

Travel Insurance for HSBC Premier Card Holders (Summary of Benefits)

1. PERSONAL ACCIDENT BENEFITS

If an Insured Person sustains an Injury resulting in an Insured Event described below, AIG Egypt will pay the Insured Person or his Beneficiary the compensation as stated in below Personal accidents table of benefits. Coverage valid for a maximum stay anyone trip of 30 days from date of departure.

1. Accidental Death & Permanent Total Disability		1 month to 17 years old	18 to 65 years old
A	As a result of an Accident	EGP 225,000	EGP 1,125,000
B	Death due to accident in a common Carrier or private car	EGP 450,000	EGP 2,250,000
C	Death due to accident in a common air carrier	EGP 675,000	EGP 3,375,000
2. Other			
A	Loss of two eyes, two limbs or one eye and one limb	EGP 225,000	EGP 1,125,000
B	Loss of one eye or one limb	EGP 112,500	EGP 562,500

2. EMERGENCY MEDICAL EXPENSES – ACCIDENT & SICKNESS (INCLUDING DENTAL CARE)

AIG Egypt will reimburse the Insured Person, subject to a deductible of EGP 225, up to EGP 2,250,000 for Covered Medical Expenses incurred during a Trip for the treatment of an Injury or Sickness sustained by the Insured Person while the Policy is in effect. All expenses must be incurred within 26 (twenty six) weeks from the date the Insured Person’s coverage terminates under the Policy. Dental benefits shall be limited to treatment of injuries sustained to sound natural teeth. Covered emergency dental expenses are those received within 30 (thirty) days of the time and date of the Injury.

3. EMERGENCY MEDICAL EVACUATION

AIG Egypt will reimburse the Insured Person, subject to a deductible of EGP 450 up to EGP 2,250,000 for Reasonable and Customary Charges for Covered Evacuation Medical Expenses incurred if an Injury or Sickness results in the Insured Person’s necessary Emergency Evacuation or Repatriation. An Emergency Evacuation must be ordered by the Assistance Department or a Physician who certifies that the severity or the nature of Insured Person’s Injury or Sickness warrants his evacuation or Repatriation.

4. REPATRIATION OF REMAINS

AIG Egypt will reimburse the Beneficiary, subject to a deductible of EGP 450 up to EGP 112,500 for customary charges incurred to return the Insured Person's body to his country of choice if he dies during a Trip. Covered expenses include, but are not limited to, expenses for embalming, cremation, coffins and transportation thereof.

5. FLIGHT DELAY (18 to 65 years old)

AIG Egypt will reimburse the Insured Person, subject to any deductible, up to EGP 1,350 per person (EGP 2,700 for family) for customary charges for Additional Expenses if the Insured Person's Trip is delayed in Excess of Ten (10) hours as a result of a Strike, Industrial Action, Inclement Weather and / or Equipment Failure.

6. BAGGAGE DELAY (Common Carrier) (18 to 65 years old)

AIG Egypt will reimburse the Insured Person up to EGP 1,350 per person (EGP 2,700 for family) for the expense of necessary personal effects; if the insured Person Checked Baggage is delayed or misdirected by a Common Carrier for more than Ten (10) hours from the time the Insured Person arrive at the destination stated on his ticket.

The Insured Person must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

7. BAGGAGE LOSS (Common Carrier) (18 to 65 years old)

AIG Egypt will pay EGP 4,500 per person (EGP 9,000 for Family) 50% sub-limit per bag, in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non-delivery at its destination while the Insured Person is a ticketed passenger on the Common Carrier. Benefit will only be payable in case of the loss of an entire piece of checked baggage, and not for damage to the Baggage or partial loss of its contents.

All claims must be verified by the Common Carrier.

8. FOLLOW-UP TREATMENT (Included in Emergency Medical Expenses)

AIG Egypt will reimburse the Insured Person for Reasonable and Customary Charges for Covered Post-Hospitalization Medical Expenses incurred by the Insured Person upon return to his Country of Residence for the follow-up.

9. COMPASSIONATE VISIT (Included in Emergency Medical Expenses)

AIG Egypt will reimburse the Insured Person, up to EGP 67,500 if the Insured Person is hospitalized for more than

5 (five) days for the cost of a hotel room and round-trip economy airfare to bring a person chosen by the Insured Person to and from the country of hospitalization, subject to the Insured Person being alone during his Trip.

10. HOSPITAL CASH BENEFIT

AIG Egypt will reimburse the Insured Person, subject to a deductible of one (1) day up to EGP 10,800 (EGP 900 per day), a daily benefit for each day the Insured Person is an Inpatient in a Hospital due to Injury or Sickness that occurs outside the Insured Person's Country of Residence and commences while the Policy is in effect. The Period of Confinement must be recommended by a Physician.

11. ASSISTANCE DEPARTMENT 24 Hours Assistance

The Assistance Department will provide the following services:

- Pre-Departure Services
- Emergency Travel Agency The Assistance Department agrees to provide the Insured Person with 24 (twenty four) hour travel agency service for airline and hotel reservations.
- General Assistance The Assistance Department will serve as a central point for translation and communication for the Insured Person during emergencies.
- Medical Assistance
- Medical Evacuation
- Emergency Cash Transfers and Advances
- Repatriation of Remains
- Legal Assistance

The Insured Person is responsible for the cost of services arranged by the Assistance Department for the Insured Person.

This Insurance is underwritten by AIG Egypt Insurance Company S.A.E, authorized by the Egyptian Financial Supervisory Authority and under its full responsibility and without any responsibility on HSBC Bank Egypt. This is a brief description of the coverage(s) available. Full details are contained in the Policy General Conditions