delay	S\$150 per Insured Person Up to S\$300 per Family (S\$150 every 8 hours per Insured Person)
Section 9	Missed Flight Connection	S\$150 per Insured Person Up to S\$300 per Family
Section 10	Luggage Delay	S\$1,500 per Insured Person Sub-limit: S\$50 per essential item
Section 11	Loss of Luggage	S\$1,500 per Insured Person Sub-limit: S\$50 per essential item

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