

TravelSurance

Comprehensive protection whenever you travel

TravelSurance protects you, your family, friends and relatives from the moment you book a trip all the way until you return home. This all-in-one policy provides you with a hassle-free protection for a specific trip, including accidental injuries, medical and hospital expenses, personal liabilities, lost baggage and cash, delayed flights, stolen belongings, etc.

If you are a frequent traveller, you can be protected under our MultiTrip TravelSurance. It provides covers for all the trips you may take during the year¹, so you don't have to re-apply every time you travel. In addition to Worldwide coverage, if your destination is within the Greater Bay Area, then our MultiTrip TravelSurance - Greater Bay Area Plan is tailored for you, ensuring you have the right protection while exploring this exciting area throughout a year, at an even more affordable price.

From now on, you will find yourself in a pair of good hands by taking out our TravelSurance as we will offer you protection against Travel Alerts, and let you experience the way we "insure your emotion"!

¹ The journey should originate from Hong Kong SAR and the period of travel is up to 100 days per trip for MultiTrip Worldwide Plan, and up to 15 days per trip for Greater Bay Area Plan.

Eligibility

- Applicant must be a HSBC credit card/account holder
- Covers all ages:
 - Adult: 18 years old or above
 - Child: Under 18 years old (parent's or legal guardian's[#] information must be provided). A child under 12 years old must be accompanied by an adult during any trips
- A maximum of 12 insured persons (including a maximum of 6 children) can be covered under one policy

[#] Child's parent or legal guardian must be the policyholder

Benefits Maximum Benefit Limit Per Insured Person Per Trip (HKD)	Greater Bay Area Plan (MultiTrip only)	Asia (Single Trip only)		Worldwide (MultiTrip / Single Trip)	
		Basic Plan	Standard Plan	Basic Plan	Standard Plan
Section 1 – Personal Accident					
Section Limit	500,000	500,000	1,200,000	800,000	2,000,000
Sublimit Personal Accident • Accidental Death and Permanent Disablement	500,000	500,000	1,200,000	800,000	2,000,000
Credit Card Protection (not applicable to Children and on top of the Section Limit) • Covers outstanding HSBC credit card balance payable by an insured person for items and sundries purchased and charged to such card while outside Hong Kong SAR during a trip in the event of accidental death of an insured person outside Hong Kong SAR	Not Covered	50,000	50,000	50,000	50,000
Compassionate Death Cash • Provides immediate cash relief payment if an insured person suffers accidental death due to accidental bodily injury when abroad	20,000	Not Covered			
Section 2 - Medical and Other Expenses					
Section Limit	300,000	600,000	5,000,000	1,000,000	5,000,000
Sublimit 1. Medical Treatment Expenses² • Covers medical expenses, additional accommodation and travelling expenses due to accidental bodily injury or sickness sustained during trip abroad	Fully Covered (In-patient only)	Fully Covered			
2. Family Member Travelling Overseas to Visit Hospitalised Insured Person • Covers family member's accommodation and travelling expenses if the insured person is confined in an overseas hospital due to his/ her accidental bodily injury or sickness	Not Covered	30,000 (1 person)	80,000 (1 person)	30,000 (1 person)	80,000 (1 person)
3. Follow-up Medical Treatment within 3 months of End of Trip • Covers for follow-up medical treatment upon return to Hong Kong SAR due to accidental bodily injury or sickness sustained during trip abroad	10,000	Fully Covered			



