

## Changes to your HSBC credit card complimentary insurances effective 26 March 2025.

There are important changes to the complimentary insurances available with your credit card.

These changes are effective from 26 March 2025 and will apply to events occurring on or after that date.

**!** It is important that you read the updated [Policy Information Booklet](#) for full details of the complimentary insurance covers available from 26 March 2025 and understand these changes as they impact the benefits that may be available to you and the maximum benefit limits applicable.

### What are the changes?

The key changes to the booklets are outlined below. This is a summary only, other changes have been made. Please read the updated Policy Information Booklet to make sure you understand the details of the cover provided and to ensure it meets your requirements. Eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits apply. As a part of this change, the HSBC Star Alliance Complimentary Insurance Policy Information Booklet will be demised and the relevant policy section will be incorporated into the HSBC Personal Cards Complimentary Insurance Policy Information Booklet.

### Notification period changes

We have updated how much notice we will give you if the Group Policy is changed or terminated. This will generally be 30 days' notice except in certain situations (e.g. where the change is favourable to you or where it does not change the insurance cover).

### Limitation of cover changes

The limitation of cover section has been updated to clarify that Allianz will not provide cover or be liable to pay any claim or provide a benefit where doing so would create international law risks.

### Updated and new definitions

We have updated or added various definitions including:

- added definition of 'Bank'
- added definition of 'Group Policy'
- added definition of 'pregnancy-related'
- added definition of 'prepaid travel costs'
- added definition of 'proof of your ownership and value'
- updated definition of what 'card' means
- updated definition of what 'motorcycle' means
- updated definition of what 'reasonable' means
- removed definition of 'unlimited'

These definitions should be read in conjunction with the relevant section of the Policy Information Booklet.

## International Travel Insurance

### Changes to Part C – Benefit Limits

The below changes apply to both HSBC Personal Cards Complimentary Insurance Policy Information Booklet dated 14 October 2022.

Previous benefit	Previous benefit limit	New benefit	New benefit limit
1.1 Overseas Emergency Assistance	Unlimited~	1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)	\$20 million
1.2 Overseas Emergency Medical	Unlimited~	1.2 Overseas Emergency Medical	\$20 million
1.4 Evacuation & Repatriation	Unlimited~		
1.5 Hospital Cash Allowance	\$75 per person per day up to a maximum total limit of \$2,250 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse	1.4 Hospital Cash Allowance	\$75 per person per day up to a maximum total limit of \$2,250 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse
1.6 Accidental Death	\$30,000 per cardholder \$30,000 per spouse \$5,000 per dependant	1.5 Accidental Death	\$30,000 per cardholder \$30,000 per spouse \$5,000 per dependant Up to a maximum total limit of \$80,000
1.7 Funeral Expenses	Up to a maximum total limit of \$15,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse	1.6 Funeral Expenses	Up to a maximum total limit of \$15,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse
1.8 Loss of Income	Your verified income per week, up to a maximum total limit of \$8,500 each for a cardholder or spouse	1.7 Loss of Income	Your verified income per week, up to a maximum total limit of \$8,500 each for a cardholder or spouse. No cover is available for dependants
1.9 Assault requiring Hospital Admission	\$600 per person	1.8 Assault requiring Hospital Admission	\$600 per person
1.10 Permanent Disability	Up to a maximum total limit of \$30,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse	1.9 Permanent Disability	\$30,000 per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse

Previous benefit	Previous benefit limit	New benefit	New benefit limit
2.1 Cancellation	Unlimited~ except:	2.1 Cancellation	Up to a maximum total limit per cardholder or spouse of \$100,000 (dependants are included in the limit available to the cardholder or spouse) except:
3.1 Additional Expenses	Unlimited~	3.1 Additional Expenses	Up to a maximum total limit of \$100,000
3.2 Travel Delay Expenses	Up to \$500 for meals and accommodation after a 6 hour delay per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse	3.2 Travel Delay Expenses	After 6 consecutive hours, up to \$500 for meals and accommodation per cardholder or spouse. Dependants are included in the limit available to the cardholder or spouse

## Part D – Excesses and General Exclusions

The below changes apply to both HSBC Personal Cards Complimentary Insurance Policy Information Booklet dated 14 October 2022.

