



Worldwide Travel Insurance for HSBC Advance Credit Card Holders

(Summary of Benefits)

This policy meets Schengen requirements, given that 100% of air ticket has been purchased using HSBC Advance Primary and/or Supplementary Credit Card. Coverage valid for a maximum stay anyone trip of 30 days from date of departure.

Insured Event	Sum Insured in EGP
Emergency Medical Expenses (Accident & Sickness) Deductible	700,000 900
Emergency Medical Evacuation	225,000
Baggage Loss	2,700
Per Bag	1,350
Per Item	135
Baggage Delay (Lump Sum Payment)	1,350
In Excess	6 Hours
Trip Delay (Lump Sum Payment)	1,350
In Excess	12 Hours
Death Repatriation	45,000
Assistance Department (24hr/Worldwide Services) Call Centre- Claims line	Covered

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

AIG Egypt will reimburse the Insured Person, subject to a deductible of **EGP 900**, up to **EGP 700,000** 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.

2. EMERGENCY MEDICAL EVACUATION

AIG Egypt will reimburse the Insured Person, up to **EGP 225,000** 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.



3. BAGGAGE LOSS (Common Carrier)

AIG Egypt will pay **EGP 2700** per two bags (50% sub-limit per bag & EGP 135 per items), 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.

4. BAGGAGE DELAY (Common Carrier)

AIG Egypt will reimburse the Insured Person **Lump Sum Payment EGP 1,350** per person for the expense of necessary personal effects; if the insured Person Checked Baggage is delayed or misdirected by a Common Carrier for more than six **(6) 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.

5. FLIGHT DELAY

AIG Egypt will reimburse the Insured Person, subject to any deductible, **Lump Sum Payment EGP 1,350** per person for customary charges for Additional Expenses if the Insured Person's Trip is delayed in Excess of Twelve **(12) hours** as a result of a Strike, Industrial Action, Inclement Weather and / or Equipment Failure.

6. REPATRIATION OF REMAINS

AIG Egypt will reimburse the Beneficiary, up to **EGP 45,000** 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.

7. 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.

Policy wording terms and condition will apply.