

Single Trip Travel Insurance Frequently Asked Questions

Single Trip Travel Insurance is packaged exclusively for HSBC credit cardholders and their family members. It is a travel insurance covering individuals for one vacation.

Plan Features

What is Single Trip Travel Insurance?	It is a travel insurance which provides medical and accident protection including coverage for travel inconveniences.
What will be covered by my Policy?	<p>A. Medical Coverage</p> <ul style="list-style-type: none"> • Emergency Medical Evacuation – actual cost • Emergency Repatriation – actual cost • Medical Expense Reimbursement From Php1M to Php2.5M <p>B. Personal Accident – up to Php1M</p> <p>C. Travel Inconveniences</p> <ul style="list-style-type: none"> • Trip Cancellation – up to Php150k • Personal Liability – up to Php2M • Flight Delay up to Php2k (for over 12 hours) • Loss of Baggage - up to Php50k subject to limit of Php7k for any one item • Loss of Travel Docs – up to Php50k <p>D. Value-Added Benefits</p> <ul style="list-style-type: none"> • Compassionate Visit – travel costs plus up to Php5k per day • Child Guard – travel costs plus up to Php5k per day
What are the general exclusions?	<p>Some of the exclusions are as follows:</p> <ul style="list-style-type: none"> • Pre-existing conditions, occurring 180 days prior to the trip • Any illegal or unlawful acts by the Insured Person or confiscation, detention, destruction by customers or other authorities

	<ul style="list-style-type: none"> • Any loss due to prohibition or regulations of the government • Any loss due to the Insured Person riding or driving in any kind of race or engaging in a sport in a professional capacity where the Insured would or could earn income or remuneration from engaging in such sport • Any loss due to the Insured Person engaging in any naval, military, or air force service or operations; being as a crew member or an operator of an air carrier; testing of any kind of conveyance; engaging in any kind of labor work; engaging in offshore or mining or aerial photography; handling of explosives; hitchhiking • Any congenital and hereditary condition of the Insured Person <p>Important Note The above are only general exclusions. Each benefit has its own exclusions. For a complete list of exclusions, please refer to the Actual Policy.</p>
How many trips are covered?	The Policy covers one trip or vacation.
How long can I be insured for? What if I exceed it?	You are insured for up to 6 months or a maximum of one hundred and eighty (180) days . Your Coverage automatically ceases after 180 days and you will not be covered for any losses after that period.
What if I want to be insured for up to one (1) year or 365 days?	A Multi-Trip Travel Plan is available for the whole year wherein the longest travel outside the country is 90 days per trip . Please call HSBC Insurance Brokers at 878 5155.
When will I know I am covered and how will I know?	Your coverage commences two (2) hours before your scheduled departure.
Do I have to activate my Policy?	You do not need to activate your Policy. Even if your Policy is issued prior to your scheduled trip, coverage is automatically activated two hours prior to your scheduled departure.
When will my Policy expire?	Your Policy ceases upon your return to the Philippines or upon Policy expiration, whichever comes first.

What would be my coverage under Medical Reimbursement?	In the event of hospitalization or treatments, the insured is entitled to actual medical expenses up to PHP 2,500,000 incurred as a result of an accident OR illness, whether they are treated as an in OR out-patient.
What are the Accidental Death and Permanent & Total Disability benefits?	The Accidental Death and Permanent & Total Disability benefit provides protection against loss of life, dismemberment and disability due to accidental causes.
What is the Trip Cancellation benefit?	Pays for loss of travel fare and or accommodation expenses paid for in advance and not refundable in case the trip has to be cancelled due to any of the following occurring within 30 days before the scheduled departure date: death, serious injury or sickness of the insured person, spouse, parent, parent-in-law, child, grandparent, brother sister, business partner or co-director who are residents of the Philippines.
What is the Personal Liability benefit?	Covers the insured against legal liability for bodily injury or property damage to third parties due to the insured's negligence.
What is the Loss of Baggage benefit?	Pays the insured the actual or replacement cost of baggage lost due to theft, subject to a limit of Php 7,000 for any one item.
What is the Loss of Travel Documents benefit?	Reimburses the insured for additional costs incurred to replace lost travel documents.
What is the Flight Delay benefit?	Reimburses the insured for expenses if his flight is delayed for more than 12 hours due to severe weather conditions, airline strike or equipment failure.
What is the Child Guard benefit?	The Child Guard Benefit arranges and pays for transportation and accommodation expenses of an adult family member to take care of minor children traveling with the insured when the insured is hospitalized during the trip.
Eligibility	
Who may apply for this plan?	Single Trip Travel Insurance is currently exclusive to HSBC credit cardholders 18 to 70 years old.

