

Overseas Travel Insurance Cover



HNB

CREDIT CARDS

Don't postpone happiness.



HNB
GENERAL
INSURANCE

Dear HNB Credit Cardholder,

We are pleased to inform you that HNB card Center and HNB General Insurance have formulated an overseas travel insurance scheme with many benefits for HNB credit cardholders, who purchase their tickets for foreign travel using their HNB credit card. The value of cover will depend on your card category. The details are given for your information.

Terms and Conditions

- Worldwide coverage
- Maximum coverage per trip :
Category 1 Up to 80 years for 180 days
Category 2 Up to 70 years for 180 days
Up to 80 years for 60 days
- Insured persons:
 - Card holder - below 80 years of age
 - Legal spouse- below 70 years of age
 - Legal dependent unmarried children- above 06 months and below 26 years of age.

(Legal documents to be produced to HNB General Insurance Limited on submission of a claim, if required)
- Cardholders are kindly requested to inform HNB Card Center, prior to travelling abroad.
- In case of all hospitalization claims, it is compulsory to notify the service provider, M/S Paramount Healthcare Management (Pvt) Ltd, whilst abroad. The service provider could arrange payment of hospital bills direct to the hospitals up to the limits less the deductible. Please contact our service provider in time for this facility.
- Reasonable precautions should be taken at all times during the overseas trip.
- Persons not insurable: Professional & Semi-professional sportsmen/sportswomen
- The origin of journey should be from Sri Lanka
- At the time of a claim, any additional documents requested by the Insurer for verification purposes should be forwarded at their request
- The bill of the common carrier related to the particular trip is paid by the eligible credit card holder by his/her credit card for full value of a single trip

- One way ticket coverage is limited for maximum 30 days.
- Travel on dual passport- Cover in country of domicile is limited to 60 days.
- Travel to foreign passport- Coverage subject to purchase of return ticket to Sri Lanka and within Visa validity period but excluding country of domicile.
- A specimen policy stating the terms and conditions in full could be obtained on request.
- Commencement of the insurance cover begins from the date of departure from Sri Lanka.

1. Brief note on Coverage

- Emergency Medical Expenses - Cover provided is for the immediate medical assistance required for falling ill whilst in travel or an accident sustained during travel
- Dental Treatment - In principle for only acute anesthetic treatment of the natural tooth or teeth
- Loss of Baggage - In case of total loss of baggage from an airline, coach operator or ferry company, a report is required from the carrier. For items valued in excess of US\$ 100, proof of ownership is required for settlement of any claim.
- Loss of passport - In the event of a loss of passport, the actual expenses necessarily and reasonably incurred in obtaining a duplicate or fresh passport will be paid up to the limit indicated less the deductible. Theft of passport should be reported to police within 24 hours and a written police report should be obtained. Loss of passport due to it being unattended or forgotten in a public place, public transport, hotel or apartment is not covered.
- Financial Emergency
In the event of insured person getting in to a financial emergency due to theft or robbery, a payment your to stated limit will be paid. However, such loss should be reported to the police immediately and a report to be obtained.

2. Main Exclusions

- Pre existing conditions and their direct or indirect complications are excluded
- Deductibles/Excesses - the amount reflected will be deducted from the claim and this amount to borne by the traveller.
- Medical check ups
- Water sports, winter sports, Professional & semi professional sportsmen
- Money such as cash, bank drafts, coins, bank and currency, treasury notes, cheques, postal orders, postal stamps.

- Valuables such as photographic, audio, video, computer, telecommunication and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewellery, furs and articles made of precious stones and metals.
- Partial loss of baggage. However, loss of individual units of baggage will be considered as total loss.
- Country of domicile subject to terms and conditions enumerated under points.
- Strike, Riot and civil commotion are excluded

3. Conditions

Benefits cannot be availed/clubbed together under the credit card and debit card schemes.

Benefits are payable only under one card (in case of a scenario wherein the credit card holder also opt for a debit card or vice versa)

4. Claim procedure

Inquiries and assistance regarding the travel insurance claims and benefits, particularly hospitalization expenses should directly be addressed to 'M/S Paramount Healthcare Management' immediately on the toll free numbers given on the following page or on their general line numbers. Failure to do so may prejudice your claim.

Details of our service provider

Paramount Healthcare Management (Pvt) Ltd

Travel Health Dept, 401-402, Summer Plaza, Marol Maroshi Road, Marol, Anderi (East), Mumbai 400 059, India.

