



Policyholder/Distributor:
HSBC Bank Canada
300-885 West Georgia Street
Vancouver, BC V6C 3E9

Insurer:
American Bankers Insurance Company of Florida*
*Carrying on business in Canada under the trade name Assurant®
5000 Yonge Street, Suite 2000, Toronto, ON M2N 7E9
Phone: 1-800-668-8680

Summary

Insurance Coverages provided with the

HSBC Travel Rewards Mastercard®

- Purchase Assurance and Extended Warranty

This Summary Contains Important Information

The Summary within is meant to provide an overview of the features and benefits of the insurance coverages (“Coverage”) listed above, provided with the *HSBC Travel Rewards Mastercard*.

Who qualifies for this Coverage?

The primary cardholder of a HSBC Travel Rewards Mastercard who is a natural person, resident of Canada.

Who is insured under this Coverage?

The cardholder (“You” and “Your”), including the primary cardholder and any supplemental cardholder who is also a natural person, resident of Canada and to whom an HSBC Travel Rewards Mastercard is issued and whose name is on the card.

What is the cost of this Coverage?

No additional fee will be charged for this Coverage provided with the HSBC Travel Rewards Mastercard.

What is this Coverage?

This Coverage is a group insurance product covering losses arising from sudden and unforeseeable events (please see the certificate of insurance for full details and exclusions).

The tables below provide a summary of the eligibility criteria, benefits, and exclusions/limitations for each insurance coverage:

Purchase Assurance and Extended Warranty

Eligibility for all following coverages

When You purchase new personal items (“Insured Items”):

(1) You must charge the full cost of the Insured Items to Your HSBC Travel Rewards Mastercard;

	Additional Eligibility	Benefits	Exclusions/Limitations
Purchase Assurance**	<p>(2) <u>within</u> 90 days of the date of purchase, the Insured Items are lost, stolen or damaged;</p> <p>AND</p> <p>(3) upon approval of Your claim, You must:</p> <ul style="list-style-type: none"> • <u>repair</u> or <u>replace</u> the Insured Items as directed by the administrator; and • <u>charge</u> the repair or replacement cost to Your HSBC Travel Rewards Mastercard. 	<p>Reimbursement of:</p> <p>(1) the repair cost; or</p> <p>(2) the replacement cost, not exceeding the original price of the Insured Item charged to Your HSBC Travel Rewards Mastercard.</p> <p>Maximum: Lifetime liability of \$60,000 per account in a combined total in Purchase Assurance and Extended Warranty benefits.</p>	<p><i>It does not cover certain items such as:</i></p> <ul style="list-style-type: none"> • <i>mail order items not delivered or damaged upon delivery</i> • <i>consumable goods</i> • <i>motorized vehicles and parts/accessories</i>
<p>Extended Warranty**</p> <p>(Doubles the original manufacturer’s warranty up to 1 additional year)</p>	<p>(2) Insured Items must <u>have</u> original manufacturer’s warranty of 5 years or less valid in Canada;</p> <p>(3) You must <u>register</u> with the administrator any Insured Items covered under an original manufacturer’s warranty of more than 5 years within the first year of purchase;</p> <p>(4) <u>during</u> the coverage period, the Insured Items experience a mechanical breakdown or a failure covered under that original manufacturer’s warranty;</p> <p>AND</p> <p>(5) upon approval of Your claim, You must:</p> <ul style="list-style-type: none"> • <u>repair</u> or <u>replace</u> the Insured Items as directed by the administrator; and • <u>charge</u> the repair or replacement cost to Your HSBC Travel Rewards Mastercard. 	<p>Reimbursement of:</p> <p>(1) repair cost; or</p> <p>(2) replacement cost, not exceeding the original price of the Insured Items charged to Your HSBC Travel Rewards Mastercard.</p> <p>Maximum: Lifetime liability of \$60,000 per account in a combined total in Purchase Assurance and Extended Warranty benefits.</p>	<p><i>It does not cover:</i></p> <ul style="list-style-type: none"> • <i>certain items such as aircraft, motorized vehicles, and parts/accessories</i> • <i>items purchased and/or used by or for a business or for commercial gain</i>

*** Benefits payable will be reduced by any amount reimbursed by other insurance, indemnity, warranty, protection and by any other reimbursement plans under which You are covered.*

How can I submit a claim?

Immediately after a loss or an occurrence, which may lead to a covered claim under the Coverage, notify the administrator to initiate Your claim. You will be required to submit a completed claim form and provide the required documentation.

Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days from the date of loss and full proof of loss is delivered no later than 1 year after the date of loss. If Your claim is denied, You have 3 years to go to court.

How are the benefits paid?

The benefits are paid directly to You.

What if I have a complaint?

For information on how to have Your complaint addressed, You can call the insurer at **1-800-668-8680** or visit their website at: **www.assurant.ca/customer-assistance**

When does this Coverage end?