4. Returning Child(ren) to Hong Kong SAR <ul style="list-style-type: none"> Covers additional accommodation and travelling expenses for returning insured person's unattended child(ren) aged below 18 back to Hong Kong SAR in the event of insured person being confined in an overseas hospital due to his/ her accidental bodily injury or sickness 	Not Covered	60,000	Fully Covered	60,000	Fully Covered
5. Interpretation Service in Overseas Hospital <ul style="list-style-type: none"> Covers costs of hiring a translator whilst an insured person is confined in an overseas hospital 	Not Covered	5,000 (500 per day)			
6. Trauma Counselling <ul style="list-style-type: none"> Pays for the counseling fees if the insured person is a witness and /or victim of a traumatic event 	Not Covered	Not Covered	25,000	Not Covered	25,000
7. Virtual Medical Consultation³ <ul style="list-style-type: none"> Provides virtual medical consultation through MyDoc Health Passport in specific locations of Japan, Thailand, Vietnam and Singapore 	Not Covered	6 free consultation services per Period of Insurance (applicable for MultiTrip only)			
Sub-limit for 1. and 3. above for Chinese Medicine Practitioner	1,500 (150 per day)	1,000 (100 per day)			
Section 3 – Overseas Emergency Assistance					
3A. Emergency Medical Evacuation <ul style="list-style-type: none"> Covers expenses for evacuation as a result of an accidental bodily injury or sickness sustained abroad during a trip 	Fully Covered	Fully Covered			
3B. Repatriation of Remains <ul style="list-style-type: none"> Covers the cost for burial or cremation abroad; or the cost of transport of body or ashes back to Hong Kong SAR 	Fully Covered	Fully Covered			
3C. Overseas Funeral Expenses <ul style="list-style-type: none"> Covers the cost for funeral abroad 	Not Covered	100,000			
Section 4 – Overseas Hospital Cash²					
<ul style="list-style-type: none"> Cash benefit for admission to a hospital abroad as an in-patient due to accidental bodily injury or sickness sustained abroad during a trip 	Not Covered	6,000 (500 per day)			
Section 5 - Baggage and Personal Effects					
5A. Baggage and Personal Effects					
Section Limit	1,000	8,000	20,000	8,000	20,000
Sublimit					
1. Sports equipment, photographic equipment and electronic items (excluding mobile phone which is covered under item 2 below or Section 5B) Limit per item/pair/set	500	1,500	6,000	1,500	6,000
2. Mobile phone Limit per item (subject to 20% excess for each claim)	Covered under Section 5B	2,000	6,000	2,000	6,000
3. Suitcase – Limit per item	300	1,000	1,000	1,000	1,000
4. Others – Limit per item/pair/set	500	1,500	3,000	1,500	3,000
5B. Mobile Phone Limit per item (subject to 20% excess for each claim)	2,000	Covered under Section 5A			
Section 6 – Delayed Baggage (over 6 hours)					
<ul style="list-style-type: none"> Reimburses emergency purchases of essential items or clothing due to delay or misdirection of baggage for at least 6 hours from time of arrival at destination abroad 	Not Covered	1,000	2,000	1,000	2,000

Section 7 – Personal Money/Unauthorised Use of Credit Card, Travel Documents & Travel Tickets					
7A. Personal Money/Unauthorised Use of Credit Card <ul style="list-style-type: none"> Pays for accidental loss of cash, travellers' cheques etc. (not applicable to Children except aged 12 or above and travelling alone; limited to HKD1,500) Indemnifies the monetary loss caused by unauthorised use of credit card in the event of loss of card during the trip 	Not Covered	1,500	5,000	1,500	5,000
7B. Travel Documents & Travel Tickets <ul style="list-style-type: none"> Pays for replacement cost, transportation and accommodation cost due to accidental loss, theft, robbery or burglary of travel document & travel ticket 	2,000 (accommodation: 500 per day)	10,000 (accommodation: 500 per day)	10,000 (accommodation: 1,000 per day)	10,000 (accommodation: 500 per day)	10,000 (accommodation: 1,000 per day)
Section 8 – Personal Liability					
<ul style="list-style-type: none"> Indemnifies an insured person's legal liability for accidental bodily injury to a third party or damage to property belonging to a third party 	500,000	10,000,000			
Section 9 – Travel Delay [(9A and/or 9B) OR 9C]					
Covers for the departure or arrival delay of the scheduled common carrier from the time specified in the original travel itinerary due to strike or industrial action, hijack, adverse weather conditions, natural disasters, airport closure, mechanical and/or electrical breakdown or structural defect of scheduled aircraft, sea vessel, train or other common carrier					
9A. Cash Allowance	950	2,000	2,500	2,000	2,500
Sublimit (a) Common Carrier <ul style="list-style-type: none"> Provides cash allowance for every 6 hours of departure or arrival delay of the same common carrier. You can only claim for either departure delay or arrival delay 	300 for each 6 hours (excluding high-speed rail train which is covered under Section 9A(b))	200 for each 6 hours	250 for each 6 hours	200 for each 6 hours	250 for each 6 hours
(b) High-speed Rail Train <ul style="list-style-type: none"> Provides cash allowance for every 3 hours of departure or arrival delay of a high-speed rail train 	350 for first 3 hours and 300 for each 3 hours hereafter	Covered under Section 9A(a)			
9B. Trip Re-routing Costs	1,200	Not Covered	4,000	Not Covered	4,000
Sublimit (a) Common Carrier <ul style="list-style-type: none"> Pays for additional accommodation and re-routing costs if the scheduled common carrier is cancelled due to delay for at least 6 hours 	1,200 (excluding high-speed rail train which is covered under Section 9B(b))	Not Covered	4,000 (accommodation: 2,000 per day)	Not Covered	4,000 (accommodation: 2,000 per day)
(b) High-speed Rail Train <ul style="list-style-type: none"> Pays for additional accommodation and for re-routing costs if the scheduled high-speed rail train is cancelled due to delay for at least 3 hours 	1,200	Not Covered	Covered under Section 9B(a)	Not Covered	Covered under Section 9B(a)
OR					
9C. Catch Up ticket costs <ul style="list-style-type: none"> Pays for costs of replacement travel tickets in order to catch up with travel plan due to travel delay for at least 6 hours <p>Note: If Sections 9A and/or 9B are payable, Section 9C will not be payable, and vice versa</p>	Not Covered	Not Covered	2,000	Not Covered	4,000