General Line 0091-22-67515513 or 0091-22-67515556
Fax Line 0091-22-67021264 or 0091-22-67021260
Email travelhealth@phmglobal.com
Website www.phmhealth.com

Documents required for payment of claims

- In case of loss of baggage caused by airline, a Property Irregularity Report (PIR) should be obtained from the airline office and invoices to be submitted of the purchased items above US\$ 100.
- In the event of an accident or an illness, bills/ vouchers/ reports/ discharge summary must contain the name of the person treated, the type of illness, details of the individual items of medical treatment provided and the dates of treatment. Prescriptions must clearly show the pharmaceuticals prescribed, the price and the receipt stamp of the pharmacy.

Travel Insurance Benefits for HNB Credit Card Holders

	Category 1			Category 2						Excess US\$
Card Type	Classic/Regular/Gold			Platinum		Signature		Infinite		
Ranges	Rs.0-99,999	Rs.100,000-249,000	Rs.250,000 and above	up to 70 years	70 to 80 years	up to 70 years	70 to 80 years	up to 70 years	70 to 80 years	
Coverage	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	US\$	
Personal accident	70,000	100,000	120,000	250,000	20,000	400,000	20,000	500,000	20,000	50
emergency medical expenses (pre existing conditions not covered)	35,000	50,000	60,000	60,000	60,000	65,000	60,000	75,000	60,000	50
Dental	250	250	250	250	500	250	500	250	500	50
Repatriation of mortal remains	5,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	NIL
Loss of baggage	1,000	1,500	1,750	1,750	1,500	1,750	1,500	1,750	1,500	50
Delay of Baggage	200	200	200	200	200	200	200	200	200	24 HRS
Lost of passport	200	200	200	200	250	200	250	200	250	25
Personal Liability	1,500	3,000	3,500	3,500	3,500	3,500	3,500	3,500	3,500	50
Financial Emergency	100	200	200	200	500	200	500	200	500	NIL
Hijack delay allowance	100	200	250	250	0	250	0	250	0	12 HRS
Trip delay	15 MAX 200	15 MAX 200	25 MAX 200	25 MAX 200	0	25 MAX 200	0	25 MAX 200	0	12 HRS
Trip cancellation	100	250	500	500	0	500	0	500	0	10%

The General phone number given on the previous page will have to be called if cardholder is in any other country not listed above. Calls to the General phone numbers will be charged.

The way of dialing Toll free numbers from the originating country

Access code + UIFN Numbers

For Example: If you are in Singapore 001 800 80008400

Policy Conditions

All terms/ conditions/ exclusions are as per the Master Policy which is issued to Hatton National Bank Card Center and will be available for perusal.

Should you wish to obtain any further details, you may contact the HNB Card Centre on 011-2462462 or The Manager- Non Motor, HNB General Insurance Limited, 3rd Floor, No.10, Sri Uttarananda Mawatha, Colombo 03.

Tel: 0094-11-4676700

Fax: 0094-11-4724512, E-mail: www.hnbgeneral.com

Originating Country	Access Code (+)	UIFN Number
Australia	0011	800-80008400
Austria	00	800-80008400
Belgium	00	800-80008400
China	00	800-80008400
Denmark	00	800-80008400
Finland	990	800-80008400
Finland	999	800-80008400
France	00	800-80008400
Germany	00	800-80008400
Hong Kong	001	800-80008400
Hungary	00	800-80008400
Ireland	00	800-80008400
Israel	014	800-80008400
Italy	00	800-80008400
Japan	001010	800-80008400
Japan	0033010	800-80008400
Japan	0061010	800-80008400
Japan	00141	800-80008400
S.Korea	001	800-80008400
S.Korea	002	800-80008400
Malaysia	00	800-80008400
Netherlands	00	800-80008400
New Zealand	00	800-80008400
Norway	00	800-80008400
Philippines	00	800-80008400
Portugal	00	800-80008400
Singapore	001	800-80008400
Spain	00	800-80008400
Sweden	00	800-80008400
Switzerland	00	800-80008400
Thailand	001	800-80008400
UK	00	800-80008400
Canada	001	18663771177
USA	001	18663815720



A fully owned subsidiary of HNB Assurance PLC

HNB General Insurance Ltd (PB 5167)
10, Sri Uttarananda Mawatha, Colombo 03.
Tel: 011 4 883883 (24 hours)
E mail: info@hnbgeneral.com
Web: www.hnbgeneral.com