



	HSBC Premier MasterCard	HSBC Advance credit card	HSBC Revolution credit card
Insured Persons	1. Cardholder who has fully charged to a HSBC Premier MasterCard® the fare of their Public Conveyance of their overseas trip; 2. Family Member of the cardholder whose Public Conveyance fare of their overseas trip has been fully charged to the cardholder's HSBC Premier MasterCard®	1. Cardholder who has fully charged to a HSBC Advance Credit Card the fare of their Public Conveyance of their overseas trip; 2. Family Member of the cardholder whose Public Conveyance fare of their overseas trip has been fully charged to the cardholder's HSBC Advance Credit Card	1. Cardholder who has fully charged to a HSBC Revolution Credit Card the fare of their Public Conveyance of their overseas trip; 2. Family Member of the cardholder whose Public Conveyance fare of their overseas trip has been fully charged to the cardholder's HSBC Revolution Credit Card
Family Members	1) Legal Spouse 2) Parents and/or parents-in-law 3) Siblings 4) Legitimate child who is between one (1) and twenty-five (25) years of age, not married, not employed, and is residing in the same household and in the same country of residence as the Cardholder.	1) Legal Spouse 2) Parents and/or parents-in-law 3) Siblings 4) Legitimate child who is between one (1) and twenty-five (25) years of age, not married, not employed, and is residing in the same household and in the same country of residence as the Cardholder.	1) Legal Spouse 2) Parents and/or parents-in-law 3) Siblings 4) Legitimate child who is between one (1) and twenty-five (25) years of age, not married, not employed, and is residing in the same household and in the same country of residence as the Cardholder.
Personal Accident Coverage	Injury results in the Insured Person's death or Permanent Disability (described in the table of Benefits) within one hundred and eighty (180) days from the date of Accident.	Injury results in the Insured Person's death or Permanent Disability (described in the table of Benefits) within one hundred and eighty (180) days from the date of Accident.	Injury results in the Insured Person's death or Permanent Disability (described in the table of Benefits) within one hundred and eighty (180) days from the date of Accident.
Aggregate Limit	Our maximum aggregate liability to pay the Cardholder and Family Member of the Cardholder arising out of the same accident shall be limited to S\$1,000,000	Our maximum aggregate liability to pay the Cardholder and Family Member of the Cardholder arising out of the same accident shall be limited to S\$1,000,000.	Our maximum aggregate liability to pay the Cardholder and Family Member of the Cardholder arising out of the same accident shall be limited to S\$300,000

