

Home Insurance

Policy Summary and Other Important Information



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Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy documentation. Please read this information carefully and keep it for your future reference. A policy booklet will be issued when you take out a policy; however a specimen copy is available on request. You can also view the full policy wording online at www.hsbc.co.uk.

Who are the Insurers?

The insurer for all sections of cover is Aviva Insurance Limited.

What is HSBC Home insurance?

This HSBC home insurance policy protects you against loss or damage to your home and belongings.

Some of the covers summarised are optional and these are clearly marked as such. If you have selected any of these options they will be clearly marked on your policy schedule.

All home insurance sections

What are the significant benefits and features of the HSBC Home Insurance policy?

The HSBC Home Insurance policy is a flexible policy offering a range of covers.

This summary outlines the covers which are available and your schedule shows those which you have selected.

As a Home policyholder you can call our helpline on **0800 051 1715** to get free advice on personal legal and tax matters (more details outlined in the Legal sections).

What are the significant or unusual exclusions or limitations of the HSBC Home Insurance policy?

- You will have to pay the first part of most claims – this is known as an excess. Your schedule details the excesses which apply to your policy.
- Limits apply for certain covers; the limits are shown on your schedule and in your policy booklet.
- Certain loss or damage (for example theft or malicious damage) caused by you or members of your household.
- Damage to buildings or contents caused by chewing, scratching, tearing, or fouling by domestic animals.
- The cost of replacing any undamaged items which form part of a pair, set or suite.
- Clause(s) may apply which exclude certain losses or damage. These will appear on your schedule.
- You must comply with the conditions of the policy explained in the General Conditions section of the policy booklet for cover to apply. These include your duty to take reasonable precautions to prevent accidents, loss or damage and actions you must take as soon as you become aware of a possible claim under this policy. See also the General Exclusions section of the policy booklet for those exclusions that apply to all sections.

Buildings section (optional)

What are the significant benefits and features?

Loss or damage to the structure of your home including its outbuildings, walls, drives and permanent fixtures by an extensive list of causes such as fire, storm, flood, theft and malicious damage (please review the HSBC Home Insurance policy booklet for full details).

Benefits which are automatically included

- Accidental damage to fixed glass, sanitary fittings, cables and underground pipes that provide services to or from the building.
- Loss of rent and cost of alternative accommodation following an insured loss.
- Your legal liability as owner of your home.
- Replacement locks if keys are lost or stolen.

Optional benefits which you can choose to add

- Extra Accidental Damage to Buildings – this option extends the policy to cover all other accidental damage to the buildings which we regard as insurable (please review the HSBC Home Insurance policy booklet for full details).

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days.
- Damage caused by wet or dry rot.
- Damage to cables or underground pipes due to faulty or unsuitable materials, design or poor workmanship.
- Liability as occupier of your home (this can be insured under Contents cover).
- Loss or damage to your buildings from any cause not listed in the policy booklet (wider cover is available under the Extra Accidental Damage to Buildings optional cover outlined above)
- Cover does not extend to all damage caused by subsidence – for example coastal and river erosion is excluded and there is no cover for damage to swimming pools, paths, patios etc. unless there is a valid claim for damage to the home itself.
- Certain loss or damage caused by you, members of your household, lodgers or tenants.

The following exclusions apply to the Extra Accidental Damage to Buildings optional cover:

- Damage excluded under The Buildings section.
- Maintenance and normal redecoration costs.
- Damage caused by building alterations, renovations, extensions or repairs.

Contents section (optional)

What are the significant benefits and features?

Loss or damage to household items in the home by an extensive list of causes such as fire, storm, flood, theft and malicious damage (please review the HSBC Home Insurance policy booklet for full details).

Benefits which are automatically included

- Contents in garages, outbuildings and the garden.
- Contents while temporarily removed from the home.
- Accidental damage to non-portable home entertainment equipment, mirrors and fixed glass.
- Replacement locks if keys are lost or stolen.
- Spoilage of food in freezers.
- Loss of domestic heating fuel and metered water.
- Loss of rent and cost of alternative accommodation following an insured loss.
- Your liability as occupier, employer, tenant and in a personal capacity.

