

Important notes

TravelSurance Plus is underwritten by HSBC Insurance (Singapore) Pte. Limited, 10 Eunos Road 8, #11-01/-09 Singapore Post Centre, Singapore 408600. Company registration no. 195400150N.

This marketing material contains only general information. The specific terms, exclusions and conditions applicable to this insurance are described in the Policy which will only be issued upon acceptance of the Proposal Form. A copy of the Policy is available for inspection at HSBC Insurance (Singapore) Pte. Limited. A person interested in this product should consider whether the product is suitable before making a commitment to purchase the product.

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This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA or SDIC web-sites (www.gia.org.sg or www.sdic.org.sg)

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SGI/TravelSurance Plus - Effective from November 2011

POSTAGE
WILL BE PAID
BY ADDRESSEE
FOR POSTING IN
SINGAPORE

**BUSINESS REPLY SERVICE
PERMIT NO. 01893**



HSBC Insurance (Singapore) Pte. Limited
10 Eunos Road 8 #11-01
Singapore Post Centre
Singapore 408600

Premium rates (S\$) – Classic Plan

Duration of trip (days)		Single Trip cover						Annual cover
		1 – 4	5 – 9	10 – 15	16 – 20	21 – 30	Extra weekly rate	
Individual	ASEAN	25	32	45	56	76	5	-
	Asia	30	42	55	71	89	15	235
	Worldwide	42	59	74	96	124	25	335
Couple	ASEAN	48	61	85	106	144	10	-
	Asia	57	80	104	135	169	29	400
	Worldwide	80	112	140	182	236	48	570
1 Parent + Child/ren	ASEAN	39	50	69	87	117	8	-
	Asia	47	65	85	110	138	23	329
	Worldwide	65	91	114	148	193	39	469
Family	ASEAN	53	67	94	118	159	11	-
	Asia	63	88	115	149	186	30	458
	Worldwide	88	123	154	201	261	48	620
Optional benefits								
Home contents coverage								50
Pet's care coverage								10
Golf equipment coverage								15

Premium rates (S\$) – Superior Plan

Duration of trip (days)		Single Trip cover						Annual cover
		1 – 4	5 – 9	10 – 15	16 – 20	21 – 30	Extra weekly rate	
Individual	ASEAN	40	51	72	90	121	8	-
	Asia	48	67	87	114	142	24	376
	Worldwide	63	88	110	142	185	38	499
Couple	ASEAN	76	97	136	170	230	16	-
	Asia	91	128	166	216	270	46	639
	Worldwide	119	166	208	271	352	72	849
1 Parent + Child/ren	ASEAN	62	79	111	139	187	13	-
	Asia	74	104	135	176	220	37	526
	Worldwide	97	136	170	221	287	59	699
Family	ASEAN	84	108	151	188	254	18	-
	Asia	101	141	183	238	298	48	733
	Worldwide	131	184	230	299	389	72	923
Optional benefits								
Home contents coverage								65
Pet's care coverage								10
Golf equipment coverage								15

No GST levied.



Travel with confidence

With TravelSurance Plus, you can have a relaxing holiday and a hassle-free business trip. This comprehensive travel insurance takes care of you and your loved ones in the event of an accident or an emergency when travelling overseas. It offers you two coverage choices for everyone in the family, with further options* to insure your home contents, pets and golf equipment.

TravelSurance Plus provides greater protection, vital assistance and most importantly, complete peace of mind when you are away.

Benefits at a glance

Personal accident

For the Superior Plan, receive a lump-sum as high as S\$250,000 in the event of an accident that results in permanent disability or death. This sum doubles if death results from an accident while travelling on public transportation.

Overseas medical

Receive reimbursements for any medical, surgical and hospital expenses incurred overseas due to injury or illness. More importantly, TravelSurance Plus offers unlimited worldwide medical emergency evacuation and repatriation.

In the event of overseas hospitalisation for a long period, TravelSurance Plus will pay for hotel and travelling expenses incurred by a relative for compassionate visits, or to escort the children back to Singapore.

Travel inconvenience

Receive compensation for travel inconveniences such as trip cancellation and postponement, flight delay, missed travel connection and loss of or damage to personal belongings. The plan also covers you for insurance excess of your rental vehicle when you are on a driving holiday.

Optional benefits

TravelSurance Plus gives you greater peace of mind with the option* to cover your home contents, pets and golf equipment when you are travelling.

Apply now

Protect yourself on your next holiday or business trip with TravelSurance Plus. Activation is easy. Simply complete the attached application form and mail it back to us.