Section 10 – Trip Cancellation or Loss of Deposit and Trip Curtailment					
Section Limit	5,000	25,000	50,000	25,000	50,000
<p>10A. Trip Cancellation or Loss of Deposit</p> <ul style="list-style-type: none"> • Reimburses irrecoverable payments or deposits of tour, transportation or accommodation on cancellation of a trip due to: <ul style="list-style-type: none"> (a) death, serious bodily injury or serious illness of the insured person, a travelling companion, insured person's family members or close business associates; (b) witness summons, jury service or compulsory quarantine of insured person; (c) unexpected outbreak of riot or civil commotion, strike, terrorism, natural disasters or adverse weather conditions at the planned destination arising out of circumstances beyond the control of the insured person; (d) serious damage of insured person's principal residence from fire, flood or natural disaster within one week from the departure date; (e) issuance of Black or Red Travel Alert (except for the reason of a pandemic) for the planned destination. This benefit is not applicable for Greater Bay Area plan <p>Note: Upon Red Travel Alert, payable up to 50% of the irrecoverable deposits or charges paid in advance</p>	5,000	25,000	50,000	25,000	50,000
<p>10B. Trip Curtailment</p> <ul style="list-style-type: none"> • Reimburses unused irrecoverable prepaid transport and accommodation costs of trip OR additional accommodation and travel costs back to Hong Kong SAR due to necessary and unavoidable curtailment of a trip due to: <ul style="list-style-type: none"> (a) death, serious bodily injury or serious illness of the insured person, a travelling companion, insured person's family members or close business associates; (b) unexpected outbreak of riot or civil commotion, strike, terrorism, natural disasters, adverse weather conditions or hijack occurring at the planned destination arising out of circumstances beyond the control of the insured person; (c) serious damage to insured person's principal residence from fire, flood or natural disaster; (d) issuance of Black Alert or Red Alert for the destination during the trip <p>Note: Upon Red Travel Alert, payable up to 50% of the unused irrecoverable prepaid costs or additional travel-related costs</p>	Not Covered	25,000	50,000	25,000	50,000

Section 11 – Missed Event					
<ul style="list-style-type: none"> Reimburses for unused and irrecoverable prepaid tickets costs included a trip that is arranged by travel agent or purchased by you due to: <ul style="list-style-type: none"> (a) death, serious bodily injury or serious illness of the insured person, a travelling companion, insured person’s family members or close business associates; (b) unexpected outbreak of riot or civil commotion, strike, terrorism, natural disasters, adverse weather conditions or hijack occurring at the planned destination arising out of circumstances beyond the control of the insured person; (c) issuance of Black or Red Travel Alert (except for the reason of a pandemic) for the planned destination before the trip (this benefit is not applicable for Greater Bay Area plan); (d) issuance of Black or Red Travel Alert for the planned destination during the trip (this benefit is not applicable for Greater Bay Area plan); (e) at least 6 hours of travel delay due to strike or industrial action, hijack, adverse weather conditions, natural disasters, airport closure, mechanical and/or electrical breakdown, structural defect of the aircraft, sea vessel, train or common carrier <p>Note: Upon Red Travel Alert, payable up to 50% of the irrecoverable prepaid ticket cost</p>	1,000	Not Covered	10,000	Not Covered	10,000
Section 12 – Rental Vehicle Excess					
Section Limit <ul style="list-style-type: none"> Pays for motor insurance policy excess or deductible for vehicle rented during a trip 	Not Covered	Not Covered	6,000	Not Covered	6,000
Additional Benefit					
<ul style="list-style-type: none"> Emergency assistance service – provides 24 hours support for services covered under the policy 	Covered				
Section 13 – China Medical Card					
<ul style="list-style-type: none"> Provides hospital admission deposit guarantee to the designated hospital for admission as an in-patient due to accidental bodily injury or sickness whilst travelling in mainland China 	Covered (Free of charge)	Not Covered	Not Covered	Optional Cover for MultiTrip Only	

² No benefit is payable for hospitalisation relating to pre-existing condition.