Optional extra benefits which you can choose to add

- Extra Accidental Damage to Contents – extends the policy to cover all other accidental damage occurring in the home that we regard as insurable (please review the HSBC Home Insurance policy booklet for full details).

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days.
- Motorised vehicles, aircraft, caravans, watercraft of any kind.
- Loss or damage to pedal cycles in the garden (wider cover is available under Pedal Cycles optional cover).
- Accidental damage to games consoles, video cameras, computer equipment and audio/audio visual equipment all designed to be portable, mobile phones, sat navs and hearing aids (wider cover is available under Extra Accidental Damage and the Personal Belongings optional covers).
- Loss or damage to your Contents by any cause not listed in the policy booklet (wider cover is available under the Extra Accidental Damage to Contents and Personal Belonging optional covers).
- No cover is provided for items used for business or professional purposes (wider cover is available under the Clerical Business Equipment optional cover).
- Theft of contents temporarily removed from the home, unless by somebody using force and violence or deception to enter a building (wider cover is available under the Personal Belongings optional cover).

The following exclusions apply to the Extra Accidental Damage to Contents optional cover:

- Accidental damage occurring outside the home (wider cover is available under the Personal Belongings optional cover).
- Damage caused by paying guests or when your home is lent, let or sub-let.
- Electrical or mechanical breakdown.

Clerical Business Equipment section

(optional cover – only available if contents cover is selected)

What are the significant benefits and features?

Loss or damage to clerical business equipment, stock or trade samples by an extensive list of causes such as fire, storm, flood, theft and malicious damage (please review the HSBC Home Insurance policy booklet for full details).

What are the significant or unusual exclusions or limitations?

- Certain losses or damage when your home is unoccupied for more than the agreed number of days.
- Theft of business money unless by somebody using force and violence or deception to enter your home.
- Theft of money and credit cards not immediately reported to the appropriate authority once discovered by you.
- Motorised vehicles, aircraft, caravans, water craft of any kind.

Personal Belongings section

(optional cover – only available if contents cover is selected)

What are the significant benefits and features?

This gives wider cover than under the Contents section for your personal items, money and credit cards. It protects your belongings if they're stolen, accidentally damaged or you simply lose them. Cover is worldwide so protects items you take away from home as well as giving extra cover in your home and garden.

What are the significant or unusual exclusions or limitations?

- Skis, snowboards, water skis, sub-aqua equipment, riding tack, hearing aids, contact lenses, boats, boards and watercraft of any kind (separate cover may be available on request).
- Pedal cycles (cover is available under the Pedal Cycles optional cover outlined below).
- Loss or damage to sports racquets, sticks, clubs and bats while in use.
- Certain restrictions apply for theft from an unattended vehicle, including a maximum payment per claim.
- No cover is provided for musical equipment, photographic and sporting equipment when they are being used for business or professional purposes.
- Loss (including theft) of money and credit cards not immediately reported to the appropriate authority once discovered by you.

Pedal Cycles

(optional cover – only available if contents cover is selected)

What are the significant benefits and features?

This covers loss or damage to your pedal cycles anywhere in the world up to the limit shown on your schedule.

What are the significant or unusual exclusions or limitations?

- Loss or damage while the pedal cycle is being used for racing, pace making or trials or business purposes.
- Theft unless the cycle is in your immediate custody and control, securely locked to an object that cannot be moved; or in a locked building.
- No cover is provided for pedal cycles with a motor.
- Loss or damage to tyres and accessories unless the cycle is stolen or damaged at the same time.

Legal Services section

Personal Legal and Tax Advice helpline.

This helpline is available to all policyholders and we will give you confidential advice over the telephone on any personal legal or tax matters under the laws of England and Wales, Scotland, Northern Ireland, the Isle of Man or the Channel Islands.

We will tell you what your legal rights are, what course of action is available to you and whether these can be best implemented by you or whether you need to consult with a lawyer.

There are no consultation fees and lines are open 24 hours a day, 365 days a year. Tax advice is only available Monday – Friday between 9am and 5pm.