Call **(65) 6225 6111**
Click **insurance.hsbc.com.sg**

Table of benefits

	Maximum applicable limits	
	Classic	Superior
Medical and related expenses benefits		
Section 1: (a) Overseas medical and related expenses • Adult (70 years old or below) • Adult (above 70 years old) • Child	\$S250,000 \$S100,000 \$S200,000	\$S500,000 \$S250,000 \$S250,000
(b) Pregnancy-related illness	\$S10,000	\$S10,000
(c) Traditional Chinese Medicine treatment	\$S100	\$S300
Section 2: Hospital confinement	\$S100 per day Up to \$S10,000	\$S200 per day Up to \$S30,000
Section 3: Compassionate overseas visit	\$S3,000	\$S5,000
Section 4: Child guard	\$S3,000	\$S5,000
Section 5: Overseas medical evacuation or repatriation	Actual cost	Actual cost
Section 6: Post-trip medical expenses • Adult (70 years old or below) • Adult (above 70 years old) • Child	\$S12,500 \$S10,000 \$S10,000	\$S25,000 \$S10,000 \$S10,000
Personal accident benefits		
Section 7: (a) Personal accident • Adult (70 years old or below) • Adult (above 70 years old) • Child	\$S150,000 \$S50,000 \$S30,000	\$S250,000 \$S125,000 \$S50,000
(b) Double indemnity for public conveyance • Adult (70 years old or below) • Adult (above 70 years old) • Child	– – –	\$S500,000 \$S250,000 \$S100,000
Section 8: (a) Repatriation of mortal remains	\$S30,000	Actual cost
OR		
(b) Funeral expenses	\$S30,000	\$S30,000

	Maximum applicable limits	
	Classic	Superior
Travel inconvenience benefits		
Section 9: (a) Trip cancellation (b) Trip postponement	\$S5,000 \$S500	\$S10,000 \$S1,000
Section 10: Trip curtailment	\$S5,000	\$S10,000
Section 11: Overseas travel delay	\$S100 per 8-hour delay Up to \$S1,000	\$S100 per 8-hour delay Up to \$S1,000
Section 12: Missed travel connection	\$S200	\$S200
Section 13: Overbooked flight	\$S200	\$S200
Section 14: Overseas baggage delay	\$S200 per 8-hour delay Up to \$S1,000	\$S200 per 8-hour delay Up to \$S1,000
Section 15: Loss of baggage and personal belongings	\$S3,000 with limits of \$S1,000 for laptop and \$S500 per other article	\$S5,000 with limits of \$S1,000 for laptop and \$S500 per other article
Section 16: Loss of personal money and travel documents	\$S3,000 with \$S300 limit for personal money	\$S5,000 with \$S300 limit for personal money
Section 17: Hijack	\$S250 for each full 24 hours Up to \$S3,000	\$S250 for each full 24 hours Up to \$S5,000
Section 18: Personal liability	\$S500,000 per policy	\$S1,000,000 per policy
Section 19: Rental vehicle excess	\$S250	\$S500

	Maximum applicable limits	
	Classic	Superior
Optional benefits (available to Annual cover only)		
Home contents coverage	\$S5,000	\$S7,500
Pet's care coverage	\$S250	\$S250
Golf equipment coverage	\$S500	\$S500

Definitions and details of exclusions are listed in the Policy.

HSBC Insurance's service commitment

We are committed to process your claim promptly and fairly. Where complete documentation of your claim is received and no further investigation or assessment is required by us, it is our commitment to pay you by way of direct credit into your card or bank account within two (2) working days from the date we receive all your claim documents.

In the event that further investigation or assessment is required by us, we will endeavour to let you know within twenty four (24) hours from the time we receive your claim. We may however make a good faith payment to you of 10% of the estimated claim amount (which we will assess at our discretion), subject to a maximum amount of \$S5,000 within two (2) working days from the time we receive your claim. This good faith payment is made on the condition that, if your claim is ultimately found not to be covered by this Policy, you will return the sum paid to us in full.

There may be circumstances beyond our control that render fulfilment of our claim service commitment not possible (eg: a major loss event resulting in a sudden influx of claims). Under such circumstances, we apologise if we cannot meet, and reserve the right to suspend, our service commitment.

TravelSurance Plus application form

Failure by you to disclose fully and faithfully in this form all the facts which you know or ought to know may mean that the policy issued is void and you may receive nothing from the policy.

To: HSBC Insurance (Singapore) Pte. Limited

Yes. I/We wish to apply for TravelSurance Plus plan.

Insured Person
(must be at least 18 years and a Singaporean Resident/PR/Work Permit Holder)

Name (Dr/Mr/Mdm/Ms) _____

Address in Singapore _____

Postal code [][][][][][]

NRIC/PP no. _____ Gender M F

Date of birth [][][][][][] Nationality _____
dd / mm / yy

Marital status _____ E-mail _____

Mobile no. _____ Home _____ Office _____

Other Insured Person/s
(if more person/s besides the individual are to be covered)

1. Name _____
_____ Spouse Adult

NRIC/PP no. _____ Date of birth [][][][][][]
dd / mm / yy

2. Name _____ Child

NRIC/PP no. _____ Date of birth [][][][][][]
dd / mm / yy

3. Name _____ Child

NRIC/PP no. _____ Date of birth [][][][][][]
dd / mm / yy

4. Name _____ Child

NRIC/PP no. _____ Date of birth [][][][][][]
dd / mm / yy

Please glue and seal

Type of plan/cover[†]

Please tick the appropriate boxes.

