

Payment of a claim

Payment of any claim will be made by the Insurer only after adequate proof of loss to substantiate the claim has been received and when the amount of benefit has been ascertained and agreed, any payment for accidental loss of life shall be paid to the estate of the Insured Person. All other losses shall be paid to the Insured Person.

Section 1

Declarations

1. Eligible persons and insured persons

All holders of HSBC Gold Card; the Spouse of any such HSBC Gold Cardholder*, and the dependent children, under 23 years of age, of such HSBC Gold Cardholder shall be the Eligible Person.

Each Eligible Person shall be an Insured Person:

- Whilst taking a journey on a public conveyance operated under a license for the transportation of passengers for hire; or
- Whilst driving a hired vehicle.

Provided fare or rental of the above has been fully charged to a HSBC Gold Card.

2. Schedule of benefits:

Loss of Life - Accident Indemnity

Loss of Life	MUR 4,900,000
In respect of minors below 18 years of age	MUR 140,000

Specific of Life - Accident Indemnity

Loss of Life	MUR 4,900,000
In respect of minors below 18 years of age	MUR 140,000
Loss of both hands or both feet	MUR 4,900,000
Loss of one hand and one foot	MUR 4,900,000
Loss of entire sight of both eyes	MUR 4,900,000

Loss of the entire sight of one eye and one hand or one foot	MUR 4,900,000
Loss of one hand or one foot	MUR 2,450,000
Loss of entire sight of one eye	MUR 2,450,000

Aggregate Limit of Indemnity per Insured Person:
MUR 4,900,000 - HSBC Gold Cardholder

**For the purpose of this insurance, an HSBC Gold Cardholder is defined as the individual person whose name is embossed on the HSBC Gold Card irrespective of the number of gold cards.*

Section 2

Definitions

- "Injury" wherever used in this Policy means bodily injury caused by an accident occurring whilst this Policy is in force as to the Insured Person and resulting directly and independently of all other causes in loss covered by this Policy provided such injury is sustained under the circumstances and in the manner described in the **"description of hazards"**.
- "Schedule of Benefits," wherever used in this Policy, means Item 2 of Section 1, **"declarations"**

Section 3

Description of hazards

The Benefits specified in this Policy will be paid if while this Policy is in force an Insured Person suffers loss resulting, directly and independently of all other causes, from accidental bodily injury, which is sustained:

- While riding as a passenger, and not as a pilot or crew member, in or boarding or alighting from or being stuck by any air, land or water conveyance operated under a license for the transportation of passengers for hire or hire rental vehicle, provided the fare/invoice has been fully charged to a HSBC Gold Card; or
- While riding as passenger in a conveyance operated under a license for the transportation of passengers for hire, but only:

- When going directly to an airport for the purpose of boarding an aircraft on which the Insured Person is covered by this Policy; or
- When leaving an airport after alighting from such an aircraft.

Section 4

Loss of life accident indemnity

When injury results in loss of life of the Insured Person within 100 days after the date of the accident, the Insurer will pay the loss of life Accident Indemnity as stated in Item 2 - Schedule of Benefits in Section 1.

Section 5

Specific loss accident indemnity

- When injury results in loss of life of the Insured Person within 100 days after the date of the accident, the Insurer will pay the Loss of Life Accident Indemnity as stated in the Schedule of Benefits.
- When injury does not result in loss of life of the Insured Person within 100 days after the date of the accident but does result in any one of the losses stated in the Schedule of Benefits within 100 days after the date of the accident, the Insurer will pay the respective amount but not to exceed the specified Loss Accident Indemnity stated in the Schedule of Benefits.
- If more than one loss results from one accident, only the amount set opposite one loss (the greater) will be paid.

"Loss", with reference to hand or foot, means complete severance through or above the wrist or ankle joint and, as used with reference to eye, means irrecoverable loss of the entire sight thereof.

Section 6

Maximum indemnity per cardholder

The Limit of indemnity for which the Insurer shall be liable for all losses to any one Insured Person arising out of any one accident is the Aggregate Limit of Indemnity stated in item 3 of Section 1 "declarations".

