

GLOBAL TRAVEL INSURANCE FOR HSBC CARDS

Period of Insurance: from 05 July 2020 to 04 July 2021

I. PROCEDURES

Global Travel Insurance is provided by Bao Viet Insurance Corporation – Sai Gon branch (“Bao Viet”). Being an HSBC Visa Platinum Credit Card Cardholder or HSBC Visa Platinum Debit Card Cardholder, you are entitled to have free of charge Global Travel Insurance which will relieve you from problems & stress during a vacation/ business trip as a result of losing baggage, a personal accident, flight delay, with the coverage up to VND 11,500,000,000. With the free Global Travel Insurance, HSBC Visa Platinum Credit Card Cardholder and HSBC Visa Platinum Debit Card Cardholder now can be provided with **worldwide medical service, travel assistance service through the call center of IPA 24/7 at (+662) 039 5705.**

The coverage is on purchase required basis, meaning when the cardholder uses HSBC Visa Platinum Credit Card or HSBC Visa Platinum Debit Card to pay for 100% trip and/or transportation cost **or at least 80% tour package** before the departure of the insured(s) and insured inconvenience is in period of insurance.

Table Benefit	Sum insured (VND)
1. Accidental Death & Permanent Disablement	
HSBC Cardholder under 66 years old	11,500,000,000
HSBC Cardholder's spouse under 66 years old	11,500,000,000
HSBC holder from 66 to 80 years old	2,875,000,000
Dependent under 23	575,000,000
Either hand or foot	5,750,000,000
Sight of eyes	5,750,000,000
Speech or hearing	5,750,000,000
2. Travel Inconvenience	
a. The emergency purchase of essential clothing and requisites up to the relevant Sum Insured if the Covered Person's accompanied baggage checked with the Common Carrier Conveyance is not delivered to them within six (6) hours of the Covered Person's arrival	11,500,000

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b. Baggage lost: payment for the lost of baggage and personal expenses, personal computers	11,500,000/ item
c. Flight delay: Pay 2,100,000 for every 4 hours of continuous delay abroad	2,100,000/4 hours
d. Medical Assistance : <ul style="list-style-type: none"> - Round-the-clock Telephone Access & Medical Advice - Arrangement for Appointment with Doctors - Travel Related services - Medical Referral Service 	Included
3. Cover for the event of terrorism (excluding chemical terrorism, nuclear weapons, biology)	Included
4. Worldwide Travel Assistance Service through 24hour Inter Partner Assistance (IPA) in Thailand: Call Center: (+662) 039 5705 (English and Vietnamese)	Included
5. Automatic Extension of Policy period (maximum 72 hours)	Included

Attention :

Global Travel Insurance is provided by Bao Viet Insurance Corporation – Sai Gon branch.

Read more details of main Exclusions below (*).

Access to a global network of Assistance Company appointed and credentialed physicians/doctors, specialists or hospitals.

Call to the 24-hour Hotline for referral to suitable medical professionals, or referral to the nearest medical center (**+662) 039 5705** :

- ✓ Consultant by phone
- ✓ Arrange appointment with doctors
- ✓ Travel related service
- ✓ Medical Referral Service

For quick assistance, it's suggested that the Cardholders should notify the **Insurance Policy No HCM.D39.TIPG.20.HD4450181B (1202-26880)** to Hotline operators

Claim Process

1. Personal Accident during Trip:

- Invoice or statements of HSBC which shows that the payment was made by HSBC Cards
- Report from relevant department about the level of injury.
- Report from Police about the situation;
- Certification of death
- Copy of ID or Passport
- Copy of flight ticket and boarding pass

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2. Travel Inconvenience during Trip :

- Invoice or statements of HSBC which shows that the payment was made by HSBC Cards
- Confirmation from airlines :
 - o Flight Delay during 4 hours
 - o Baggage Lost or Baggage delay
- Copy of ID or Passport
- Copy of flight ticket, and boarding pass

3. 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.

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

Bao Viet Saigon Corporation- Sai Gon branch
 Name: Bui Van Thang – KDBH Department No 13
 Address: Floor 1, 233 Dong Khoi, Ben Nghe Ward, District 1, Ho Chi Minh City
 Phone : +84 (28) 38251500, Ext: 321

5. For Insurance Program’s consultant & Escalation, please contact :

Phone : +84 (28) 38224884 (Ext: 08 239)

Hotline 24/7 in case of Emergency :

- Domestic (applicable in Viet Nam) : 0904 832 888/ 0906 633 757
- International : (+662) 039 5705

(*) *Main Exclusions:*

Điều 1. List of countries/territories where insurance is excluded	The Insurer neither accepts to cover nor pay insurance benefits for all risks occurring on the territory of the embargoed and sanctioned countries/territories including: Afganishtan, Cuba, Democratic Republic of Congo, Iran, Irag, Syria, Belarus, Nicaragua, North Korea, Lebanon, Liberia, Libya, Somalia, Sudan, South Sudan, Venezuela, Crime and Zimbabwe
Điều 2. Main Exclusions	<ol style="list-style-type: none"> 1. The intentional act of self-inflicted injury which the Insured Person attempted to cause when he was ill: such as drunkenness, suicide, self-destruction, the use of any drug, drug, narcotics or the effects of drugs, unless instructed by a physician or use alcohol in combination with any drug or drug. 2. Intentionally illegal actions of persons related to insurance benefits. 3. Any medical condition that exists prior to participating in insurance, injury, illness, or direct or indirect disease caused by leakage. 4. Going to dangerous sites. 5. War, or warlike operation, such as using military power to seize power.

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	<ol style="list-style-type: none">6. Service in the military, naval or air service of any country/territory7. Traveling on an aircraft owned or leased by the Company or its affiliates, or not for the purpose of transporting civilian passengers on schedule; or activity performed as a driver or member of any fleet of public transport8. Sitting on the vehicle or driving a vehicle participating in the race9. Nuclear, chemical, biological terrorist acts.10. Any injury, injury or liability resulting directly or indirectly from traveling within, going to or passing through US embargoed states.11. When the purpose of the trip is for medical treatment or care.12. Disasters including earthquake, volcanic eruption, tsunami, radioactive contamination, epidemic diseases/public health emergency declared by WHO or local authorities.
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