Your Coverage automatically ends when:

- the policy is terminated;
- the credit card account is cancelled or closed;
- the credit privileges are suspended or revoked; or
- the insured person ceases to be eligible for Coverage.

Can I cancel the Coverage?

At any time, if You don't want the Coverage, You can decide not to use it or contact Your credit card provider to get a different credit card with other insurance coverages or no insurance.

Other Details?

Complete terms and conditions of the Coverage are in the certificate of insurance available online:

Cardbenefits.assurant.com/docs/default-source/HSBC/HSBC_TravelRewards_Cert.pdf



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Summary

Insurance Coverages provided with the

HSBC Travel Rewards Mastercard®

- Trip Insurance
 - Trip Interruption
 - Baggage Delay
 - Hotel/Motel Burglary

This Summary Contains Important Information

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Who is insured under this Coverage?

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Also, are insured:

For Trip Interruption: Your spouse and dependent children.

For Baggage Delay: Your spouse and dependent children when travelling with You and/or spouse.

For Hotel/Motel Burglary: Your spouse, dependent children and parents who reside with You, when travelling with You.

What is the cost of this Coverage?

No additional fee will be charged for this Coverage provided with the HSBC Travel Rewards Mastercard.

What is this Coverage?

This Coverage is a group Travel Insurance to cover losses arising from sudden and unforeseeable events relating to trips outside the insured person’s province or territory of residence in Canada (please see the certificate of insurance for full details and exclusions).

The tables below provide a summary of the eligibility criteria, benefits, and exclusions/limitations for each insurance coverage:

	Eligibility	Benefits	Exclusions/Limitations
Trip Interruption	<p>(1) You must <u>charge at least 75% of the cost</u> for a trip to Your HSBC Travel Rewards Mastercard and/or use Your HSBC Rewards Program points to pay such cost;</p> <p>(2) <u>during</u> a trip, You have a change in ticketing, as a result of a covered reason (medical and non-medical);</p> <p>AND</p> <p>(3) You must <u>notify</u> the administrator within 48 hours of the event causing the interruption.</p>	<p>Reimbursement of lesser of:</p> <p>(1) the fees charged by the common carrier for the change of ticketing; and</p> <p>(2) the cost of a one-way economy fare for the insured person's return to their province or territory of residence in Canada.</p> <p>Maximum: \$1,500 per insured person, up to \$5,000 per covered trip</p>	<p><u>No benefits if trip is interrupted for excluded reasons, such as:</u></p> <ul style="list-style-type: none"> • failure of travel agents/ agencies/ brokers <p>Any trip commenced against the advice of the insured person's physician is not covered.</p> <p>Reduced benefit if You notify the administrator more than 48 hours after event causing interruption.</p>
Baggage Delay	<p>(1) You must <u>charge at least 75% of the fare paid</u> for travel on a common carrier to Your HSBC Travel Rewards Mastercard and/or use Your HSBC Rewards Program point to pay such cost;</p> <p>AND</p> <p>(2) <u>while</u> on a covered trip and upon arrival at the destination other than the insured person's permanent residence, any insured person's checked-in baggage is delayed for more than 6 hours.</p>	<p>Reimbursement of the purchase of necessary and indispensable essential items.</p> <p>Maximum: \$100 per day up to a maximum of 3 days</p>	<p><u>It does not cover certain items such as money, tickets, and documents.</u></p> <p>Expenses incurred more than 96 hours after the time of arrival at the scheduled destination <u>are not covered.</u></p>

	Eligibility	Benefits	Exclusions/Limitations
Hotel/Motel Burglary**	<p>When You make a reservation in a hotel/motel, You must:</p> <p>(1) <u>charge at least 75%</u> of the confirmed nightly room rate for the entire stay at the hotel/motel to Your HSBC Travel Rewards Mastercard and/or use Your HSBC Rewards Program points to pay such cost;</p> <p>(2) <u>during</u> the coverage period, the personal property items of an insured person are stolen from a hotel/motel room where there is evidence of forceful entry;</p> <p>AND</p> <p>(3) immediately notify the police or other authorities having jurisdiction upon discovery of a loss.</p>	<p>Reimbursement cost of most items of personal property</p> <p>Maximum: \$1,000 per occurrence for all insured persons.</p>	<p>It <u>does not</u> cover items such as cash, travellers cheques, tickets or any other documents.</p>

*** Benefits payable will be reduced by any amount reimbursed by other insurance, indemnity, warranty, protection and by any other reimbursement plans under which You are covered.*

How can I submit a claim?

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Benefits will be paid upon receipt of full written proof of loss, provided notice of loss is given no later than 90 days (45 days for the hotel/motel burglary claim) from the date of loss and full proof of loss is delivered no later than 1 year after the date of loss. If Your claim is denied, You have 3 years to go to court.

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Other Details?

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[Cardbenefits.assurant.com/docs/default-source/HSBC/HSBC_TravelRewards_Cert.pdf](https://cardbenefits.assurant.com/docs/default-source/HSBC/HSBC_TravelRewards_Cert.pdf)

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