³ Virtual Medical Consultation is provided by MyDoc Health Limited which is an independent third party service provider and is not an agent of HSBC/AXA. HSBC/AXA shall make no representation, warranty or undertaking as to the availability of such Virtual Medical Consultation and shall not be liable to the insured person or any other person in any respect of any loss, damage, expense, suit, action or legal proceeding suffered or incurred by any of them, whether directly or indirectly, arising from or in connection with the services provided or advice given by MyDoc Health Limited or its agents, or the availability of such service. Virtual Medical Consultation is subject to local regulatory requirements of doctors to provide the service from time to time. HSBC/AXA reserves the right to change the provider of Virtual Medical Consultation or suspend Virtual Medical Consultation from time to time without prior notice.

The coverage shown above is applicable to TravelSurance policies applied on or after 23 June 2024. For coverage of policies applied before 23 June 2024, please call our insurance service hotline (852) 2867 8678.

Greater Bay

Area: Macau SAR, Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen, and Zhaoqing

Asia: Bangladesh, Bhutan, Brunei, Cambodia, Guam, India, Indonesia, Japan, South Korea, Laos, Macau SAR, mainland China, Malaysia, Maldives, Mongolia, Myanmar (Burma), Nepal, Pakistan, Philippines, Saipan, Singapore, Sri Lanka, Taiwan, Thailand, Timor-Leste, Tinian and Vietnam

Worldwide: Any countries/regions in the world, including countries/regions listed in ‘Asia’ and ‘Greater Bay Area’ above

Above geographical areas are for premium calculation purposes only. Notwithstanding the covered countries/regions mentioned above, this policy does not cover if insured person(s) are travelling to the countries/regions mentioned under the ‘Excluded Countries and Territories’ list of HSBC/AXA which is updated by HSBC on its website from time to time.

Express Claims Approval Service

Any qualified case for claim amount below HKD5,000 will be processed immediately and claims payment will be approved within 2 working days upon receipt of all required documents as may be required by AXA General Insurance Hong Kong Limited ("AXA"). Should further information be required, AXA will send a follow up letter to the claimant within 5 working days.

Key Policy Exclusions

- Riot, civil commotion, war, invasion, civil war and related perils
- Suicide, self-inflicted injury, illegal acts, insanity, drugs-taking, alcoholism, venereal disease, AIDs
- Any pre-existing conditions, including congenital conditions
- Childbirth, pregnancy, miscarriage
- Engaging in:
 - any sports or activities which are played in professional capacity or in competition involving prize money or reward of any kind
 - deep-water diving (that is diving to a depth of greater than 40 metres)
 - motor rallies
 - aviation other than as a fare-paying passenger
- Manual work or hazardous work (e.g. involve the use of mechanical and/or electrical equipment or handling of explosive or hazardous substances, etc.)
- Claims for Medical and Other Expenses (Section 2), Overseas Emergency Assistance (Section 3), and Overseas Hospital Cash (Section 4) under the following circumstances:
 - An event of same nature mentioned in the Black or Red Travel Alert (except for the reason of COVID-19), unless the journey has been started before the issuance of such Travel Alerts
 - Claims relating to the vaccine-preventable diseases if prior to the trip: (i) the insured person fails to obtain the related vaccine; and (ii) such vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the destination where the insured person has planned to travel
- Trip Cancellation or Loss of Deposit and Missed Event arising from the issuance of the Black or Red Travel Alert due to a pandemic before the trip
- Property more specifically insured
- Claims where no written notification is given to AXA General Insurance Hong Kong Limited within 31 days after end of the trip

This is not an exhaustive list of exclusions and customers should refer to the policy provisions for the full list of exclusions.

Right to return policy (for MultiTrip only)

If you change your mind within 30 days after policy issuance, you may return it to AXA for cancellation and your premium and levy[^] paid will be refunded in full (provided you have not made a claim).

How to apply

Protect yourself, your family and friends/relatives when you travel anywhere in the world. Apply for TravelSurance now and receive instant approval!

- Go to www.hsbc.com.hk
- Visit any HSBC branch

Frequently Asked Questions

Application

(1) Can non-HKID holders apply for TravelSurance?

Yes, non-HKID holders can apply for TravelSurance via HSBC Branches, as long as the trip starts from, and returns to, the Hong Kong SAR.

