

HSBC Advance – Roadside Breakdown Assistance

Please read this policy
and keep it for reference



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HSBC Advance – Roadside Breakdown Assistance

Section A – Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the assistance contract. Full terms and conditions can be found in Section C – Policy Document, which you should also read carefully.

Name of insurer

Mondial Assistance (UK) Limited administers the HSBC Advance Roadside Breakdown Assistance scheme. This scheme is underwritten by Mondial Assistance Europe NV. During 2011 the insurer will be AGA International SA. All Mondial Assistance Europe NV customers will have their insurance policies automatically transferred to the new insurer AGA International SA.

Type of cover

This policy covers you in the event of vehicle mechanical breakdown a quarter of a mile or more from your home.

Your membership is personal to you. You are therefore covered whilst travelling in any eligible vehicle.

Significant features and exclusions

Significant features and benefits	Section in your policy document
<ul style="list-style-type: none"> • Emergency roadside repairs • Recovery to a local repairer • Taxi fare (up to 10 miles) for you and up to 7 passengers • National recovery of the vehicle in which you are travelling to any destination in the UK, Channel Islands and Isle of Man. 	<p>HSBC Assistance Benefits in the UK – Page 9</p> <p>HSBC Assistance Benefits in the UK – Page 9</p> <p>HSBC Assistance Benefits in the UK – Page 9</p> <p>HSBC Assistance Benefits in the UK – Page 9</p>
Significant Exclusions or Limitations	Section in your policy document
<p>This policy does not cover</p> <ol style="list-style-type: none"> 1. Breakdowns occurring less than a ¼ mile away from your home. 2. Claims where your vehicle is being used for commercial or business purposes or is a motorcycle. 3. Claims where the vehicle in which you are travelling exceeds 3500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width including any caravan or trailer that you are towing. 4. Claims where the vehicle in which you are travelling is a motor home that exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width. 5. Replacing tyres or windows. 6. Missing or broken keys. We will try to arrange the services of a locksmith but you will have to pay for them. 7. The cost of ferry crossings, road toll and congestion charges. 8. Cost of labour and/or parts at any garage to which the vehicle is taken. 9. More than 5 call outs per year. 10. Claims arising from loss or damage to the contents of the vehicle in which you are travelling. 11. Claims where your vehicle is damaged or immobilised as a result of an accident. 	<p>Significant exclusions or limitations – Page 9</p> <p>Significant exclusions or limitations / General Exclusions – Pages 9 and 10</p> <p>Significant exclusions or limitations / General Exclusions – Pages 9 and 10</p> <p>Significant exclusions or limitations / General Exclusions – Pages 9 and 10</p> <p>Significant exclusions or limitations – Page 9</p> <p>Significant exclusions or limitations – Page 9</p> <p>Significant exclusions or limitations – Page 9</p> <p>Significant exclusions or limitations / General Exclusions – Page 9</p> <p>Significant exclusions or limitations – Page 9</p> <p>Significant exclusions or limitations – Page 9</p> <p>Significant exclusions or limitations – Page 9</p>

For full details of the limits and exclusions applicable, please refer to Section C – Policy Document.

Duration of the contract

Your cover will remain in force as long as you have a qualifying HSBC Advance account.

Your cancellation rights

This cover is provided with your HSBC Advance account. To exercise your right to cancel this cover you must cancel your HSBC Advance account. If you do not cancel the HSBC Advance account, this cover will remain in force. Please refer to the terms and conditions of your HSBC Advance account on how to cancel the account.

Making a claim

If you require vehicle assistance please do not attempt to make your own arrangements. Contact HSBC Roadside Assistance with the following details:

- Your exact location
- A contact telephone number
- Registration number of your vehicle

To ensure that HSBC Advance account holders benefit from the Roadside Breakdown Assistance, customers will be expected to have identification with them during an assistance. This could take the form of your debit card, credit card, or driving licence.

When in the UK please call us 24 hours a day on 0800 587 9809* selecting option 1.

Complaint Process

In the first instance, please contact: The Quality Standards Manager, HSBC Assistance Services, 102 George Street, Croydon, Surrey, CR9 1AJ or call 0800 587 9809* selecting option 3.

Please supply us with your name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service.

Complaining to the Ombudsman will not affect your legal rights

Financial Services Compensation Scheme (FSCS)

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover under the FSCS is limited to 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100, or by visiting their website at www.fscs.org.uk.