Section 7

Exposure and disappearance

When, by reason of an accident covered by this Policy, an Insured Person is unavoidably exposed to the elements and, as a result of such exposure, suffers a Loss for which indemnity is otherwise payable hereunder, such Loss shall be covered under the terms of this Policy

If the body of the Insured Person has not been found within one year of the disappearance, sinking or wrecking of the public conveyance in which the Insured Person was riding at the time of the accident, it will be presumed that the Insured Person suffered loss of life resulting from bodily injury caused by an accident at the time of such disappearance, sinking or wrecking.

Section 8

Exclusions

This Policy does not cover any loss, fatal or non-fatal, caused by or resulting from:

1. Suicide or any attempt thereat while sane or selfdestruction or any attempt thereat while insane.
2. Any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, invasion, rebellion, revolution, insurrection, military or usurped power and terrorism.
3. Illegal acts of an Insured Person or an Insured Person's designated beneficiary, Executor(s) or Administrator(s) or legal heirs or personal legal representative(s).
4. In respect of a hired vehicle
 - (a) the driver having more than the legally permitted level of alcohol in the blood whilst driving, or
 - (b) the driver having taken a drug, unless it is proved that the drug was taken in accordance with proper medical prescription and not for treatment of drug addiction.

Section 9

Individual termination

The insurance of any Eligible person shall immediately terminate:

1. As of the date the Policy shall terminate.
2. On the date the HSBC Gold Cardholder ceases to be an Eligible Person.
3. As of the premium due date, if the Policyholder fails to pay the required Premium except as the result of inadvertent error.

Section 10

Beneficiary

Unless the Insured Person designated some other person(s) to take the Indemnity for loss of life payable under the Policy, the indemnity shall be paid to the person(s), who survive the Insured Person and who fall within the following classes of successive preference beneficiaries in the following order of precedence:

- (a) If the Insured Person dies leaving a spouse, the whole of the payment shall be made to the spouse.
- (b) If there is no surviving spouse then to children, including legally adopted children and if more than one, in equal shares;
- (c) If there is no surviving children as aforesaid, then to the natural or adoptive parents and if more than one, in equal shares;
- (d) If there are no parents as aforesaid then to brothers and sisters of the full blood and if more than one, in equal shares; and
 - (e) If there are no brothers and sisters then to the Executor or Administrator of the Insured Person's estate for the benefit of the beneficiaries of his Estate.

In determining such person(s), the Insurer may rely upon a statutory declaration by a member of any of the classes of preference beneficiaries. Payment based upon such statutory declaration shall be full acquittance hereunder unless, before such payment is made, the Insurer has received written notice of a valid claim by some other person(s).

For the purposes of this clause, an Insured Person may designate some other person or persons specifically to take the indemnity for loss of life herein referred to in a written prescribed by or acceptable to the Insurer but a designation by Will is not a written form acceptable to the Insurer.



TRAVEL ACCIDENT INSURANCE GOLD VISA/MASTERCARD

Insuring agreement

Subject to the Cardholder paying the premium as charged to the Cardholder's account and to all of the Exclusions, Conditions, Limitations and other terms of the Master Policy ("the Terms of this Insurance"), the Swan Insurance Company Limited ("Insurer") hereby insures HSBC Gold Visa/MasterCard and/or Spouse ("the Insured Person") for the benefits detailed below which arise out of the events as described herein and are sustained by the Insured Person during the currency of this Insurance.

Geographical Limits - This Insurance is applicable anywhere in the world unless otherwise amended or endorsed.

Important notice

This Notice is issued for the Cardholder's information only and is subject to the Terms and Conditions of the Master Policy, a copy of which is available for sight on reasonable request at HSBC, Mauritius.

Any endorsements or amendments to the insurance cover as agreed between the Insurer and HSBC shall be binding without prior notice on the Insured Person.

Upon becoming or claiming to have become Insured under the respective insurance covers, every Insured Person is deemed to have accepted the Terms of this Insurance and be bound hereby.

In the event of a claim

Written notice of a claim must be given to HSBC, Card Centre, Curepipe, Mauritius within thirty days upon the occurrence of an event which may give rise to a loss or as soon as is reasonably possible, with information sufficient to identify the Insured Person.