

Information for HSBC Eligible Cardholders regarding **COVID-19**

Information on this page is correct as of **14 October 2022**

Stay up to date on Travel Information for COVID-19 from the Department of Foreign Affairs and Trade (DFAT) Smartraveller website and [World Health Organisation \(WHO\)](#) and [Department of Home Affairs](#).

Always consult the [smartraveller.gov.au](#) website prior to any travel. In addition to visas, COVID-19 testing, and proof of vaccination requirements, many countries now have compulsory insurance and medical cover proof conditions. Check with the nearest embassy, consulate or immigration department of the destination you are entering. If you require additional documentation regarding the complimentary international travel insurance policy due to international entry requirements, please contact us on 1800 648 093.

Are Eligible Cardholders covered for COVID-19 with their complimentary card travel insurance?

From 14 October 2022, if during the period of your cover, you (and your spouse/dependents, if they're eligible for cover) are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic (such as COVID-19), cover may be available under the following sections:

- 1.1 Overseas Emergency Assistance
- 1.2 Overseas Emergency Medical
- 1.4 Medical Evacuation & Repatriation
- 2.1 Cancellation
- 3.1 Additional Expenses

If your travel companion is positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, such as COVID-19, which impacts your journey, cover may be available to you under the following sections:

- 2.1 Cancellation
- 3.1 Additional Expenses

Note, you won't be covered while travelling against advice or warnings issued by the Australian government and you did not take reasonable care to avoid contracting the sickness, for example by delaying travel to the country listed in a warning.

The above is a summary only, please refer to [Terms and conditions](#) for eligibility criteria, full terms, conditions, limits and exclusions.

A General Exclusion for epidemic/pandemic applies for all claims relating to any epidemic/pandemic outside of the select benefits in the applicable policy information booklet [Terms and conditions](#). Please note, terms, conditions, limits and exclusions apply.

To receive a formal outcome, Eligible HSBC Cardholders must submit a claim.

Eligible HSBC travellers who meet the eligibility criteria should be aware that other General Exclusions have the potential to apply.

What is a General Exclusion?

A General Exclusion is an exclusion which will be applied across all sections of an insurance policy, and applies regardless of when eligibility for cover was gained. Should a General Exclusion apply, this means that your complimentary card travel insurance excludes cover for the event, activities or circumstances (specified in the exclusion) that causes your claim.

To understand what is excluded from the HSBC Complimentary Insurance covers, please refer to Part D – Excesses & General Exclusions section and the section specific exclusions of the relevant HSBC Policy Information Booklet for which your eligible HSBC card is applicable under: [Terms and conditions](#).



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Other exclusions may apply depending upon the circumstances of an individual claim. General Exclusions include but are not limited to:

- where your claim arises because you did not follow an advice or warning that a reasonable person would have been aware of:
 - by the Australian government (when a 'Reconsider your need to travel' or 'Do not travel' alert is in place), which can be found on www.smartraveller.gov.au; or
 - which was published in a reliable mass media source.
- any interference with your travel plans by any government, government regulation, prohibition, intervention or official authority. For example, if Smartraveller has a warning, 'Do not travel' or 'Reconsider your need to travel' due to the risk of COVID-19 infection for a destination, and a cardholder chooses to ignore the warning and is infected with COVID-19, cover may be excluded. Or if a government closes its borders to inbound travellers due to COVID-19 and you are unable to enter and follow your planned travel across the closed border, cover may be excluded.

What if a HSBC Eligible Cardholder has booked travel and needs to cancel due to contracting COVID-19?

If you are unable to travel as a result of contracting COVID-19, Cancellation cover may be provided to eligible travellers, if you or your travel companion are positively diagnosed as suffering a sickness recognised as an epidemic or pandemic such as COVID-19, and cover is expressly included under the Cancellation section of the relevant HSBC Policy Information Booklet for which your eligible HSBC card is applicable under: [Terms and conditions](#).

If you are unable to travel as a result of an Epidemic or Pandemic related event which does not include you or your travel companion being positively diagnosed as suffering a sickness recognised as an epidemic or pandemic, for example a border closure, there may be no provision to claim as a general exclusion for epidemic and pandemic applies. A General Exclusion for epidemic/pandemic applies for all claims relating to any epidemic/pandemic outside of the cancellation benefits in the applicable policy information booklet. Please note, terms, conditions, limits and exclusions apply.

You therefore need to consider your own personal circumstances. We are not able to provide you with a cover decision before submitting a claim. To receive a formal outcome, HSBC Eligible Cardholders must submit a claim.

You should also contact your travel agent or travel service provider (airline, cruise line or Tour Company, etc) as they may be able to support you in obtaining refunds, credits or travel re-scheduling.

Can HSBC Eligible Cardholders make a claim for consideration?

Every HSBC Eligible Cardholder can submit a claim and have their individual circumstances considered in accordance with the eligibility criteria terms, conditions, limits and exclusions that apply as set out in the [Terms and conditions](#).

If you would like to claim, we encourage you to claim online via <https://claimmanager.com.au/aga/agreement>

Email us

cardclaims@allianz-assistance.com.au

Call the Allianz Global Assistance team

1800 648 093

Monday to Friday 8am – 7pm AEST

Saturday 8am – 5pm AEST

Complimentary Insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631, trading as Allianz Global Assistance (AGA), under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), has issued an insurance group policy to HSBC Bank Australia Limited (ABN 48 006 434 162) (AFSL 232595) (HSBC) which allows eligible persons to claim under it as third-party beneficiaries. Access to the benefit of cover under the Credit Card Complimentary Insurance is provided to eligible HSBC cardholders by operation of s48 of the Insurance Contracts Act 1984 (Cth). If an eligible persons wishes to claim any of these benefits, they will be bound by the eligibility criteria, terms, conditions, limits and exclusions contained in the Information Booklet available at www.hsbc.com.au which may be amended from time to time. An excess may apply. HSBC does not issue these insurances and does not receive commissions on these policies or guarantee any benefits under this cover. This insurance is underwritten by Allianz. This information does not take your personal objectives, circumstances or needs into account. Consider its appropriateness to these factors before acting on it You can contact AGA on 1800 648 093.