(2) Can a child aged under 18 apply for TravelSurance if he/she is not travelling with adult?

If cover is required for children under 18 years old, parent's or legal guardian's[#] information must be provided during the application process. For children aged under 12 years old, he / she must be accompanied by an adult during the trip.

(3) Can I buy the TravelSurance for my friends or my friend's child(ren)?

Yes, you can buy TravelSurance for your friends and your friends' child(ren) who is/are under 18 years old by providing your friend's full name, HKID number and date of birth.

If cover is required for children under 18 years old, parent's or legal guardian's[#] information must be provided during the application process. For children under 12 years old, he / she must be accompanied by an adult during the trip.

Coverage

(4) If I am going to study abroad, can I buy TravelSurance?

TravelSurance is specially designed for individuals who are travelling on a journey for leisure or business purpose. The journey should originate from Hong Kong SAR and the period of travel is up to 366 days for Single Trip, up to 100 days per trip for MultiTrip Worldwide Plan, and up to 15 days per trip for MultiTrip Greater Bay Area Plan.

(5) Is there any benefit sum insured limit difference between adult and child policy?

All benefit sum insured limit for adult and child is the same, except Credit Card Protection under Section 1 - Personal Accident which is not applicable for children and Personal Money under Section 7 - Personal Money/Unauthorised Use of Credit Card, Travel Documents and Travel Tickets which is not applicable to Children except aged 12 or above and travelling alone; limited to HKD1,500.

(6) In case of emergency, how can I contact AXA for assistance?

You can call the Emergency Assistance Hotline on (852) 2528 9333 at any time for emergency medical and evacuation assistance, travel information, baggage assistance, medical referrals, legal referrals and emergency ticketing. The hotline operates in English, Cantonese and Mandarin.

(7) What kind of sports and activities are covered by TravelSurance? Are there any excluded sports or activities?

TravelSurance covers various kinds of sports and activities provided that they are not played in professional capacity or in competition involving prize money or reward of any kind. For example, you are covered for dune driving, sand boarding, safari adventures, whale tours, hot springs, horse riding, cable cars, iceberg climbing, watching auto racing, water sports, skiing, ice-skating, biking, thrill rides at amusement parks etc.

TravelSurance also covers hazardous sports activities such as hot air ballooning, bungee jumping, hang-gliding, parachuting, zipline, rafting, speed-boating, jet-skiing, trekking, water skiing, wakeboarding, wakesurf, sea kayaking, scuba-diving (that is diving to a depth not greater than 40 metres), mountaineering, rock-climbing etc.

The following sports and activities are excluded from TravelSurance: racing^ other than on foot, deep water diving (that is diving to a depth of greater than 40 metres), motor rallies and motor competitions, professional sports or sports in return for remuneration, aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognised airline, manual work or hazardous work.

(^racing means speed competition involving traversing a distance.)

(8) Are the medical expenses incurred as a result of an injury caused by skiing covered?

Yes, unless you are involved in professional skiing or in competition involving prize money or reward of any kind.

(9) Do the medical expenses include fees for Chinese bonesetters and herbalists?

Yes, they are covered under the Chinese Medicine Practitioner benefits.

(10) Apart from the medical expenses incurred during the trip, can I also claim the related expenses for subsequent medical treatment in Hong Kong SAR after I return from abroad?

TravelSurance covers follow-up treatment in Hong Kong SAR within three months of your return from abroad, where such expenses are incurred as a result of accidental bodily injury or sickness sustained during your trip. Please refer to 'Key Policy Exclusions' and Question (23) of this factsheet for more details.

(11) What is the virtual medical consultation service about and how can I use this?

If you have taken out the MultiTrip Worldwide Plan, you are entitled to 6 free virtual medical consultations per period of insurance by using MyDoc Health Passport. The consultations are usually available during local doctors' office hours. Following a virtual medical consultation, you may choose to obtain the prescribed medication and have it delivered to your doorstep as needed during specific hours; however, this will incur charges which you will need to pay first and may then claim in accordance with your policy if eligible.

The virtual medical consultation is currently available in Tokyo, Osaka, Hokkaido and Fukuoka for Japan and countrywide for Singapore, Thailand and Vietnam.

You will receive a confirmation email with a step-by-step guide on how to use the virtual medical consultation service.

Please note the above details are subject to change without prior notice.

(12) What extra protection can I receive if a Travel Alert is issued for the planned destination?

