

# HSBC Home Insurance 15% Online Discount Offer

## Terms and Conditions

**HSBC** Home Insurance is provided by Aviva Insurance Limited. Terms, conditions, exclusions and limitations apply in accordance with the Policy Terms and Conditions.

**HSBC** Home Insurance is subject to the underwriting criteria of Aviva Insurance Limited and the following terms and conditions apply to the "15% discount offer" (the Offer). The Offer terms and conditions are in addition to the Policy Terms and Conditions.

**1.** The Offer is open to new **HSBC** Home Insurance customers, who obtain a quotation for buildings and/or contents cover online.

**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.

**3.** The Offer does not apply to existing customers whose **HSBC** Home Insurance policies are due for renewal during the Offer Period.

**4.** The Offer applies to quotations and is subject to a minimum premium of:

- ◆ Buildings only policy **£80.00**
- ◆ Contents only policy **£60.00**
- ◆ Combined buildings and contents policy **£140.00**.

**5.** The premium quoted will be inclusive of the "**15% discount offer**".

**6.** The minimum premium excludes the addition of Insurance Premium Tax (IPT).

**7.** The Offer applies to new customers paying their premiums either by monthly instalments or in a single annual payment.

**8.** The discount only applies to standard Buildings, Contents or Combined cover and Accidental Damage cover. It does not apply to additional covers such as Home Emergency.

**9.** Only one Offer per insured property.

**10.** 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.

**11.** **HSBC UK Bank plc** 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.

**12.** No cash alternative will be offered.

**hsbc.co.uk**

**HSBC UK Bank plc.** Registered in England and Wales number 9928412. Registered Office: 1 Centenary Square, Birmingham B1 1HQ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

Customer Information: PO Box 6201, Coventry CV3 9HW.

DCP12 ©HSBC Group 2020. All Rights Reserved.