For confidential legal or tax advice call us on **0800 051 1715**.

Legal Expenses section (optional cover)

What are the significant benefits and features?

This cover provides up to £50,000 of funding and a lawyer, if required, to pursue or defend legal disputes in court. The types of dispute that you can use this for are:

- Employment disputes such as unfair dismissal or discrimination at work.
- Property issues such as noisy neighbours or boundary disputes.
- Personal injury including food poisoning and accidental injury which is someone else's fault.
- Consumer disputes relating to goods or services that you have bought, sold or rented for your personal use. This could include car purchases or breach of contract by a holiday company.
- Medical negligence by anyone responsible for your care such as doctors, dentists and cosmetic treatment practitioners.
- Every member of the family who lives in the main family home is included in this insurance.
- There is no limit to the number of claims you can make and doing so will not affect your no claim discount on your home insurance.
- When you purchase this insurance it covers property disputes on any property that you or the family living with you own or rent. For this reason you only need to buy this cover once.

What are the significant or unusual exclusions or limitations?

- We will only pay for a lawyer if we believe that you are more likely than not to win your case.
- The amount we will pay towards your claim will be limited to what, in the lawyer's opinion, would be considered reasonable by the court and acceptable to a reasonable person paying those costs themselves.
- We will not accept a claim which we believe you knew was likely to happen before you purchased this insurance e.g. if you are already in a disciplinary process at work when you buy this cover which leads to you claiming in the future.
- The lawyer will discuss the legal options available, which will not always include the lawyer attending court with you.
- An employment dispute which started before or within 30 days of this cover starting is excluded unless you had similar cover which expired at the same time.
- Any disciplinary or grievance procedures at work.
- Claims relating to quarrying, gas extraction or to major works such as roads, railways or airports will only be covered if the dispute is specific to you or your home and not to a wider group of people.
- There is no cover for disputes with anyone related to you or who is also insured by this policy.
- This insurance cannot be used for a dispute relating to the performance of the legal service cover itself.
- You are free to nominate your own lawyer to represent you at any time, although conditions apply including that they must accept our terms of appointment and, prior to court proceedings being issued, we will only pay up to the same amount that we would pay one of our chosen lawyers.

Home Emergency Cover section (optional cover)

What is Home Emergency Cover?

Home Emergency Cover provides you with assistance in the event of an emergency at your property.

We describe an emergency as an unforeseen and sudden incident which (i) causes a loss of essential services or damage to your property; or (ii) exposes a risk to your health; or (iii) makes your property uninhabitable, and which is set out in any of the “What is covered” sections of your policy booklet.

Please be aware: Home Emergency Cover is not a service and maintenance product. It does not cover incidents related to the repair of parts which are failing due to natural wear and tear (e.g., dripping taps). It does not cover the breakdown of domestic appliances (e.g., washing machines) or electric showers, or emergencies that you were aware of at the time of taking out the cover.

What are the benefits and features?

- For each claim you will be covered up to the value of £1,000 for labour, parts and materials (including VAT).
- There is no limit to the number of claims you can make and will not affect your no claims discount on your home insurance.

For Home Emergency claims please call **0345 300 0959**.

What are the significant benefits and features?

- Loss of essential services to your home (mains drainage to the home boundaries, water, electricity and gas within the home and the main source of heating).
- Sudden and unexpected damage to the house roof caused by bad weather or a fallen tree.
- Plumbing problems related to water tanks, draining down and isolating of leaking radiators, leaking pipes, blocked drains, blockages in toilet waste pipes or breakage of the cistern internal mechanism which prevents flushing.
- Electrical emergency and breakdown e.g. breakdown of fuse box.
- Security risks such as lost keys, failure of, or damage to, external locks, doors and windows.
- Removal of pest infestations – brown or black rats or house or field mice in the main house, flat or apartment on your property; and wasps’ or hornets’ nests anywhere on your property.

What are the significant or unusual exclusions or limitations?