Can I apply my spouse and children?	Yes, you may apply under Family Plan for your spouse, whose age should not be older than 70 and for your children with age range between 1 to 18 years old. During the Policy Period, the dependent children must ALWAYS be accompanied by either the Primary Insured or the Spouse.
Would it be possible for me to apply my spouse and children only?	This coverage is only extended to the spouse and children when the Primary Insured has been enrolled under the plan.
If I am over 70, may I still apply for coverage?	Sorry, but the acceptance age is up to 70 years old only.
I live overseas, am I eligible for this?	Yes so as long as you fulfill the following requirements: <ul style="list-style-type: none"> • your journey begins in the Philippines • the application form is accomplished in the Philippines

Cost (in PHP)

How much do I pay?						
	Asia*		Worldwide** (Standard)		Worldwide** (Increased Medical Plan)	
Period (days)***	Insured Only Plan	Family Plan	Insured Only Plan	Family Plan	Insured Only Plan	Family Plan
1 to 4	299	722	369	899	406	990
5 to 6	464	1,134	583	1,432	641	1,575
7 to 8	618	1,519	807	1,993	888	2,192
9 to 10	745	1,836	986	2,439	1,085	2,683
11 to 15	962	2,378	1,367	3,392	1,503	3,731
16 to 20	1,233	3,056	1,863	4,633	2,049	5,096
21 to 25	1,503	3,735	2,235	5,562	2,458	6,091
26 to 30	1,775	4,412	2,607	6,491	2,868	7,140
Each Additional week^	265	638	371	902	408	992

How will I pay my premiums?

Through your HSBC credit card

Application

How do I apply?	Mode of application: <ul style="list-style-type: none"> On-line application @ HSBC Insurance Brokers Webpage
In case I purchase the insurance, what documents will I get?	Once your application is approved, you will receive a certificate of coverage and a receipt within 10 working days from your application date. These documents will serve as your record and which you will use in claiming your benefits.
Will I be entitled to a premium refund if I cancel my policy before date of departure?	No premium refund will be given in case of cancellation of the policy.

Beneficiaries

Who may I designate as beneficiaries?	Immediate family members such as parents, siblings, legal spouse and children or next of kin may be designated as your beneficiary.
How many beneficiaries may I name?	There is no limit to the number of beneficiaries.
Can I decide to change my beneficiary designation later?	Yes, you may. You have the right to change your beneficiaries anytime. Just submit a written request that is signed and dated to Philam Insurance Accident & Health Department.
How will the insurance benefits be divided among my beneficiaries?	Benefits will be divided equally unless you specify otherwise.
What if I do not designate any beneficiary?	If you do not designate a beneficiary, the law specifies that the benefits shall form part of your estate, which shall be distributed among your legal heirs.

Claims

What benefits may I claim in case of an accident?	Under this plan, claims relating to accident are covered under Accidental Death and/or Permanent and Total Disability, Medical Reimbursement.
What benefits may I claim in case I pass away due to sickness or natural causes?	Under this plan, Medical Reimbursement, Special Compassionate Visit and Repatriation provide benefits in connection with hospitalization and death of the insured due to sickness and natural causes.
If I have accident coverage from other insurers or from insurance plans, can I still enroll and get benefits from this plan?	Yes, since this is an accident insurance, benefits are payable on top of other insurance plans that you might have.

If an accident happened to me overseas, can I or my beneficiaries claim?	Yes, you or your beneficiaries can claim. Coverage is in effect anywhere in the world, 24 hours a day.
If I was diagnosed with a sickness prior to my departure, will this sickness be covered?	Pre-existing conditions contracted 180 days prior to the effective date of the policy will not be covered.
How long does it take to process a claim?	It takes approximately 5 to 7 working days after submission of complete documents.
What are the requirements to claim for benefits?	Submission of the following: <ul style="list-style-type: none"> • Claimant's Form to be accomplished by each beneficiary • Death Certificate as authenticated by the Local Civil Registrar • Other documents to prove beneficiaries relationship to the deceased (e.g., marriage certificate, if spouse is claiming, birth certificate, if children are beneficiaries)

Emergency Assistance

What Services can ISOS give?	<p>Medical Assistance Services</p> <ul style="list-style-type: none"> • Telephone medical services • Evacuation and repatriation service • Arrangement of hospital admission • Arrangement of appointment with doctors • Monitoring of medical condition • Arrangement of compassionate visit/ child guard • Coordination of insurance coverage <p>Travel Related Services</p> <ul style="list-style-type: none"> • Lost or delayed baggage • Legal assistance service • Lost passport service • Emergency cash transfers assistance service • Emergency ticket assistance service
What Number do I call in Case of Emergency?	International SOS, Inc. or ISOS (632) 637-0709 Call this number for whatever assistance is needed.



Customer Service

Should you need further assistance, please do not hesitate to call us at 845 2451, Mondays through Fridays from 9:00 AM to 5:00 PM.