



	HSBC Premier MasterCard	HSBC Advance credit card	HSBC Revolution credit card
Insured Persons	<p>1. Cardholder who has fully charged to a HSBC Premier MasterCard® the fare of his Scheduled Flight and/or deposit of his trip;</p> <p>2. Family Member of the Cardholder whose Scheduled Flight fare and/or Deposit of his overseas trip has/have been fully charged to the Cardholder's HSBC Premier MasterCard®.</p>	<p>1. Cardholder who has fully charged to a HSBC Advance credit card the fare of his Scheduled Flight and/or deposit of his trip;</p> <p>2. Family Member of the Cardholder whose Scheduled Flight fare and/or Deposit of his overseas trip has/have been fully charged to the Cardholder's HSBC Advance credit card.</p>	<p>1. Cardholder who has fully charged to a HSBC Revolution credit card the fare of his Scheduled Flight and/or deposit of his trip;</p> <p>2. Family Member of the Cardholder whose Scheduled Flight fare and/or Deposit of his overseas trip has/have been fully charged to the Cardholder's HSBC Revolution credit card.</p>
Family Members	<p>1) Legal Spouse</p> <p>2) Parents and/or Parents-in-law</p> <p>3) Siblings</p> <p>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.</p>	<p>1) Legal Spouse</p> <p>2) Parents and/or Parents-in-law</p> <p>3) Siblings</p> <p>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.</p>	<p>1) Legal Spouse</p> <p>2) Parents and/or Parents-in-law</p> <p>3) Siblings</p> <p>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</p>
Trip	<p>A journey undertaken by the Insured Person and commencing in Singapore when the Insured Person leaves the place of residence or office for the place of embarkation, but not more than three (3) hours prior to the scheduled departure time, and ceasing upon the following whichever is the earliest:</p> <p>1) The expiry of the Period of Insurance stated in the Policy Schedule;</p> <p>2) The Insured Person's return to the permanent place of residence;</p> <p>3) Three (3) hours upon the Insured Person's arrival in Singapore.</p>	<p>A journey undertaken by the Insured Person and commencing in Singapore when the Insured Person leaves the place of residence or office for the place of embarkation, but not more than three (3) hours prior to the scheduled departure time, and ceasing upon the following whichever is the earliest:</p> <p>1) The expiry of the Period of Insurance stated in the Policy Schedule;</p> <p>2) The Insured Person's return to the permanent place of residence;</p> <p>3) Three (3) hours upon the Insured Person's arrival in Singapore.</p>	<p>A journey undertaken by the Insured Person and commencing in Singapore when the Insured Person leaves the place of residence or office for the place of embarkation, but not more than three (3) hours prior to the scheduled departure time, and ceasing upon the following whichever is the earliest:</p> <p>1) The expiry of the Period of Insurance stated in the Policy Schedule;</p> <p>2) The Insured Person's return to the permanent place of residence;</p> <p>3) Three (3) hours upon the Insured Person's arrival in Singapore.</p>