Claims arising from or related to:

- Certain cover restrictions apply if you live in a flat or apartment (please review the HSBC Home Insurance policy booklet for full details).
- Loss or damage arising from circumstances that you were aware of at the time of taking out Home Emergency cover.
- Dual purpose boilers (Aga or Rayburn), Warm air and solar heating systems, LPG (Liquid Petroleum Gas), underfloor heating.
- Normal day-to-day maintenance and the cost of replacing parts due to natural wear and tear, such as dripping or seized taps.
- Overflow pipes.
- Showers and domestic appliances e.g. washing machines.
- Any damage or failure caused by malicious or wilful action, negligence, misuse, interference or faulty workmanship, including any attempted repair which does not meet industry standards.
- Where the property is unoccupied for 60 or more consecutive days.

How long does my HSBC Home insurance run for?

This policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) or until cancelled. Each renewal represents a new 12 month policy.

What happens if I take out cover and then change my mind?

You have a statutory right to cancel your policy within 14 days either from the day of purchase or renewal of the policy or the day on which you receive your policy or renewal documentation, whichever is the later. If you wish to cancel and your insurance cover has not yet started, you will be entitled to a full refund of the premium paid.

Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

Following the expiry of your statutory 14 day cooling-off period, you continue to have the right to cancel your policy and/or any additional cover options at any time during its term. If you do so you will be entitled to a refund of the premium paid in respect of the cancelled cover, less a proportionate deduction for the time we have provided such cover.

To cancel your policy, please call Customer Services on **0345 300 5898**.

What are Aviva charges for policy amendment and cancellation?

If you cancel after cover has commenced, you will be entitled to a refund of premium paid less a proportionate deduction for the time we have provided cover.

How do I make a claim?

Should you need to make a claim under this policy, please contact us using the appropriate telephone number shown below. In all cases, please quote your policy number.

For claims under all sections except Legal Expenses and Home Emergency please call **0345 300 5899**. Alternatively you can make a claim online by visiting the HSBC Home insurance web pages on **hsbc.co.uk**.

For claims under Legal Expenses please call **0800 051 1715**

For Home Emergency please call **0345 300 0959**

All our claims lines are open 24 hours a day 365 days a year.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact us as follows:

- If your complaint is regarding this insurance please call the Aviva Customer Services helpline on **0345 300 5898**
- If your complaint is regarding a claim please call the Claims helpline on **0345 300 5899**.

Aviva services falls within the scope of the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

Following the complaints procedure does not affect your right to take legal action. Please refer to your policy booklet for full details on the complaints procedure and postal addresses for written complaints.

If you have taken a product out with us online or by telephone, you can also use the European Commission's Online Dispute Resolution (<http://ec.europa.eu/odr>) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.

Would I receive compensation if Aviva were unable to meet its liabilities?

Aviva are protected by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Explaining HSBC's service

As an insurance intermediary HSBC Bank plc deals exclusively with Aviva for the purposes of your policy. Aviva will deal with the administration of your insurance (including claims, other than Home Emergency Cover where the administration of claims will be handled on behalf of Aviva by Homeserve Membership Limited and Legal Expenses Cover where the administration of claims will be handled by Arc Legal Assistance Limited).

You will not receive advice or recommendation from HSBC Bank plc on this arrangement. No fee has been charged by HSBC Bank plc for arranging this contract.

HSBC Bank plc is registered in England number 14259. Registered Office:
8 Canada Square, London, E14 5HQ.

Loans and Ownership

HSBC Life (UK) Limited is a wholly owned subsidiary of HSBC Bank plc. HSBC Bank plc is a member of the HSBC Group, the ultimate parent company of which is HSBC Holdings plc. HSBC Holdings plc beneficially holds 100% of both the shares and voting power of HSBC Bank plc. The following insurance companies are also wholly owned members of the HSBC Group:

- HSBC Insurance (Ireland) Limited
- HSBC Insurance (UK) Limited
- London & Leith Insurance Company Limited

HSBC Bank plc may from time to time use a different insurer(s) to provide you with this product. A change of insurer(s) may take place upon the renewal date of your policy or at any other time. HSBC Bank plc will notify you prior to any change of insurer(s) and advise you of any change in the policy terms. You will have the opportunity to terminate this policy both before and after such a change becomes effective.