Except Greater Bay Area plan, you will be protected against the issuance of the Travel Alert in the following ways, provided that no claim has been paid. Before the trip, you may

- upon any Travel Alert, cancel your Single Trip policy and receive a full premium and levy^ refund;
- upon Red Travel Alert (except for the reason of a pandemic), be reimbursed up to 50% of the irrecoverable deposits or charges paid in advance upon cancellation of trip up to HKD50,000 for Standard Plan and HKD25,000 for Basic Plan
- upon Black Travel Alert (except for the reason of a pandemic), be reimbursed up to 100% of the irrecoverable deposits or charges paid in advance upon cancellation of trip up to HKD50,000 for Standard Plan and HKD25,000 for Basic Plan.

During the trip, you may

- upon any Travel Alert, have your insurance automatically extended for 10 days free if your trip is unavoidably delayed;
- upon Red Travel Alert, be reimbursed up to 50% of the unused irrecoverable prepaid costs or additional travel-related costs upon curtailment of trip for up to HKD50,000 for Standard Plan and HKD25,000 for Basic Plan.
- upon Black Travel Alert, be reimbursed up to 100% of the unused irrecoverable prepaid or additional travel-related costs upon curtailment of trip for up to HKD50,000 for Standard Plan and HKD25,000 for Basic Plan.
- upon Black Travel Alert, obtain an additional HKD1,000 allowance to subsidise any unexpected cost due to curtailment of trip or unavoidable delay of the scheduled trip.

(13) What if I'm being confined in an overseas hospital but not able to speak the local language, is the interpretation service fee covered under the policy?

In case you are confined in overseas hospital for over 24 hours due to accidental bodily injury or sickness during the trip and appoint a local translator referred by Emergency Assistance Service, a maximum of HKD500 per day subject to a HKD5,000 per trip is payable for the interpretation service.

(14) What is the catch-up ticket benefit under in case of travel delay?

If you are insured under Asia or Worldwide Standard Plan, in the event the common carrier in your original travel itinerary is delayed during the trip for more than 6 hours due to covered conditions and you decide to buy another one-way travel ticket to catch up with the planned itinerary, the additional and reasonable cost of the ticket replacement will be reimbursed, up to HKD2,000 for Asia Standard Plan and HKD4,000 for Worldwide Standard Plan.

Please note that cash allowance and trip re-routing benefits will not be payable if catch-up ticket benefit is paid, and vice versa.

(15) Is an epidemic/ pandemic considered as a natural disaster?

Natural Disaster does not include epidemic or pandemic.

(16) Do I need to bear any policy excess?

You have to bear 20% excess of each item for any claim on mobile phone.

Premium

(17) What is the premium difference between adult and child?

For adults, each one is charged on a per head basis in all cases. For children, if insured in a policy with adults, only one will be charged, regardless of the number. In cases where no adults are insured in the policy, each child will be charged on per head basis.

Please note each policy can cover up to 12 insured persons, including a maximum of 6 children.

(18) Is the premium and levy^ for a MultiTrip policy guaranteed to remain unchanged?

The premium and levy^ for a MultiTrip policy varies depending on the number of insured persons and the chosen plan options. We are not able to guarantee the premium and levy^ will remain unchanged, however we will give you sufficient written notification in advance for any adjustments of premium and levy^. We reserve the right to adjust premium and levy^.

Policy Management

(19) Can the effective date be changed after the policy has been issued? Can the period of insurance cover be extended?

Yes, customer who wants to change the policy effective date can call our insurance service hotline at (852) 2867 8678 (during office hours) or provides the original Customer Copy of the approved application form and signature alongside with the amendments required. Please note the policy can be changed once only and prior to the commencement of the scheduled trip. The amendment will be applicable to all the insured persons under the policy.

For extension of the period of insurance cover (applicable only to Single Trip TravelSurance) after the policy is issued, please call our insurance service hotline at (852) 2867 8678 (during office hours) or visit any HSBC branches for arrangement before the end of covered period.

If the insured period is to be shortened, the difference in premium and levy^ will not be refunded. For extension of insured period, the difference in premium will have to be paid. The minimum additional premium is HKD30.

(20) How can I manage my policy in case I want to extend the covered period during my travel?

Should you have any queries about your policy, including request to extend the covered period, you can call our insurance service hotline at (852) 2867 8678 (during office hours) or manage your policy at ease by e-Policy servicing after logging onto HSBC Internet Banking if you are a HSBC internet banking customer. This online service provides you with 24-hour access to your policy details and allows you to submit policy service requests without hassle. Please note the covered period can be extended during travelling if you give us the notice of change before the start date of the extension while the policy is still in force. However, please note any extension is subject to AXA's approval.

