HSBC Home Insurance

12 Months Home Insurance for the price of 10

Terms and Conditions

HSBC Home Insurance is provided by Aviva Insurance Limited.

The "12 for 10" offer on HSBC Home Insurance is subject to the underwriting criteria of Aviva Insurance Limited and the following terms and conditions:

- The offer is only open to new HSBC Home Insurance customers, who obtain a quotation for buildings and/or contents cover.
- 2. The offer only applies to HSBC Home Insurance policies taken out within 90 days of the quotation for cover. The offer does not apply if amendments are subsequently made to a quotation after the offer period has expired.
- The offer does not apply to existing customers whose HSBC Home Insurance policies are due for renewal during the offer period.
- 4. The offer is subject to minimum premiums. For buildings insurance, the minimum annual premium for this offer is £90.00 and for contents insurance, the minimum annual premium is £65.00. The premium quoted will be inclusive of the "12 for 10 offer". If you opt to pay monthly you will still pay premiums across 12 monthly instalments and the discount will be applied equally across your instalments.

- 5. The minimum premium excludes the addition of Insurance Premium Tax (IPT).
- 6. The discount applies to standard Buildings, Contents or Combined cover and Extended Accidental Damage cover. It does not apply to additional covers e.g. Home Emergency.
- 7. This offer cannot be used in conjunction with any other offer.
- 8. Only one offer per insured property.
- 9. If you cancel your policy during the first 12 months any refund of premium due will be calculated on the period of cover on the discounted premium quoted (inclusive of tax). You still have to pay for the period you were covered and these premiums will include the cost of any taxes applicable.
- 10. HSBC can remove or vary this offer at any time without prior notice. Quotes given before such removal or variation will be honoured in accordance with their terms.