Important Information about HSBC

Who regulates HSBC Bank plc?

HSBC Bank plc, 8 Canada Square, London, E14 5HQ (www.hsbc.co.uk) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its reference number is 114216.

Its permitted business is advising on and arranging insurance contracts.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

What to do if you have a complaint about HSBC Bank plc

Every effort is made to ensure that high standards of service are maintained.

However, if you need to bring any matter to HSBC's attention or wish to register a complaint about HSBC Bank plc, please contact them:

- in writing:

The Manager
Service Quality Team
HSBC Bank plc
Arlington Business Centre
Millshaw Park Lane
Leeds LS11 0PP

- by telephone: 0800 881 155 (textphone 1800 10800 0283 516). Lines are open 9am to 5pm Monday to Friday
- by email: servicequality@hsbc.com

To help HSBC Bank plc continually improve our service, and in the interests of security, your communications may be monitored and/or recorded. If you cannot settle your complaint with HSBC Bank plc, you may be entitled to refer it to the Financial Ombudsman Service.

Is HSBC covered by the Financial Services Compensation Scheme (FSCS)?

HSBC Bank plc is protected by the FSCS and you may be entitled to compensation from the scheme if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about the FSCS arrangements is available by contacting them on 020 7892 7300, or by visiting their website at www.fscs.org.uk.

Residents of the Channel Islands and Isle of Man

Please note that sales of HSBC's General Insurance products in the Channel Islands and Isle of Man do not fall within the jurisdiction of the Financial Conduct Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply. For further details, please contact your local branch.

Important Notice – Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions the insurer asks when you take out, make changes to, and renew your policy.

If the information provided by you is not complete and accurate:

- the insurer may cancel your policy and refuse to pay any claim, or
- the insurer may not pay any claim in full, or
- the insurer may revise the premium and/or change any excess, or
- the extent of the cover may be affected.

Insurer

HSBC Home Insurance is provided by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Telephone calls

You can contact HSBC Customer Services on 03457 404 404. Lines are open 8am to 10pm Monday to Sunday (except Christmas Day, Boxing Day and New Year's Day). To help HSBC Bank plc continually improve our service and in the interests of security, your communications may be monitored and/or recorded.

Other Important Information About Your Policy

Important Notice – Information we need to know about

You must take reasonable care to provide complete and accurate answers to the questions the insurer asks. Please read any assumptions carefully and confirm if they apply to your circumstances.

If any of the information provided by you changes after you purchase your policy and during the period of your policy please provide the insurer with details.

If the information provided by you is not complete and accurate:

- the insurer may cancel your policy and refuse to pay any claim, or
- the insurer may not pay any claim in full, or
- the insurer may revise the premium and/or change any excess, or
- the extent of the cover may be affected.

HSBC and the insurer recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Renewing your insurance

We will contact you in writing at least 21 days before your renewal date and will either:

1. give you an opportunity to renew your insurance for a further year and tell you:
 - about any changes we are making to the terms and conditions of your policy;
 - to review your circumstances and consider whether this insurance continues to meet your needs;
 - to check that the information you have provided us with is still correct, and tell us if anything has changed; and
 - the price for the next year.

If you wish to make any changes at renewal, please contact call Customer Services on **0345 300 5898**

Or

2. let you know that we are unable to renew your insurance. Reasons why this may happen include but are not limited to the following:
 - when the product is no longer available; or

- when we are no longer prepared to offer you insurance for reasons such as:
 - we reasonably suspect fraud;
 - your claims history;
 - we have changed our acceptance criteria;
 - you are no longer eligible for cover; and/or
 - where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the “Important Notice - Information and changes we need to know about” section within this document.

A cooling off period (14 days from renewal of the contract or the day on which you receive your renewal documentation, whichever is the later) applies at the renewal of your insurance. Please read “Your cancellation rights” in your policy booklet which explains how this works.