(21) Can I cancel the policy and get any refund if I cancel my trip, and what will be the refund arrangement?

(For Single Trip)

Upon the issuance of any Travel Alert for the planned destination, you may give notice in writing to us to cancel the policy before commencement of the scheduled trip. Provided no claim has been paid, you will be entitled to a full refund of premium and levy^ paid. Under any other circumstances, no premium and levy^ will be refunded once the application has been accepted. In such case, you may be covered under Section 10A - Trip Cancellation or Loss of Deposit. For example, cancellation losses arising from:

- death, illness or serious bodily injury of the insured person, a traveling companion, insured person's spouse, parent or child;
- witness summons or jury service;
- unexpected outbreak of riot, civil commotion, strike, terrorism, natural disasters or adverse weather conditions at the planned destination arising;
- serious damage to the insured person's principal residence from fire or flood within one week from the departure date;
- the issuance of Black or Red Travel Alert (except for the reason of a pandemic) for the planned destination.

(For MultiTrip)

You may give us 7 days' prior written notice to cancel this policy to obtain a pro-rata refund for the premium paid for the unused portion of the premium (for the period of this Policy is not in force) provided that no claim has been made/will be made during the current period of insurance, such pro-rata refund of premium will be calculated on a pro-rata basis and subject to a minimum of 50% of the annual premium being paid has to be borne by you.

China Medical Card

Once the application is approved, the China Medical Card may be cancelled by giving written notice to us or by cancelling the MultiTrip policy (for Worldwide Plan only). Such cancellation shall be effective when the notice is received by us or on the cancellation date of the policy. No refund of premium and levy[^] paid will be made once the cover is effected. Please refer to the policy wording for details.

(22) Do I need to renew my MultiTrip policy before expiry?

Unless we have received any written notice of policy termination before the renewal date or you have opted out from automatic renewal of the policy, a MultiTrip policy will be automatically renewed annually provided that we have successfully debited the renewal premium and levy[^] from your HSBC account as specified in the application form/policy schedule. For a policy which covers a child, there is no automatic renewal for the child when he/she attains the age of 18 by the next following premium due date. If any insured person or the parent/legal guardian of an insured child passes away, AXA must be informed as soon as reasonably practicable to prevent automatic renewal of the insurance, otherwise AXA will not refund any unused premium to an insured person.

Claims

(23) Can I claim for medical expenses incurred during my trip for any sickness or disease?

The policy covers medical expenses incurred provided that such sickness or disease is not in existence prior to the trip, and not caused by

- an event of same nature mentioned in the Black or Red Travel Alert (except for the reason of COVID-19), unless the journey has been started before the issuance of such Travel Alerts
- claims relating to the vaccine-preventable diseases if prior to the trip: (i) the insured person fails to obtain the related vaccine; and (ii) the vaccine is mandatorily required by the government(s) of Hong Kong SAR and/or the destination where the insured person has planned to travel.
- For Greater Bay Area Plan, this benefit is only applicable for medical treatment requiring hospitalisation.

(24) Do I need to report the loss of my personal effects to the police in order to have a valid claim?

Yes, you must report any loss to the local police within 24 hours and the relevant police report is required for claims under the policy.

(25) If I do not keep the invoices/receipts of my lost property, how will it affect my claim settlement?

If no invoices/receipts are provided, you will be requested to provide other documentary evidence to prove the ownership and amount claimed for the lost property, such as warranty, packaging, date and place of purchase etc. in order to facilitate a proper assessment of your claim.

(26) Can I claim for any irrecoverable deposits or charges if I cancel my trip due to sickness contracted prior to my application for Single Trip TravelSurance?

No, you are not entitled to the benefits for any irrecoverable deposits or charges if you cancel your trip due to a sickness or disease in existence prior to the application of Single Trip TravelSurance.

(27) Can I claim for travel delay if I cannot take my scheduled flight due to overbooking of seats by the airline?

No, benefit for travel delay is only payable for the delay of the public conveyance for at least 6 hours from the departure time due to strike or industrial action, hijack, adverse weather conditions, natural disasters, airport closure, mechanical and/or electrical breakdown, or structural defects of that aircraft or sea vessel.

(28) If I lose a camera borrowed from a friend during a trip, can I lodge a claim for personal liability with TravelSurance?

No, the policy only covers your personal effects. As the camera is not owned by you, it will not be covered.

Child's parent or legal guardian must be the policyholder

[^]Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA Insurance Service Hotline at (852) 2867 8678.