*Any calls to HSBC Advance Roadside Breakdown Assistance may be monitored or recorded for mutual security and administrative purposes

Section B – Additional Important Information about HSBC

Explaining HSBC's service

HSBC Advance Roadside Breakdown Assistance has been designed to protect you against the costs incurred in the event of a covered breakdown/immobilisation occurring within the area of cover.

For the purpose of this policy HSBC Bank plc is an insurance intermediary and deals exclusively with Mondial Assistance (UK) Limited for this cover. Once the policy has commenced, HSBC Bank plc, 8 Canada Square, London, E14 5HQ will be responsible for ongoing policy administration of your HSBC Advance account. You will not receive advice or recommendation from HSBC Bank plc in relation to this product. We will provide details on HSBC Advance Roadside Breakdown Assistance and you will then have to make your own choice on how to proceed.

Ownership

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. HSBC Life (UK) Limited is a wholly owned subsidiary 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
 Marks & Spencer Life Assurance Limited

Change of Insurer

We may from time to time use a different insurer(s) to provide you with this product. We will notify you prior to any change of the insurer(s) and advise you of any change in the policy terms.

What to do if I have a complaint about HSBC Advance?

If you wish to register a complaint, please contact us: In writing, to:

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 216). Lines are open 9am to 5pm Monday to Friday.

By email servicequality@hsbc.com

To help us continually improve our service, and in the interests of security, we may monitor and/or record your communications with us.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Complaining to the Ombudsman will not affect your legal rights

Our regulator

HSBC Bank plc is authorised and regulated by the Financial Services Authority, registration number 114216. You can check our name, address and statutory status by calling 0845 606 1234 or by visiting the FSA website www.fsa.gov.uk/register
 Our permitted business is advising on and arranging insurance contracts.

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 Services Authority, the Financial Ombudsman Service or the Financial Services Compensation Scheme. Local regulations apply. For further details please contact the compliance department at your local branch.

Financial Services Compensation Scheme

HSBC Bank plc is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover under the FSCS is limited to 90% of the claim, with no upper limit.

Further information about the Financial Services Compensation Scheme arrangements is available from the FSCS, telephone number 0800 678 1100, or by visiting their website at www.fscs.org.uk

Customers with disabilities

HSBC offers a number of services for customers who have disabilities. HSBC can provide this policy document in Braille, large print or audio format. For further information please contact any HSBC Bank branch, or telephone 08547 404 404* (textphone 18001 08457 125 563*)

If you are in the Channel Islands or the Isle of Man call 08456 006 161 1. Textphone is available for customers with hearing and / or speech impairments. If you use your own textphone and would like further details of the services

HSBC offer, please contact 0800 881 155.
Lines are open 9am to 5pm Monday to Friday.
HSBC Bank plc is registered in England number
14259. Registered Office: 8 Canada Square,
London E14 5 HQ.

Section C – Policy Document

Introduction

HSBC Advance Roadside Breakdown Assistance has been designed to protect **you** against costs incurred in the event of a covered **breakdown/immobilisation** occurring within the **area of cover**.

This document gives **you** full details of **your** cover.

All the details of how to make a claim together with the conditions of **your** breakdown cover are set out in the following pages. However, if **you** have any questions, please contact HSBC Advance Roadside Breakdown Assistance on 0800 587 9809*.

Important telephone numbers

For **breakdown** assistance in the **UK** call 0800 587 9809* selecting option 1.

For **UK breakdown** related queries please call 0800 587 9809* selecting option 3.

Definition of words (listed in alphabetical order)

When the following words and phrases appear in this policy document, they have the specific meanings given below. These words are highlighted by the use of **bold** print.

area of cover / UK: Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

breakdown/immobilisation: Means electrical or mechanical breakdown, vehicle fire or theft, loss of keys, punctures or running out of fuel, that causes **your vehicle** to become immobilised.

home address: Means **your** residential address in the **UK**.

insurer: Means Mondial Assistance Europe N.V. During 2011 the insurer will be AGA International SA.

period of insurance: Means the period of cover. **Your** cover will remain in force as long as **you** have a qualifying HSBC Advance account.

private individual: Means the HSBC Advance account holder who is driving the **vehicle** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles, or who is a passenger in the **vehicle**.

HSBC Assistance, HSBC Assistance Services, we, our, us: Means Mondial Assistance (UK) Limited which administers the insurance on behalf of the insurer.

vehicle: Means the private car or light commercial vehicle in which **you** are travelling, providing it does not exceed 3500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width including any caravan or trailer that **you** are towing. Or, a motor home providing it does not exceed 7.0 metres in length, 3.0 metres in height or 2.25 metres in width.

you, your, yours: Means the **private individual** named on the HSBC Advance account.