	Coverage			Limits (any one Trip)				Coverage			Limits (any one Trip)		
	Benefit	Trip Involving One Insured Person	Trip Involving Insured Person and Family Members	Benefit	Trip Involving One Insured Person	Trip Involving Insured Person and Family Members		Benefit	Trip Involving One Insured Person	Trip Involving Insured Person and Family Members			
Table of Benefits	Trip Cancellation	S\$4,000	S\$10,000	Trip Cancellation	S\$2,000	S\$4,000	Trip Cancellation	S\$3,000	S\$6,000				
	Flight Delay	S\$1,000	S\$1,000	Flight Delay	S\$500	S\$500	Flight Delay	S\$700	S\$700				
	Missed Flight Connection	S\$400	S\$800	Missed Flight Connection	S\$300	S\$600	Missed Flight Connection	S\$300	S\$600				
	Luggage Delay	S\$400	S\$800	Luggage Delay	S\$200	S\$200	Luggage Delay	S\$300	S\$600				
	Loss of Luggage	S\$1,000	S\$2,000	Loss of Luggage	S\$500	S\$1,000	Loss of Luggage	S\$750	S\$1,500				
	Funeral Expenses or Repatriation of Mortal Remains	S\$4,000	S\$8,000	Funeral Expenses or Repatriation of Mortal Remains	S\$3,000	S\$6,000	Funeral Expenses or Repatriation of Mortal Remains	S\$3,000	S\$6,000				
Conditions of Coverage	The insurance coverage for the Insured Person shall operate only when he is taking a trip during the period of insurance on a scheduled flight as a fare-paying passenger and when the entire air fare for travel on such scheduled flight and/or any trip deposits has been fully charged in advance to a card account maintained by the cardholder with the insured.			The insurance coverage for the Insured Person shall operate only when he is taking a trip during the period of insurance on a scheduled flight as a fare-paying passenger and when the entire air fare for travel on such scheduled flight and/or any trip deposits has been fully charged in advance to a card account maintained by the cardholder with the insured.			The insurance coverage for the Insured Person shall operate only when he is taking a trip during the period of insurance on a scheduled flight as a fare-paying passenger and when the entire air fare for travel on such scheduled flight and/or any trip deposits has been fully charged in advance to a card account maintained by the cardholder with the insured.						

