

## INSURANCE'S FAQ

**This FAQ provides general advice and is not a contract of insurance. For the full terms and conditions, please refer to the policy wordings.**

**Q1. How do I contact AXA?**

For enquiries and claims information, please contact AXA Customer Service Hotline at 1800 880 4888 (Within Singapore) or +65 6880 4888 (Outside of Singapore) or email [customer.care@axa.com.sg](mailto:customer.care@axa.com.sg)

Our operating hours are between 9.00am to 5.30pm Mondays-Fridays, excluding Public Holidays.

In the event of medical emergency overseas, please contact AXA Assistance Singapore at +65 6322 2566.

**Q2. Do I need to cover myself with any other insurance or is the HSBC complimentary insurance sufficient?**

You may wish to seek advice from your insurance advisor to determine if this complimentary insurance is sufficient to meet your needs and your family needs. In the event that you choose not to seek advice from your insurance advisor, you should consider whether the product in question is suitable for your needs and your family needs.

**Q3. What is the claims process? Do we inform HSBC when making a claim or we directly go to AXA?**

You can file your claims directly to AXA. The easiest way to submit your claim is through AXA's website at <https://www.axa.com.sg/customer-care/file-a-claim>

For claims related enquiries, please contact AXA at 6880 4888 or email to [cst@axa.com.sg](mailto:cst@axa.com.sg) with your policy number.

**Q4. How long is the claim process?**

For non-complicated cases, claim reimbursement typically takes 15 working days upon receipt of full completed claim documents. For claims related assistance, please contact our Claims Service Team at: [cst@axa.com.sg](mailto:cst@axa.com.sg)

**Q5. Can I top up the insurance coverage?**

As this is a complimentary group travel policy, we do not allow top up of coverage.

**Q6. I have charged my Family Member's full travel fare to my HSBC Card, but I am not travelling with them. Will they be insured under this complimentary travel insurance policy?**

Yes.

**Q7. Is there any limit on the number of children to be covered?**

No.

**Q8. How does this complimentary insurance work if I already have existing travel insurance from other insurance companies?**

This insurance will pay on top of your existing insurance if it is a lump sum benefit (e.g. Travel Delay).

For benefits which are on reimbursement basis (e.g. Trip Cancellation), you can only claim the eligible expenses from either of the policies. If you have exhausted the sum insured from one policy, you can submit the remaining excess claim amount to the next policy subject to its terms and conditions.

**Q9. For benefits where the coverage is up to \$XXX for family, does that mean that the same limits apply if I am claiming for myself?**

The sum insured for family is shared amongst family members travelling together on the same trip. Some benefits come with sub-limits for each person. If this is not indicated, an Insured Person travelling alone can claim up to the Sum Insured indicated for family per trip.

**Q10. Can my trip which commence from outside of Singapore be covered?**

No. We will only cover trips commencing in Singapore.

**Q11. How do I activate the complimentary travel insurance?**

Simply charge your full travel fare to your HSBC Infinite card, including air tickets which have been paid jointly by your HSBC Visa Infinite card and air miles redemption to enjoy automatic coverage of this insurance.

**Q12. I am a supplementary cardholder, can I also be covered under the complimentary travel insurance?**

Yes, as long as you had charged your full travel fare to the HSBC card.

**Q13. What is defined as a full travel fare?**

It refers to the total fare for the public transport such as flight, rail or cruise for your trip which is fully charged to your HSBC Card by the transport company or travel agent. This also includes air tickets paid jointly by your HSBC Visa Infinite card and air miles redemption.

**Q14. What is the definition of “children”?**

“Child(ren)” refers to child(ren) 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.

**Q15. What is defined as “family members”?**

“Family Members” mean the Cardholder’s legal spouse, parents and/or parents-in-law, siblings and legitimate Child(ren).

**Q16. I have used frequent flyer miles to redeem my air tickets but paid for the taxes with my HSBC card, will I be eligible for the complimentary travel insurance?**

Yes, you will be eligible for the complimentary travel insurance.

**Q17. I am the main cardholder and my wife and 2 children are supplementary cardholders. Does it matter whose HSBC Card is used to pay for the full fare of our trip in order for all 4 of us to be covered under the complimentary travel insurance?**

It does not matter which of the cardholders purchase the full air fare. The complimentary travel insurance covers main cardholders and supplementary cardholders as long as the full fare of all 4 of you is charged to any one of your HSBC Card.

**Q18. What is the Definition of Siblings? Any age bracket for this?**

Legitimate siblings (brothers and sisters) and there is no age bracket.

**Q19. Why is the annual value of the HSBC Visa Infinite complimentary travel insurance higher than that of SmartTraveller (AXA's paid travel insurance plan)?**

The HSBC Visa Infinite complimentary travel insurance plan is a tailored plan for HSBC Visa Infinite HSBC cardholders.

**Q20. What does it mean by Overseas Hospital Visit?**

If the Insured Person is hospitalized overseas (and outside his Home Country) due to injury or illness for more than 5 days and cannot be evacuated due to his medical condition, and there is no accompanying Adult Family Member with him, AXA will reimburse the costs of hotel accommodation and travel fare incurred by one of the Insured Person's relative or friend, who upon written advise of the Physician is required to accompany Insured Person until he is medically fit to continue his trip or return back to Singapore, up to \$1,000?

**Q21. How does the car rental excess benefit work?**

An Insured Person who rents a car overseas is obligated to sign up a comprehensive motor insurance cover arranged by the rental company. The comprehensive motor insurance policy provided generally comes with an excess. In the event of an accident, the motor insurer will pay for the loss of or damage of the car in excess of the Insured Person's liability. For example, if the cost of the repair is \$600 and the motor insurance excess is \$500, it means that the Insured Person will be liable to pay up to the first \$500 of the repair cost. He then claims the \$500 he has incurred from this complimentary travel insurance up to specific limit and subject to all terms and conditions.

**Q22. I am a foreigner and will be travelling back to my Home Country for vacation. Will I be covered?**

Yes, if the travel is not for a permanent relocation to the Cardholder's or Family Member's Home Country, the coverage will apply.