Automatic renewal of your policy

Where we have offered you renewal terms and you select or have selected a continuous premium payment method, you will be notified in writing at least 21 days before your renewal date that the policy will automatically be renewed and the renewal premium will again be collected from your specified bank account or credit/debit card.

We will not automatically renew your policy if:-

- you have contacted us to cancel your continuous payment authority since you purchased the policy or your last renewal; or
- we no longer offer you the continuous payment method if, for example, you have a poor payment history or an adverse credit history.

If either of the above happens we will advise you of this in your renewal letter and you will need to contact us to make payment before we can renew your policy.

Data Protection Act - Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are HSBC Bank plc and Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by re-insurers and by us, our subsidiaries and subsidiaries of our parent company (the "HSBC Group"). It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, HSBC Bank plc, other members of the HSBC Group, the insurer and/or other third parties will ensure that anyone to whom your information is passed agrees to treat your information with the same level of protection as if we were dealing with it.

If you give HSBC Bank plc, the insurer or its agents information about another person, in doing so you confirm that they have given you permission to provide it to us and the insurer and for us and the insurer to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

HSBC Bank plc and the insurer may need to make and retain photocopies of passports, driving licences or other identification evidence that you provide.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, members of the HSBC Group and/or the insurer may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by HSBC Group and/or the insurer.

Marketing

With your permission, the HSBC Group may exchange, use, analyse and assess relevant information about your relationships with the HSBC Group, including the nature of your transactions, to give you information about products (including mortgages) and services available from HSBC Group companies and those of selected third parties which may interest you by telephone, post, email, secure e-messaging, text messaging services and other means.

If you do not want members of the HSBC Group to contact you about products and services which we think may be relevant to you, please either tell your HSBC branch or contact HSBC Customer Services on

03457 404 404.

Fraud Prevention and Detection

In order to prevent and detect fraud we and the insurer may at any time:

- share information about you with other organisations and public bodies including the Police;
- undertake credit searches and additional fraud searches;
- check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we and the insurer suspect fraud, we and the insurer will record this to prevent fraud and money laundering.

We and the insurer can supply on request further details of the agencies and databases we access or contribute to and how this information may be used. If you require further details contact the at:

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow G64 2QR. Telephone 0345 300 0597. Email: PIUUKDI@AVIVA.COM.

We, the insurer and other organisations may also search these agencies and databases to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household,

- trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies,
- check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity,
- check details of job applicants and employees.

The Use of Third Party Information

In assessing your application now or at renewal, to prevent fraud, check your identity and to maintain our policy records, HSBC Bank plc and the insurers may:

- search publicly available files provided by credit reference agencies. The insurer may use a number of factors to provide you with a quote for your insurance including publicly available information such as electoral roll, County Court Judgments and bankruptcies which they obtain from credit reference agencies.

A record of this search will be visible to you if you request your credit report and also to any other organisation undertaking a search for the same purpose i.e. General Insurance related. This search will appear on your credit report as a “General Insurance (non-credit)” search. Each lender may have its own criteria in establishing how and whether any such search impacts its decision making process;

- use information relating to you and your home supplied to us by other third parties

Claims History

- Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell the insurer about an incident they will pass information relating to it to a database.
- The insurers may search these databases when you apply for insurance, in the event of any incident or claim, or at any time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the property under the policy.

Legal Procedure

The law of England and Wales will apply to this contract unless:

1. you and the Insurer agree otherwise; or
2. at the date of the contract you are resident of Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Aviva's Regulatory Status

We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We are registered as Aviva Insurance Limited. Registered in Scotland, No. 2116. (Registered Office: Pitheavlis, Perth PH2 0NH) and our firm's reference number is 202153. You may check this information and obtain further information about how the Financial Conduct Authority protect you by visiting www.fca.org.uk or by contacting them on 0800 111 6768.

hsbc.co.uk

Issued by HSBC Bank plc.

HSBC Bank plc, Customer Information,
PO Box 6201, Coventry, CV3 9HW

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You can get this in large print, audio and Braille by calling 0345 300 5898 (via Text Relay if appropriate).