Premium Table

Insurance Period (no. of days))	SingleTrip – Per Insured Person (HKD)			
	Asia Basic Plan	Asia Standard Plan	Worldwide Basic Plan	Worldwide Standard Plan
1	116	159	245	335
2	116	159	245	335
3	116	159	245	335
4	147	200	291	399
5	169	231	324	444
6	219	298	382	523
7	247	338	391	534
8	281	383	420	575
9	307	421	452	620
10	372	508	505	690
11	427	582	576	787
From the 12th day (per day)	20.4/day	27.3/day	24.55/day	32.75/day
From the 31st day (per day)	26/day	35.5/day	35.5/day	49.15/day
Total 366 days	9,550.6	13,028.7	12,970.45	17,923.65

Coverage Period	MultiTrip - Per Insured Person (HKD)		
	Greater Bay Area Plan	Worldwide Basic Plan	Worldwide Standard Plan
Annual	1,400	2,382	3,065

Each policy can cover up to 12 insured persons including up to 6 insured children. Only one insured adult premium will be charged for all children if they are covered with any insured adult(s) in the policy. Each child will be charged with one insured adult premium if there is no insured adult in the policy.

For example:

- 1 insured adult + 4 insured children = 2 insured adults premium to be collected.
- 0 insured adult + 4 insured children = 4 insured adults premium to be collected.

Premium for China Medical Card

Coverage Period	China Medical Card (for MultiTrip only) - Per Insured Person (HKD)		
	Greater Bay Area Plan	Worldwide Basic Plan	Worldwide Standard Plan
Annual	Included (Free of charge)	300	

In case of accident or sickness, this option provides You with a China Medical Card to receive in-patient medical treatment at designated hospitals in mainland China without the need to pay any deposit in advance. Simply present your China Medical Card with your ID document before seeking medical treatment.

China Medical Card:

- No refund of premium and levy upon application being effected.
- In case a MultiTrip TravelSurance Policy is cancelled, the China Medical Card's cover will also cease with no refund of premium and levy, please refer to the policy wording for details.
- China Medical Card is already included for MultiTrip Greater Bay Area Plan and an optional cover for MultiTrip Worldwide Plan.

Multi-insured discount is applicable for application with more than one paid Insured Person (not applicable for China Medical Card)

Single Trip		MultiTrip Trip	
2 to 4 paid insured persons	Extra 5% Discount Off	2 to 4 paid insured persons	Extra 10% Discount Off
5 to 12 paid insured persons	Extra 10% Discount Off	5 to 12 paid insured persons	Extra 15% Discount Off

The premiums are not guaranteed to remain unchanged and AXA General Insurance Hong Kong Limited reserves the right to vary the premiums of the policy.

^Levy collected by the Insurance Authority will be imposed on this policy at the applicable rate. For further information, please visit www.axa.com.hk/ia-levy or contact AXA Insurance Service Hotline (852) 2867 8678.

Note (for Single Trip only) :

1. For extension of period of insurance after the policy is issued, please contact AXA Insurance Service Hotline (852) 2867 8678 or visit any HSBC branches for arrangement before the expiry of Policy. The minimum additional premium is HKD30.
2. Once the application is approved, the Policy of any Insured Person cannot be cancelled. Should an applicant choose to cancel his/her Policy, no premium and levy^ will be refunded, unless the applicant cancels the policy upon issuance of a Travel Alert for the planned destination by the Government of the Hong Kong SAR.

Important Notes :

The above policy is underwritten by **AXA General Insurance Hong Kong Limited ("AXA")**, which is authorised and regulated by the Insurance Authority of Hong Kong SAR. AXA will be responsible for providing your insurance coverage and handling claims under your policy. The Hongkong and Shanghai Banking Corporation Limited is registered in accordance with the Insurance Ordinance (Cap. 41 of the Laws of Hong Kong SAR) as an insurance agency of AXA for distribution of general insurance products in Hong Kong SAR. General insurance plans are products of AXA but not HSBC.

For monetary disputes arising between HSBC and you out of the selling process or processing of the related transaction by HSBC, HSBC will enter into a Financial Dispute Resolution Scheme process with you. On the other hand, for any disputes over the terms and conditions of your policy, AXA will resolve with you directly.

Please be aware the coverage under this policy may overlap with your existing protection plans coverage or exceed your needs, so please refer to the policy for the detailed introduction and coverage. You should compare our plan's coverage with your other existing protection plan. You are welcome to contact our staff for any enquiry.

The information shown is intended as a general summary for your reference only. You should refer to the insurance policy for the detailed terms and conditions.