

Home, Possessions and Student Insurance

Important Information

Important Information about HSBC

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).

Please note that Home Emergency Cover and Legal Expenses Cover are not available on Student and Possessions policies.

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 receives a commission from Aviva in relation to any insurance policy we arrange, which means that a percentage of the premium you pay is given to HSBC. In addition to this we may also receive additional commission dependent on the performance of our insurance business with Aviva.

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.

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.

Further information on the Financial Ombudsman Service can be found by visiting <http://www.financial-ombudsman.org.uk>

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

HSBC Bank plc is protected by the FSCS. 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, Possessions and Student Insurance are 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.

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 – Privacy Notice

Personal Information

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include:-

- HSBC Group who are responsible for the sale and distribution of the product; and
- any applicable reinsurers.

The Insurer collects and uses personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

Personal information we collect and how we use it

The Insurer will use your personal information:-

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business: we need this to manage arrangements we have

with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes customer analytics and profiling),

- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address, date of birth, financial information and details of your home. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your

policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate we will ask for consent to collect and use this information.

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us (see "Contacting us" section). Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we collect as part of this application may be provided to us by a third party including the HSBC Group. This may include information already held about you and your home within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Reference Agency Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information

relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

The identity of our Credit Reference Agency and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide a quote for this product, using the information we have collected.

How we share your personal information with others

We may share your personal information:-

- With the Aviva group, our agents and third parties who provide services to us, HSBC Group and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;

- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example

to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us using the details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Officer by either emailing them at DATAPRT@aviva.com or writing to them at Aviva, Level 4, Pitheavlis, Perth, PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

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:

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 insurer 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.

Customer Information:

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

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