Cover and limits HSBC Assistance in the UK

Roadside Assistance	Roadside Assistance ¼ of a mile or more away from your home address .
If your vehicle cannot be repaired at the roadside we provide:	1) Local recovery to the nearest appropriate repairer and payment of a taxi fare for up to ten miles for up to 7 passengers. 2) National recovery to a UK destination of your choice if we are unable to fix your vehicle at the roadside or arrange a prompt local repair.

For full terms and conditions please read this policy document.

All claim limits in this document are inclusive of VAT.

Important information

It is very important that **you** read the whole of this policy document and make sure that **you** understand what is covered, what is not covered and what to do if **you** require assistance.

If **you** need to contact **us** regarding this insurance, please call **HSBC Assistance** on 0800 587 9809* or write to **us** at HSBC Assistance, 102 George Street, Croydon CR9 1AJ.

*Any calls to HSBC Advance Roadside Breakdown Assistance may be monitored or recorded for mutual security and administrative purposes

How this cover works

We will pay for claims **you** make which are covered by this policy, occurring during the **period of insurance** and within the **area of cover**.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. You may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover under the FSCS is limited to 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100, or by visiting their website at www.fscs.org.uk.

Governing law

You have a choice of law in relation to this contract. This contract will be governed by English law, unless:

- **You** and **we** agree otherwise; or
- **You** normally reside in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of the relevant country or island will govern this contract.

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Your statutory rights are not affected in any way by this insurance policy. Nothing in these conditions will reduce **your** statutory rights relating to faulty or incorrectly described goods. For further information about **your** statutory rights, contact **your** local authority Trading Standards Department or Citizens Advice Bureau.

HSBC Assistance

HSBC Assistance provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a covered **breakdown/immobilisation of your vehicle** in the **UK** as set out in this section of this insurance policy.

*Any calls to HSBC Advance Roadside Breakdown Assistance may be monitored or recorded for mutual security and administrative purposes

What to do if you need assistance

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please contact **HSBC Assistance** with the following details:

- The exact location of both **you** and **your vehicle**.
- **Your** registration number
- A contact telephone number

To ensure that Advance account holders benefit from the Roadside Breakdown Assistance, customers will be expected to have identification with them during an assistance. This could take the form of **your** debit card, credit card, or driving licence.

For assistance in the **UK** please call **us** 24 hours a day on **0800 587 9809***.

HSBC Assistance benefits in the UK

Section 1) Roadside assistance

In the event of **breakdown/immobilisation** more than a quarter of a mile from **your home address**, **HSBC Assistance** will organise and pay to attend **your vehicle** in order to effect repairs. **We** will pay for up to a maximum 30 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for a vehicle recovery as per sections 2 and 3.

Section 2) Local recovery

- In the event that **your vehicle** cannot be repaired or remobilised following **our** roadside assistance, **HSBC Assistance** will arrange and pay for the costs of taking **you**, **your vehicle**, and up to seven passengers to the nearest suitable garage, within a 10 mile radius.
- **We** will arrange and contribute towards the taxi fare up to 10 miles from the breakdown (receipts must be obtained).

Section 3) National recovery

HSBC Assistance will organise and pay for National Recovery to a **UK** destination of **your** choice if **we** are unable to fix **your vehicle** at the roadside or arrange a prompt local repair.

Section 4) Glass replacement service

In the **UK**, if **you** experience a broken front windscreen or side glass which requires immediate replacement, **HSBC Assistance** will

advise details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance policy.

Significant exclusions or limitations

This section outlines the main exclusions, limitations and conditions of **your** cover.

The following are not covered by **your** HSBC Advance Roadside Breakdown Assistance:

- Breakdown of **your vehicle** occurring less than ¼ mile from **your** home address.
- **Your vehicle** if being used for commercial or business purposes or is a motorcycle.
- Claims where **your vehicle** exceeds 3500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width, including any caravan or trailer that **you** are towing.
- Claims where **your vehicle** is a motor home that exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width.
- Replacing tyres or windows.
- Missing or broken keys. **We** will try to arrange the services of a locksmith but **you** will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- Contaminated fuel problems. We will arrange for **your vehicle** to be taken to a local garage for assistance, but you will have to pay for the work carried out.
- Labour at any garage to which **your vehicle** is taken.
- More than 5 call outs per year on **your** HSBC Advance Roadside Breakdown Assistance Policy.
- Claims arising from loss or damage to the contents of the **vehicle** in which you are travelling
- Claims where **your vehicle** is damaged or immobilised as a result of an accident.