Choice of plan Classic Superior

Person/s covered Individual 1 Parent + Child/ren
 Couple Family (both Parents + Child/ren)

Single Trip cover

Farthest country travelling to _____

Territory ASEAN Asia Worldwide

Departure date [][][][][][] Return date [][][][][][]
dd / mm / yy dd / mm / yy

Duration of trip 1 – 4 days 5 – 9 days 10 – 15 days
 16 – 20 days 21 – 30 days _____ days

Effective date of cover shall be date of receipt of application.

Annual cover

Territory Asia Worldwide

Optional benefits Home contents coverage

Pet's care coverage

Golf equipment coverage

Effective date of cover [][][][][][]
dd / mm / yy

* Optional benefits are available to Annual cover only.

[†] **Parent and Child/ren/Family Plan** Child, under this Plan, must be 18 years old or below (or 23 years old, if full-time student) and must be accompanied by their parents on trip.

ASEAN refers to Malaysia, Indonesia, Thailand, Philippines, Myanmar, Brunei, Vietnam, Laos & Cambodia.

Asia refers to ASEAN plus Australia, New Zealand, China, Hong Kong, India, Japan, Macau, South Korea and Taiwan.

Worldwide refers to ASEAN, Asia and rest of the world.

Trip duration Each trip shall not exceed 90 days regardless of the plan or cover applied for.

Payment instructions

Insurance coverage is effected on the effective date of cover, assuming payment details are accurately stated and HSBC Insurance is successfully credited with payment.

I/We hereby instruct HSBC Insurance to debit my/our **credit card**
 Visa MasterCard

Account no. _____ Expiry date ____/____/____
or

Attached cheque no. _____
for premium due \$S _____

Name of Bank _____
made payable to "HSBC Insurance (Singapore) Pte. Limited" with my/our names and NRIC no. written on the back of the cheque.

Name of payer, if different from Insured Person

Name (Dr/Mr/Mdm/Ms) _____

NRIC/PP no. _____ Date of birth [][][][][][]
dd / mm / yy

Mobile no. _____ Home/Office _____

Declaration and authorisation

I/We warrant that I/we have not been previously declined for similar class of insurance cover by HSBC Insurance or any other insurance companies.

Further, I/we declare that:

(a) I/We am/are within the eligible age of coverage, and am/are Singapore resident/s, Singapore PR or Work Permit Holder/s;

(b) I/We am/are fit for travel, am/are in good health and am/are not travelling contrary to the advice of a medical practitioner, or for the purpose of obtaining medical treatment;

(c) I/We am/are not travelling against any travel advice announced, distributed, or otherwise communicated by the Singapore Government and/or the government of other countries or territories whether relating to actual or threatened riots, strike or civil commotion, war or warlike situations, health threatening situations, impending natural disasters or events of similar nature. If I/we proceed to travel to any such country or territory despite such advice having been announced, distributed or otherwise communicated prior to the commencement of my/our Trip (regardless whether I/we had actual notice of the advice), I/we accept that I/we may not be covered for any direct or indirect losses or claims arising or resulting from such events from the date of the advice UNLESS the Trip had commenced prior to the advice being announced, distributed or otherwise communicated (with the exception of war which remains a policy exclusion); and

(d) I/We agree that information will be used, stored, transferred to or exchanged with such persons (whether situated within or outside of Singapore) that HSBC may consider necessary, including any member of the HSBC Group for any purpose in connection with promoting, improving and furthering the provision of financial services to me/us and/or for other purposes. I/We agree that where HSBC considers necessary or appropriate, it may transfer data, details or information to any appointed service provider (whether situated in or outside Singapore), under conditions of confidentiality imposed on such service providers, for the purpose of data processing or providing any service on HSBC's behalf. The appointed service providers may be required by law to disclose information received from HSBC to third parties. Such circumstances include the service provider being compelled to disclose information pursuant to a court order, police investigations and criminal prosecutions for tax evasion or other offences.

Insured Person's Name and Signature, on behalf of any one else applying for this cover:

Name _____ Signature _____

Date of application _____

For official use:
To credit HSBC Insurance (Singapore) Pte. Limited account no.7232-141-043109-004
Proposer's ref no. _____ Account to be debited
Referred by _____ Name of branch staff
Branch's seal _____ Hub customer no. _____