<p>Exclusions</p>	<p>This Policy does not cover and We do not pay for the Injury or expenses 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 whether the Insured Person is sane, insane or under mental distress; 2. any criminal or illegal act committed by the Insured Person or their designated beneficiary, legal heirs or legal personal representative; 3. the Insured Person's participation (including any act of provocation) in strike, riot, civil commotion, hijack, murder of assault; 4. detention or confiscation by customs or other authorities; 5. 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 or howsoever arising or any act thereof; 6. 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 also does not pay for:</p> <ul style="list-style-type: none"> - Loss or delay of luggage if such loss or delay is not reported to the Carrier immediately upon discovery and luggage irregularity report is obtained; - loss or delay of luggage if the Insured Person fails to take all reasonable steps to recover them. 	<p>This Policy does not cover and We do not pay for the Injury or expenses 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 whether the Insured Person is sane, insane or under mental distress; 2. any criminal or illegal act committed by the Insured Person or their designated beneficiary, legal heirs or legal personal representative; 3. the Insured Person's participation (including any act of provocation) in strike, riot, civil commotion, hijack, murder of assault; 4. detention or confiscation by customs or other authorities; 5. 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 or howsoever arising or any act thereof; 6. 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 also does not pay for:</p> <ul style="list-style-type: none"> - Loss or delay of luggage if such loss or delay is not reported to the Carrier immediately upon discovery and luggage irregularity report is obtained; - loss or delay of luggage if the Insured Person fails to take all reasonable steps to recover them. 	<p>This Policy does not cover and We do not pay for the Injury or expenses 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 whether the Insured Person is sane, insane or under mental distress; 2. any criminal or illegal act committed by the Insured Person or their designated beneficiary, legal heirs or legal personal representative; 3. the Insured Person's participation (including any act of provocation) in strike, riot, civil commotion, hijack, murder of assault; 4. detention or confiscation by customs or other authorities; 5. 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 or howsoever arising or any act thereof; 6. 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 also does not pay for:</p> <ul style="list-style-type: none"> - Loss or delay of luggage if such loss or delay is not reported to the Carrier immediately upon discovery and luggage irregularity report is obtained; - loss or delay of luggage if the Insured Person fails to take all reasonable steps to recover them.
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<p>Claims Procedure</p>	<p>Payment of any claim covered under this policy will be made to the cardholder, if living, otherwise to his legal personal representative, whose receipt shall be an effectual and final discharge to the Insurer.</p> <p>Payment of any claim covered under this policy shall be made in Singapore currency or its equivalent in any other currency at the prevailing rate of exchange as at the time of effecting payment if so required by the cardholder or his legal personal representative.</p> <p>If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the policyholder, the Insured Person, the legal personal representative, any claimant or anyone acting for or on behalf of any of them to obtain any benefit under this Policy, the Insurer shall be under no liability in respect of such claim.</p> <p>No claim shall be payable for any such loss or expenses reimbursed by or recoverable from the airline or any other source</p>	<p>Payment of any claim covered under this policy will be made to the cardholder, if living, otherwise to his legal personal representative, whose receipt shall be an effectual and final discharge to the Insurer.</p> <p>Payment of any claim covered under this policy shall be made in Singapore currency or its equivalent in any other currency at the prevailing rate of exchange as at the time of effecting payment if so required by the cardholder or his legal personal representative.</p> <p>If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the policyholder, the Insured Person, the legal personal representative, any claimant or anyone acting for or on behalf of any of them to obtain any benefit under this Policy, the Insurer shall be under no liability in respect of such claim.</p> <p>No claim shall be payable for any such loss or expenses reimbursed by or recoverable from the airline or any other source</p>	<p>Payment of any claim covered under this policy will be made to the cardholder, if living, otherwise to his legal personal representative, whose receipt shall be an effectual and final discharge to the Insurer.</p> <p>Payment of any claim covered under this policy shall be made in Singapore currency or its equivalent in any other currency at the prevailing rate of exchange as at the time of effecting payment if so required by the cardholder or his legal personal representative.</p> <p>If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the policyholder, the Insured Person, the legal personal representative, any claimant or anyone acting for or on behalf of any of them to obtain any benefit under this Policy, the Insurer shall be under no liability in respect of such claim.</p> <p>No claim shall be payable for any such loss or expenses reimbursed by or recoverable from the airline or any other source</p>
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Payment of Claim	<p>Payment of any claim covered under this policy will be made to the cardholder, if living, otherwise to his legal personal representative, whose receipt shall be an effectual and final discharge to the Insurer.</p> <p>Payment of any claim covered under this policy shall be made in Singapore currency or its equivalent in any other currency at the prevailing rate of exchange as at the time of effecting payment if so required by the cardholder or his legal personal representative.</p> <p>If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the policyholder, the Insured Person, the legal personal representative, any claimant or anyone acting for or on behalf of any of them to obtain any benefit under this Policy, the Insurer shall be under no liability in respect of such claim.</p> <p>No claim shall be payable for any such loss or expenses reimbursed by or recoverable from the airline or any other source.</p>	<p>Payment of any claim covered under this policy will be made to the cardholder, if living, otherwise to his legal personal representative, whose receipt shall be an effectual and final discharge to the Insurer.</p> <p>Payment of any claim covered under this policy shall be made in Singapore currency or its equivalent in any other currency at the prevailing rate of exchange as at the time of effecting payment if so required by the cardholder or his legal personal representative.</p> <p>If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the policyholder, the Insured Person, the legal personal representative, any claimant or anyone acting for or on behalf of any of them to obtain any benefit under this Policy, the Insurer shall be under no liability in respect of such claim.</p> <p>No claim shall be payable for any such loss or expenses reimbursed by or recoverable from the airline or any other source.</p>	<p>Payment of any claim covered under this policy will be made to the cardholder, if living, otherwise to his legal personal representative, whose receipt shall be an effectual and final discharge to the Insurer.</p> <p>Payment of any claim covered under this policy shall be made in Singapore currency or its equivalent in any other currency at the prevailing rate of exchange as at the time of effecting payment if so required by the cardholder or his legal personal representative.</p> <p>If any claim under this policy shall be in any respect fraudulent or if any fraudulent means or devices shall be used by the policyholder, the Insured Person, the legal personal representative, any claimant or anyone acting for or on behalf of any of them to obtain any benefit under this Policy, the Insurer shall be under no liability in respect of such claim.</p> <p>No claim shall be payable for any such loss or expenses reimbursed by or recoverable from the airline or any other source.</p>
Insurer	AXA Insurance Pte. Ltd.	AXA Insurance Pte. Ltd.	AXA Insurance Pte. Ltd.
Policy Number	P2155284	P2154837	P2154838
Jurisdiction & Governing Law	Singapore	Singapore	Singapore

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

Note: Scheduled Flight Event 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).