General exclusions

HSBC Assistance will not assist or reimburse **you** in the event of a call for assistance or claim arising directly as a result of any of the following:

1. **We** will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.
2. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
3. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
4. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
5. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Any costs covered under any other warranty, guarantee, insurance or cover.
7. Accident or injury either through voluntary non-observance of the laws of the country in which **you** are travelling or the practice of illegal activities.
8. The cost of replacement parts.
9. Damage or injury intentionally caused by **you** or resulting from **your** participation in a criminal act or offence.
10. **You** or any other third party organising any of the services detailed in this cover without first having authorisation from **HSBC Assistance** and a file number.
11. Any costs that would have been payable normally by **you**, such as fuel, congestion or toll charges.
12. Charges for specialist recovery or charges incurred by us where **your vehicle** is not being used on a public highway when the **breakdown/immobilisation** occurred or where **your vehicle** was not accessible using **our** standard recovery equipment.
13. **Breakdown/immobilisation** which happens outside the **area of cover** and/or **period of insurance**.
14. **Your vehicle** if being used for commercial or business purposes
15. **You** are travelling in a vehicle that exceeds 3500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width including any caravan or trailer that you are towing.

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17. **You** are travelling in a motor home that exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width.
18. **You** are travelling on a motorcycle.

Caravans and trailers

If **your vehicle** is immobilised due to a covered **breakdown/immobilisation** when towing a caravan or trailer, **we** will arrange for **your** caravan or trailer to be taken near to the suitable repairer. **We** will not however be liable for any goods, possessions or livestock being transported.

Adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to **your vehicle** later.

Release fees

Should **your vehicle** be stolen and subsequently recovered by the Police, **you** may be required by them to pay a release fee before **we** can remove **your vehicle** to an authorised repairer or to **your** home address. Although **we** can guarantee these costs on **your** behalf, the payment of such fees remains **your** responsibility.

Specialist charges

In the event that the recovery of **your vehicle** requires the use of specialist equipment, any such costs in addition to our standard recovery services will be payable by **you**.

Keys locked in vehicle

In the event that entry to **your vehicle** is not possible and spare keys are not available, a forced entry may be required. If this happens, before any attempt is made to enter **your vehicle**, **we** will ask **you** to sign a declaration giving **your** permission for this to take place and stating that any resulting costs will be **your** responsibility.

General Terms and Conditions

These conditions apply to all sections of **your** cover and **you** must meet them before **we** make a payment or provide a service.

Claims – Your duties

If a claim occurs **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

Claims – Our rights

We can take over and carry out the defence or settlement of any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this insurance.

If **we** want to, **we** will examine **your vehicle** and will test damaged components.

Looking after your vehicle

You must take all reasonable steps to safeguard **your vehicle** against **breakdown/immobilisation** and/or electrical or mechanical failure.

How to make a complaint

In the first instance, please contact:
The Quality Standards Manager,
HSBC Assistance Services,
102 George Street,
Croydon,
Surrey, CR9 1AJ
or call 0800 587 9809* selecting option 3.

Please give **us your** name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

*Any calls to HSBC Advance Roadside Breakdown Assistance may be monitored or recorded for mutual security and administrative purposes

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
Docklands,
London E14 9SR.
Tel: 0300 123 9123

Complaining to the Ombudsman will not affect **your** legal rights

Fraud

If **you** make a claim under this insurance that is false or dishonest in any way, this cover will not be valid and **you** will lose all benefits under it.

HSBC Assistance is underwritten by Mondial Assistance Europe NV and during 2011 by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office Mondial House, 102 George Street, Croydon CR9 1AJ.

Mondial Assistance (UK) Limited are authorised and regulated by the Financial Services Authority (FSA). Mondial Assistance Europe NV is authorised by De Nederlandsche Bank (DNB) in the Netherlands and is regulated by the Financial Services Authority for the conduct of business in the UK. AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and during 2011 is regulated by the Financial Services Authority for the conduct of business in the UK.

Mondial Assistance (UK) Limited acts as an agent for Mondial Assistance Europe NV and will act as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

This document is available in large print, audio and Braille. Please Contact us on 08547 404 404*. We will be pleased to organise an alternative version for you.

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hsbc.co.uk

Issued by HSBC Bank plc.

HSBC Bank plc, Customer Information:

PO Box 757, Hemel Hempstead, Hertfordshire HP2 4SS