HSBC's Maximum Aggregate Limit	<p>Our maximum aggregate liability to pay all Insured Persons arising out of one conveyance and from one single Accident shall be limited to S\$15,000,000. In the event that the claims from all Insured Persons arising out of one conveyance and from the same Accident exceed S\$15,000,000 in the aggregate, each Insured Person will be paid a share of S\$15,000,000 according to the proportion each claim bears to the aggregate claim from all Insured Persons.</p>	<p>Our maximum aggregate liability to pay all Insured Persons arising out of one conveyance and from one single Accident shall be limited to S\$15,000,000. In the event that the claims from all Insured Persons arising out of one conveyance and from the same Accident exceed S\$15,000,000 in the aggregate, each Insured Person will be paid a share of S\$15,000,000 according to the proportion each claim bears to the aggregate claim from all Insured Persons.</p>	<p>Our maximum aggregate liability to pay all Insured Persons arising out of one conveyance and from one single Accident shall be limited to S\$15,000,000. In the event that the claims from all Insured Persons arising out of one conveyance and from the same Accident exceed S\$15,000,000 in the aggregate, each Insured Person will be paid a share of S\$15,000,000 according to the proportion each claim bears to the aggregate claim from all Insured Persons.</p>																																																						
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<p>Conditions of Coverage</p>	<p>We cover the Insured Person for Injury as a result of an Accident occurring :</p> <ul style="list-style-type: none"> - Anywhere in the world outside the Injured Person's country of domicile; and - During the Period of Insurance, whilst the Insured Person is travelling on, boarding or alighting from a Public Conveyance; provided the fare of such conveyance has been fully charged to the Cardholder's HSBC credit card 	<p>We cover the Insured Person for Injury as a result of an Accident occurring :</p> <ul style="list-style-type: none"> - Anywhere in the world outside the Injured Person's country of domicile; and - During the Period of Insurance, whilst the Insured Person is travelling on, boarding or alighting from a Public Conveyance; provided the fare of such conveyance has been fully charged to the Cardholder's HSBC credit card 	<p>We cover the Insured Person for Injury as a result of an Accident occurring :</p> <ul style="list-style-type: none"> - Anywhere in the world outside the Injured Person's country of domicile; and - During the Period of Insurance, whilst the Insured Person is travelling on, boarding or alighting from a Public Conveyance; provided the fare of such conveyance has been fully charged to the Cardholder's HSBC credit card
<p>Exclusions</p>	<p>This policy does not cover and we do not pay for injury or disability directly or indirectly resulting from:</p> <ol style="list-style-type: none"> 1. suicide or any attempt thereat or deliberately inflicted by or on behalf of the Insured Person, regardless of whether the Insured Person is sane, insane or under any mental distress; 2. the Insured Person being in an aircraft, unless as a fare-paying passenger; 3. any criminal or illegal act committed by the Insured Person or their designated beneficiary, legal heirs or legal personal representative; 4. the Insured Person commuting in a car or taxi whether as a driver or a passenger; 5. the Insured Person's participation (including any act of provocation) in strike, riot, civil commotion hijack, murder or assault; 6. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or undeclared), civil war, rebellion, revolution, insurrection or military or usurped power, terrorism howsoever arising or any act thereof; 7. any act of nuclear, chemical or biological terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the Injury. 	<p>This policy does not cover and we do not pay for injury or disability directly or indirectly resulting from:</p> <ol style="list-style-type: none"> 1. suicide or any attempt thereat or deliberately inflicted by or on behalf of the Insured Person, regardless of whether the Insured Person is sane, insane or under any mental distress; 2. the Insured Person being in an aircraft, unless as a fare-paying passenger; 3. any criminal or illegal act committed by the Insured Person or their designated beneficiary, legal heirs or legal personal representative; 4. the Insured Person commuting in a car or taxi whether as a driver or a passenger; 5. the Insured Person's participation (including any act of provocation) in strike, riot, civil commotion hijack, murder or assault; 6. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or undeclared), civil war, rebellion, revolution, insurrection or military or usurped power, terrorism howsoever arising or any act thereof; 7. any act of nuclear, chemical or biological terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the Injury. 	<p>This policy does not cover and we do not pay for injury or disability directly or indirectly resulting from:</p> <ol style="list-style-type: none"> 1. suicide or any attempt thereat or deliberately inflicted by or on behalf of the Insured Person, regardless of whether the Insured Person is sane, insane or under any mental distress; 2. the Insured Person being in an aircraft, unless as a fare-paying passenger; 3. any criminal or illegal act committed by the Insured Person or their designated beneficiary, legal heirs or legal personal representative; 4. the Insured Person commuting in a car or taxi whether as a driver or a passenger; 5. the Insured Person's participation (including any act of provocation) in strike, riot, civil commotion hijack, murder or assault; 6. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or undeclared), civil war, rebellion, revolution, insurrection or military or usurped power, terrorism howsoever arising or any act thereof; 7. any act of nuclear, chemical or biological terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the Injury.

