

INTERNATIONAL TRAVEL INSURANCE PROGRAMME FOR HSBC CARDS

Period of Insurance: from 05 July 2021 to 04 July 2022

I - DEFINITIONS

1. International Travel Insurance Programme is provided by PVI Insurance Corporation – PVI Thang Long Insurance Company (hereinafter “**PVI Thang Long**”).
2. International Travel Insurance is provided with free of charge for cardholders of applicable cards issued by HSBC Bank (Vietnam) Ltd. (hereinafter “**HSBC**” or “**the Bank**”):
 - HSBC Visa Platinum Credit Card
 - HSBC Visa Cash Back
 - HSBC Visa Platinum Debit Card(hereinafter “**HSBC Card**”)
3. Coverage:
 - International Travel Insurance is applicable for Cardholders when they make a trip to another country which is not included in the list of exclusion countries.
 - The policy is valid in 180 days from the date of Cardholders start their journey to the date they come back to Vietnam.
 - This policy is applicable when Cardholders use their HSBC Card to pay total cost or at least 80% total cost of the journey before departure and insured inconvenience is in period of insurance.
 - In case Cardholder does not use HSBC Card to cover the cost of the journey, but use HSBC Card to pay overseas expenses during the trip with minimum amount of VND 11,000,000 (In word: eleven million Vietnam Dong), from the moment the Cardholder pays the minimum amount of VND 11,000,000, travelling by all common carrier (with specific schedule) during the journey will be covered.

Table Benefit	Insured Amount (VND)
1. Death and Injury	
Death	11.500.000.000
Loss of both hands, loss of both feet or blindness in both eyes	11.500.000.000
Loss of a hand and a feet	11.500.000.000
Loss of a hand or a foot and blindness in one eye	11.500.000.000
Loss of hearing and speaking ability	11.500.000.000
Loss of a hand or a foot	5.750.000.000
Blind in one eye	5.750.000.000
Loss of speech or hearing ability	5.750.000.000

INTERNATIONAL TRAVEL INSURANCE PROGRAMME FOR HSBC CARDS

Interest rate	
The Insured under 66 years old	11.500.000.000
The Insured from 66 years old to 80 years old	2.875.000.000
Spouse of the Insured under 66 years old	11.500.000.000
Spouse of the Insured from 66 years old to 80 years old	2.875.000.000
Each dependent child of the insured under 23 years old	575.000.000/person
2. Travel Inconvenience	
Baggage delay	11.500.000
Baggage lost	11.500.000/item
Travel delay	2.100.000/each 4 hours
International SOS <ul style="list-style-type: none"> - Supporting medical advice over the phone - Appointment booking with doctor - Travel assistance services - Information about medical service providers 	Included
3. 24h Global Travel Support Services	Included
4. Automatic renewal of contract in 72 hours This policy will be automatically extended an additional period of up to 72 hours with no additional charge in the event of an unavoidable delay in the insured person during the journey within the geographical territory under the chapter select insurance submission.	Included
Limit of responsibility/event	105.000.000.000

Notice:

- Please refer the General Exclusion (*) in below.
- In case the emergency, the Insurer can call the hotline 24/7 for assistance at **(+8428) 38275328**:
 - ✓ Supporting medical advice over the phone
 - ✓ Appointment booking with doctor
 - ✓ Travel assistance services
 - ✓ Information about medical service providers
- For quick assistance, it's suggested that the Cardholders should notify the **Insurance Policy No C351/DLCN/02/29/21** to Hotline operators.

INTERNATIONAL TRAVEL INSURANCE PROGRAMME FOR HSBC CARDS

II – CLAIM PROCESS

1. **Accident:**

- HSBC receipt/statement shows trip expenses paid for by HSBC Card
- A hospital or physician's medical record providing details of the nature of the injury, the extent and duration of the injury
- The hospital's certificate of injury (if any)
- Minutes of the police/competent agency where the accident occurred
- Copy of Death Certificate in case of death and relevant investigation record
- Copy of ID Card or Passport
- Copy of air ticket or boarding pass
- Other valid additional documents as required by PVI Insurance

2. **Medical expenses, emergency assistance, trip cancellation/shortening costs, delayed baggage claim, delayed trip, cash benefits:**

- HSBC receipt/statement shows trip expenses paid for by HSBC Card
- All invoices, vouchers, tickets, stubs, contracts or agreements relating to the claim
- In case of a complaint about medical treatment, a complete medical record of the doctor must be provided, clearly stating the diagnosis of the disease being treated and the injury began and a summary of the process treatment including prescriptions, discharge papers and treatment services provided.
- Copy of ID Card or Passport
- Copy of air ticket or boarding pass
- Other valid additional documents as required by PVI Insurance

3. **Delayed trip, Delayed baggage claim**

- Provide additional airline or carrier certification stating the cause, date, time, and length of delay or baggage delay.

4. **In case of loss of travel documents**

- Provide additional confirmation from the Police where the loss of travel documents occurred.

5. Written notice must be given as soon as possible of any occurrence likely to result in a claim under this policy and in any event within thirty (30) days of completion of the Travel Trip and/or Return Trip.

6. **All claims and correspondence relating to this insurance should be addressed to:**

INTERNATIONAL TRAVEL INSURANCE PROGRAMME FOR HSBC CARDS

PVI THANG LONG INSURANCE COMPANY

Receipt: Nguyen Ngoc Tu

Address: Floor 5, 324 Tay Son, Nga Tu So Ward, Dong Da District, Hanoi

Contact number: (+84) 24 3763 5588

7. PVI Hotline: (+84) 98 886 0000

(*) **General Exclusion:**

List of countries/territories where insurance is excluded	<ul style="list-style-type: none">- Afganishtan, Congo, North Korea hay các quốc gia Trung Đông (bao gồm: Algeria, Bahrain, Ai Cập, Iran, Iraq, Isreal, Jordan, Kuwait, Lebanon, Libya, Maroc, Oman, Palestine, Qatar, Saudi Arabia, Sudan, Syria, Tunisia, Turkey, United Arab Emirates, Yemen)
Not applicable Insured	<ul style="list-style-type: none">- Total disability or at least 50%- Not in cancer, leprosy, mental illness- In the progress of medical treatment, injury
Main exclusion	<ol style="list-style-type: none">1. Risk, strikes, wars, acts of foreign enemies, civil ward, aggression, terrorism, revolution, rebellion, use of military power to seize power.2. Any medical condition that exists prior to participating in insurance, injury, illness, or direct or indirect disease caused by leakage.3. Intentionally illegal actions of persons related to insurance benefits4. Prohibited acts or restrictions of the government5. The insurer fails to take the necessary measures to protect his/her property or to avoid injury or minimize any claims under the Policy6. Sitting on a vehicle or driving a vehicle during races, engaging in professional sport activities.7. Pregnancy, childbirth and any injury or illness related to pregnancy or childbirth8. Suicide or attempted suicide, intentionally injuring yourself9. Any medical condition that exists prior to participating in the insurance10. Sexually transmitted diseases, AIDS, HIV infection and other Aids-related diseases11. Metal or nervous system disorders12. Service in the military, naval or air service of any country/territory13. The mysterious disappearance

INTERNATIONAL TRAVEL INSURANCE PROGRAMME FOR HSBC CARDS

	<p>14. When the insured is not well enough to travel contrary to the advice of a doctor</p> <p>15. Nuclear, chemical, biological terrorist acts.</p> <p>16. The Insurer neither accepts to cover nor pay insurance benefits for all risks occurring on the territory of the embargoed and sanctioned countries/territories</p> <p>17. When the purpose of the journey is for medical treatment of care.</p>
--	---