

Group Purchase Protection Insurance

Insurance Product Information Document

Citadel Insurance p.l.c. is an insurance undertaking registered in Malta and regulated by the MFSA

Product: HSBC Group Purchase Protection Insurance Policy:

HSBC Premier **Cardholder** and HSBC Business **Credit Cardholder**



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusion, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation. A copy of the policy document is available on www.hsbc.com.mt or upon request from HSBC Bank Malta p.l.c.

What is this type of insurance?

This insurance covers loss, theft or damage to retail goods purchased with an HSBC Premier Card or HSBC Business Credit Card



What is insured?

Under HSBC Premier Card or HSBC Business Credit Card:

- ✓ Loss, theft or damage to retail goods purchased

Under HSBC Business Credit Card the following additional cover applies:

- ✓ Theft of cash following assault and robbery whilst depositing or withdrawing cash by card from an ATM
- ✓ Emergency first aid costs following assault and robbery whilst depositing or withdrawing cash by card from an ATM



What is not insured?

- ✗ Sports equipment whilst in use
- ✗ Motorised vehicles or transport of any kind
- ✗ Valuables
- ✗ Goods obtained fraudulently or where the Credit/Cardholder knowingly make false or fraudulent claim
- ✗ Any item (including stocks) purchased for commercial use that is intended for resale
- ✗ Any trade or commercial goods or equipment (including portable equipment) other than those purchased for personal use or for use in the conduct of the insured's business
- ✗ Any item not purchased in full at the point of sale with a single transaction
- ✗ Any product which has a design defect, malfunctions, breaks down or is misused
- ✗ Mysterious disappearance of goods or property
- ✗ Any consequence of war, civil war, rebellion, insurrection or military or usurped power
- ✗ Confiscation by customs or other authorities
- ✗ Terrorism
- ✗ Loss covered under a specific policy covering the item
- ✗ Items, stock and equipment left unattended



Are there any restrictions on cover?

- ! The excess
- ! The limits stated in the policy
- ! Sanctions limitations



Where am I covered?

✓ Worldwide



What are my obligations?

Mediterranean Insurance Brokers (Malta) Limited are the brokers handling this account and they should be contacted on any matter relating to this policy

Telephone Number +356 2343 3234; email info@mib.com.mt

- In the event of a claim you must notify Mediterranean Insurance Brokers (Malta) Limited as soon early as possible
- In the event of a loss or theft you must first make a claim under the respective specific policy
- In the event of a loss by theft, a police report is to be filed within 48 hours of the occurrence
- Claims for loss or damage to retail goods are to be supported by proof of purchase and respective receipts



When and how do I pay?

This insurance cover is a benefit provided by HSBC Bank Malta p.l.c. to the Cardholder



When does the cover start and end?

Cover starts at the time of purchase and payment by the respective Card and/or Credit Card for the item/s and ends:

- 120 days after date of purchase for HSBC Premier Cardholder
- 60 days after date of purchase for HSBC Business Credit Cardholder



How do I cancel the contract?

This is a benefit under your respective HSBC Premier Card or HSBC Business Credit Card