

Fact Sheet

Travel Insurance

Travel Insurance offers you coverage for trip cancellation and curtailment, baggage and personal effects, personal accidents, and medical expenses.

Features

Customers may choose between the following Travel Insurance options:

- **Annual Travel Insurance:** Coverage is available for an unlimited number of trips up to a maximum of 30 days in duration per trip over a 12 month period
- **Short Term Travel Insurance:** Coverage is available for an unlimited number of trips, up to a maximum of 14 days travel total.
- **Optional Coverages**
 - **Adventure Travel:** Coverage is an optional addition to Annual and Short Term Travel Insurance which covers specific outdoor activities such as skiing, snowboarding, scuba diving and skin diving.
 - **Student Travel:** Coverage is an optional addition to Annual Family Travel Insurance which covers the full-time student, up to 25 years of age, for personal possessions while travelling or on campus, medical and emergency expenses in excess of mandatory student health coverage and trip cancellation or curtailment expenses.

FAQ's

1. **Who does Travel Insurance cover?**
Anyone between the ages of 2 and 75 and depending on the coverage purchased, up to 6 individuals can be covered under the Family Travel Policy.
2. **How long does travel insurance coverage last?**
Annual Travel Insurance policy will cover any number of trips in a single year. However any one trip within that year cannot exceed 30 days. Short Term Travel Insurance policy will cover up to a maximum of 14 travel days in total per year.
3. **How often are premiums charged for travel insurance?**
Premiums for Annual and Short Term Travel Insurance are paid at the time of purchase and it is a one-time payment, For Annual Travel Insurance; your policy will automatically be renewed provided the premium is paid within 30 days of the expiry of your previous policy. Short Term Travel Insurance, the policy is not renewable after the 14 day coverage. However, you may purchase another Short Term Travel policy for additional trips.
4. **Can I cancel this insurance at any time?**
Yes, you can cancel the Travel Insurance policy within 14 days of the effective date and receive a full premium refund provided you or any of the family members covered under the policy have not travelled outside of Bermuda during this period. If you cancel after the first 14 days or if you or any of the family members covered under the policy have travelled outside of Bermuda within those 14 days, no premium refund can be made.
5. **Are there any cities or countries excluded from my Travel Insurance policy?**

Countries are not specifically excluded; however travelling to countries that are experiencing civil unrest, riots or wars are not covered. You can contact BF&M directly for more information.

6. Am I or anyone else under my policy covered for hazardous sports or activities?

You have the option to purchase additional Adventure Travel Insurance coverage if you will be participating in sports and outdoor activities overseas. This is an additional coverage at an additional cost if you plan to ski, snowboard, skin dive or scuba dive.

7. What happens if my money or items that I've purchased are lost or stolen?

The policy provides coverage for money lost or stolen subject to a limit of \$150 for HSBC Personal Banking clients, and \$250 for HSBC Advance and HSBC Premier clients. For items purchased during your trip you're covered based on proposition and insurance policy purchased.

8. Will I be able to make a claim if I miss my flight?

The Travel Insurance policies provide coverage for flight cancellation or curtailment as a result of illness, death or injury of any of the insured. Additionally, if a close relative or business associate of the insured dies, you will be covered for your missed flight. The airline ticket must be non-refundable or credit has not been received due to cancellation or curtailment.

9. Do travellers have to be related to qualify for the Family Travel coverage?

Yes, the Family Travel Plan applies to families residing in the same household. Family is defined as two parents or a single parent and up to 4 children, including step and foster children, between the ages 2 and 21 years who normally reside in the same residence or up to 25 years of age if attending, on a full time basis, an accredited academic or vocational institution.

10. How do I make a claim?

You can visit www.bfm.bm to request a Claims Form. All claims must be submitted directly to BF&M. BF&M has a 24 hour 7 days a week Travel Assist hotline which offers support and assistance. Please have your policy number ready for reference or keep it in a safe place when travelling.

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Calling from Bermuda 9AM – 5PM

Bermuda & North America +1 800 738 3503
Toll free outside of 9AM – 5PM from Bermuda or all calls from US

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