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## FREQUENTLY ASKED QUESTIONS

### Complementary Travel Insurance for HSBC Visa Infinite Cardholders

*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](mailto: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](mailto: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](mailto: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?**

Yes.

**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 Visa Infinite 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?**

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, which is fully charged to your HSBC Card by the transport operator or travel agent. This also includes air tickets paid jointly by your HSBC Visa Infinite 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.

**Q19. What does it mean by Overseas Hospital Visit?**

If the Insured Person is hospitalized overseas (and outside his Home Country) due to injury or illness for more than 5 consecutive days and cannot be evacuated due to his medical condition, and there is no accompanying Adult Family Member with him, MSIG will reimburse up to the limit stated in the Policy the reasonable costs of hotel accommodation and travel fare incurred by one of the Insured Person’s relative or friend, who upon written advise of the Physician is required to accompany Insured Person until he is medically fit to continue his trip or return back to Singapore.

**Q20. How does the rental car excess benefit work?**

An Insured Person who rents a car overseas is obligated to buy a comprehensive motor insurance cover arranged by the rental company, which generally comes with an excess (the amount you have to pay towards the overall cost of an insurance claim). For example, if the rental car met with an accident and the cost of the repair is \$2,000 and the motor insurance excess is \$1,000, it means that the Insured Person will be liable to pay up to the first \$1,000 of the repair cost. With the rental car excess benefit, MSIG will reimburse the excess that the Insured Person becomes liable to pay in respect of any loss of or damage to the rental vehicle that was hired during a Trip whilst Overseas and outside his Home Country, up to the Sum Insured specified in this Section.

**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.

## Complementary Travel Insurance for HSBC Visa Infinite 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 (Public Conveyance) (a) Cardholder (b) Family Member of Cardholder (Adult) (c) Family Member of Cardholder (Child)	(a) S\$2,750,000 per Insured Person (b) S\$1,365,000 per Insured Person (c) S\$40,000 per Insured Person
Section 2	Accidental Death / Total and Permanent Disablement (Land cover) (a) Cardholder (b) Family Member of Cardholder (Adult) (c) Family Member of Cardholder (Child)	Per Insured Person: (a) S\$100,000 aged up to 70/ S\$10,000 aged above 70 years old (b) S\$100,000 aged up to 70/ S\$10,000 aged above 70 years old (c) S\$15,000
Section 3	Overseas Medical Expenses	S\$100,000 per Insured Person
Section 4	Post Medical Expenses (in Singapore)	S\$10,000 per Insured Person
Section 5	Overseas Hospitalisation Allowance	S\$200 per day per Insured Person; Up to S\$5,000 per Family
Section 6	Overseas Hospital Visit	Up to S\$1,000 per Family
Section 7	Child Care Benefit	Up to S\$1,000 per Family
Section 8	Special Grant	Up to S\$1,000 per Family
Section 9	Emergency Medical Evacuation and Repatriation	Up to S\$250,000 per Family
Section 10	Trip Cancellation	S\$4,000 per Insured Person; Up to S\$10,000 per Family
Section 11	Travel Delay	S\$100 every 8 hours per Insured Person; Up to S\$1,000 per Family
Section 12	Missed Flight Connection	S\$400 per Insured Person; Up to S\$800 per Family
Section 13	Luggage Delay (delayed for more than 6 hours and less than 48 hours)	S\$500 per Insured Person Up to S\$1000 per Family (Limit \$50 per item)
Section 14	Loss of Luggage (delayed for more than 48 hours)	S\$1,000 per Insured Person; Up to S\$5,000 per Family (Limit \$50 per item)
Section 15	Replacement of Traveller	S\$150 per Insured Person; Up to S\$300 per Family
Section 16	Trip Postponement	S\$150 per Insured Person; Up to S\$300 per Family
Section 17	Trip Curtailment	Up to S\$5,000 per Family
Section 18	Travel Diversion	S\$50 every 6 hours per Insured Person; S\$100 every 6 hours per Family; Up to S\$500 per Family
Section 19	Loss of Travel Documents	S\$200 per Insured Person; Up to S\$400 per Family
Section 20	Rental Car Excess	Up to S\$2,000 per Family
Section 21	Personal Liability	Up to S\$100,000 per Family

This Summary is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Policy

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