Previous benefit	Previous excess amount	New benefit	New excess amount
1.1 Overseas Emergency Assistance	Nil	1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation)	Nil
1.2 Overseas Emergency Medical	\$200	1.2 Overseas Emergency Medical	\$400
1.3 Overseas Emergency Medical	\$200	1.3 Overseas Emergency Medical	\$400
1.4 Evacuation & Repatriation	\$200		
1.5 Hospital Cash Allowance	Nil	1.4 Hospital Cash Allowance	Nil
1.6 Accidental Death	Nil	1.5 Accidental Death	Nil
1.7 Funeral Expenses	Nil	1.6 Funeral Expenses	Nil
1.8 Loss of Income	Nil	1.7 Loss of Income	Nil
1.9 Assault requiring Hospital Admission	Nil	1.8 Assault requiring Hospital Admission	Nil
1.10 Permanent Disability	Nil	1.9 Permanent Disability	Nil
2.1 Cancellation	\$200	2.1 Cancellation	\$400
3.1 Additional Expenses	\$200	3.1 Additional Expenses	\$400

Previous benefit	Previous benefit limit	New benefit	New benefit limit
3.3 Alternative Transport Expenses	\$200	3.3 Alternative Transport Expenses	\$400
3.4 Return Home & Resumption of Journey following the Death of a Relative	\$200	3.4 Return Home and Resumption of Journey due to a Relative's Death or Hospital Admission	\$400
4.1 Luggage	\$200	4.1 Luggage	\$400

- Exclusions – update to exclusion 4 relating to use of intoxicating substances.
- Exclusions – added exclusion 9 (previously part of exclusion 8) relating to training, coaching and competing in any sport where you're entitled to receive a fee, wage, salary or prize money.
- Exclusions – update to exclusion 19 (now exclusion 20) relating to economic sanctions.

## Part E – The cover available

- Section 1.4 Evacuation & Repatriation has been included in section 1.1 Overseas Emergency Assistance (including Medical Evacuation and Repatriation).

## Improvements to readability

Various changes have been made to:

- make the booklet easier to read
- clarify the steps you should take if you think you need to make a claim.
- highlight the importance of taking reasonable care and precautions (e.g. by safeguarding your covered items or valuables).

## What you need to do

The above is a summary only. It is important that you read the enclosed Insurance Policy Information Booklet carefully (particularly if you are travelling soon) as it contains all the changes including eligibility criteria, terms, conditions, exclusions, limits and applicable sub-limits that apply. Ensure you can access a copy while you are travelling.

The changes will automatically apply from 26 March 2025.

If you have any questions about this document or how the changes apply to you, please contact Allianz Global Assistance on 1800 648 093 (within Australia) or by email to [cardclaims@allianz-assistance.com.au](mailto:cardclaims@allianz-assistance.com.au).

Yours sincerely,  
The Customer Service Team

*Complimentary Insurance covers: AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA) under a binder from the insurer, Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708, has issued a group policy to HSBC Bank Australia Limited ABN 48 006 434 162 AFSL and Australian Credit Licence 232595 (HSBC), which allows eligible HSBC account holders and cardholders to claim under the group policy as third party beneficiaries by operation of s48 of the Insurance Contracts Act 1984 (Cth). Any advice on insurance is general advice only and not based on any consideration of your objectives, financial situation or needs. The eligibility criteria, terms, conditions, limits and exclusions of the group policy are set out in the Information Booklet available at [www.hsbc.com.au](http://www.hsbc.com.au) find out more about Credit Card Terms and Conditions which may be amended from time to time. Consider its appropriateness to these factors before acting on it. You can contact AGA on 1800 648 093. An excess may apply. HSBC does not issue these insurances and does not receive commissions on these policies or guarantee any benefits under this cover.*