<p>Claims Procedure</p>	<p>On the happening of any Accident likely to give rise to a claim under this Policy, the Insured Person (or their legal personal representative in the event of death of the Insured Person) must promptly take reasonable steps to:</p> <ul style="list-style-type: none"> - obtain and follow medical advice from a Medical Practitioner; - obtain a medical certificate from a Medical Practitioner confirming the nature and extent of Your Injury or Disability; and - notify Us of the accident. <p>The Insured Person (or their legal personal representative in the event of death of the Insured Person) must complete the Insurer's claim form and send it to the Insurer as soon as reasonably practicable and provide the Insurer with other information and/or documents or help which may be requested to support the Insured Person's claim. Written notice of claim must be given to the Insurer no later than thirty (30) days from the date of the Accident. The Insured Person or their legal personal representative must also give the Insurer, at their expense, all the help and information and/or documents the Insurer request failing which the Insurer have the right not to make any payment under the Policy.</p>	<p>On the happening of any Accident likely to give rise to a claim under this Policy, the Insured Person (or their legal personal representative in the event of death of the Insured Person) must promptly take reasonable steps to:</p> <ul style="list-style-type: none"> - obtain and follow medical advice from a Medical Practitioner; - obtain a medical certificate from a Medical Practitioner confirming the nature and extent of Your Injury or Disability; and - notify Us of the accident. <p>The Insured Person (or their legal personal representative in the event of death of the Insured Person) must complete the Insurer's claim form and send it to the Insurer as soon as reasonably practicable and provide the Insurer with other information and/or documents or help which may be requested to support the Insured Person's claim. Written notice of claim must be given to the Insurer no later than thirty (30) days from the date of the Accident. The Insured Person or their legal personal representative must also give the Insurer, at their expense, all the help and information and/or documents the Insurer request failing which the Insurer have the right not to make any payment under the Policy.</p>	<p>On the happening of any Accident likely to give rise to a claim under this Policy, the Insured Person (or their legal personal representative in the event of death of the Insured Person) must promptly take reasonable steps to:</p> <ul style="list-style-type: none"> - obtain and follow medical advice from a Medical Practitioner; - obtain a medical certificate from a Medical Practitioner confirming the nature and extent of Your Injury or Disability; and - notify Us of the accident. <p>The Insured Person (or their legal personal representative in the event of death of the Insured Person) must complete the Insurer's claim form and send it to the Insurer as soon as reasonably practicable and provide the Insurer with other information and/or documents or help which may be requested to support the Insured Person's claim. Written notice of claim must be given to the Insurer no later than thirty (30) days from the date of the Accident. The Insured Person or their legal personal representative must also give the Insurer, at their expense, all the help and information and/or documents the Insurer request failing which the Insurer have the right not to make any payment under the Policy.</p>
<p>Payments of Claim</p>	<p>Save as herein provided, any payment under the Policy is payable to the Insured Person. In the event of death of the Insured Person, payment under the Policy is payable to the estate of the Insured Person.</p> <p>No payment shall be made under this Policy if the Insured Person's claim is found to be fraudulent or intentionally exaggerated or if any false declaration or statement be made in support thereon.</p>	<p>Save as herein provided, any payment under the Policy is payable to the Insured Person. In the event of death of the Insured Person, payment under the Policy is payable to the estate of the Insured Person.</p> <p>No payment shall be made under this Policy if the Insured Person's claim is found to be fraudulent or intentionally exaggerated or if any false declaration or statement be made in support thereon.</p>	<p>Save as herein provided, any payment under the Policy is payable to the Insured Person. In the event of death of the Insured Person, payment under the Policy is payable to the estate of the Insured Person.</p> <p>No payment shall be made under this Policy if the Insured Person's claim is found to be fraudulent or intentionally exaggerated or if any false declaration or statement be made in support thereon.</p>
<p>Insurer</p>	<p>AXA Insurance Pte. Ltd.</p>	<p>AXA Insurance Pte. Ltd.</p>	<p>AXA Insurance Pte. Ltd.</p>

Policy Number	P2155284	P2154837	P2154838
Jurisdiction & Governing Law	Singapore	Singapore	Singapore

For enquiries, please call AXA customer service hotline at 6880 4070.

Note: Personal Travel Accident Insurance is underwritten by AXA Insurance Pte. Ltd. HSBC is not the underwriter nor the distributor for this insurance plan. It is not an obligation of, a deposit in or guaranteed by HSBC. Above are the highlights of the insurance coverage. This brief is issued for cardholder's information only and is not a contract of insurance. Any insurance cover will be subject to the terms and conditions of the applicable Master Policy, a copy which is available here – [HSBC Premier MasterCard](#), [HSBC Advance Credit Card](#), [HSBC Revolution Credit Card](#). Any endorsement or amendments to the insurance cover as agreed between HSBC and AXA Insurance Pte. Ltd. shall be binding without prior notice to the Insured Person (as defined in the Master Policy).