

HSBC Insurance Aspects

Travel Insurance
Product Information Document

Mobile Phone Insurance
Product Information Document

Motor Breakdown Assistance
Insurance Product Information Document

Please take time to read each Insurance Product Information Document as they contain important information. You will find full terms and conditions, along with other important information, online or in your policy documents.

Effective from 1 September 2020

Travel Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: HSBC Insurance Aspects
Worldwide Travel Insurance

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. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find all the terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

This HSBC Insurance Aspects Worldwide Travel Insurance policy protects you against costs that could arise in the course of your travels. It covers such things as cancellations, emergency medical treatment, personal liability, legal expenses and the theft of your money.



What is insured?

- ✓ Emergency medical treatment – up to £10,000,000
- ✓ Cancellation and abandonment – up to £5,000 if you need to cancel your trip or come home early
- ✓ Missed departure – up to £1,000 if you miss your flight to and from the UK
- ✓ Flight delay – £50 if you're delayed for 12 hours after check-in (or up to £5,000 if you decide to abandon your trip after 24 hours)
- ✓ Death or disability – up to £50,000 if a serious accident results in your death or permanent total disability
- ✓ Personal liability – up to £2,000,000 if you cause an accident on your trip which leads to death or injury to any person, or loss or damage to property
- ✓ Legal expenses and advice – up to £50,000 for legal costs to pursue a claim for death or injury
- ✓ Baggage – up to £1,500 if your personal belongings are lost, stolen or damaged during your trip
- ✓ Lost documents – up to £750 for travel and communication costs to get emergency travel documents to continue your trip
- ✓ Loss or theft – up to £500 if your money is lost or stolen
- ✓ Baggage delay – up to £150 if your bags are delayed for more than 12 hours on your outward journey
- ✓ Winter sports – up to £500 for the loss or damage of your winter sports equipment, or for your ski pass (we'll also pay up to £200 if you can't take part in winter sports due to illness, injury or avalanche, up to £500 for your ski pack and up to £300 if there's a piste closure)



What is not insured?

- ✗ Where policy excess applies, it is up to £50 per person per trip
- ✗ Pre-existing medical conditions – unless they're on our accepted conditions list, or you've told us about them and we've said they're covered
- ✗ Any leisure activity that is on our excluded list in the policy documents
- ✗ Claims arising from any paid or unpaid manual work or physical labour
- ✗ Any claims for death, injury, illness or disability if you have been under the influence of alcohol or drugs
- ✗ Any other specific exclusion or limitation shown in the policy documents
- ✗ Costs for any persons not covered by this policy
- ✗ Travel and/or accommodation costs that are recoverable from your provider or elsewhere



Are there any restrictions on cover?

- ! You must be registered with a doctor in the UK in order to make any medical claims
- ! Travellers must be aged under 70 when the trip starts
- ! To be covered under this insurance you must be a UK resident
- ! Holidays in the UK will only be covered if they include two or more consecutive nights in pre-booked accommodation
- ! Children are eligible if they are aged under 18 years old (or under 23 years old and in full time education and living at home outside of term time) when the trip starts.
- ! Trips should be no longer than 31 days and must start and end in the UK



Where am I covered?

- ✓ This policy will cover you anywhere in the world



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask, including pre-existing medical conditions – whether you're taking out or making changes to your policy
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover and any amount paid as a claim
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us with to achieve a settlement of any claim. For full details please see the policy booklet



When and how do I pay?

The cost of this insurance is included in the monthly fee for your HSBC Advance Bank Account.



When does the cover start and end?

Cover starts from the date the HSBC Insurance Aspects account is opened and remains in place until the account is closed (or you are no longer eligible for cover) whichever is sooner.



How do I cancel the contract?

This travel insurance forms a core part of your HSBC Insurance Aspects and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to cancel Insurance Aspects. To cancel Insurance Aspects, please contact HSBC on 03457 404 404.

Mobile Phone Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

**Product: HSBC Insurance Aspects
Mobile Phone Insurance**

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. Firm Reference Number 202153.

This is a summary of our insurance policy. You will find the full terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

This product is designed to offer protection in the event of unexpected, or unintentional incidents. It meets the demands and needs of HSBC Insurance Aspects holders who wish to insure their mobile phones against damage, breakdown (outside of warranty), theft and loss.

We settle claims by replacing the phone. The replacement phones we provide are refurbished models.



What is insured?

- ✓ Damage (sudden and unexpected damage that affects how your phone works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Breakdown of your phone after the manufacturer's (or our supplier's) warranty expires
- ✓ Up to £1,500 to cover costs you incur due to unauthorised use in respect of your phone in respect of calls, texts, and mobile data, if your phone is lost or stolen (£150 on a Pay As You Go contract)



What is not insured?

- ✗ You will need to pay an excess of £75 towards each successful claim
- ✗ There is no cover for any phone if the circumstances suggest the person insured deliberately put the phone at risk
- ✗ We will not cover theft from an unattended vehicle unless the vehicle was locked and the phone concealed from view
- ✗ We will not cover information stored on the phone such as photos, data, apps and music and/or the recompilation, reinstallation or retrieval of data



Are there any restrictions on cover?

- ! Cover is only for phones which you own
- ! A maximum of two claims can be made per year by each HSBC Insurance Aspects holder
- ! You'll need to make a separate claim for each phone, even if multiple phones are affected in the same incident
- ! The most we will pay to replace a phone in any one claim is £1,500 (less a £75 excess)
- ! Cover for unauthorised use is restricted to costs incurred up to 24 hours after you realise your phone is missing (48 if you're abroad). You should report the loss or theft to your network provider as soon as possible, and you'll need to provide us with evidence of the charges



Where am I covered?

- ✓ Cover applies worldwide providing you remain a UK resident, or the Channel Islands and the Isle of Man if you are resident there



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy, and when you make a claim
- For all claims you will need to confirm the IMEI number of the phone you are making a claim for. You can find the IMEI number on the box or receipt for the phone, by dialling *#06# on your phone's keypad, or asking your network provider
- For damage and breakdown claims, if the phone is security protected, this protection needs to be removed before the claim can be processed, such as Activation Lock on iPhones
- For all theft claims you will need to report the theft to the police and request a crime reference number before a claim can be submitted



When and how do I pay?

The cost of this insurance is included in the monthly fee for your HSBC Advance Bank Account.



When does the cover start and end?

Cover begins on 1 November 2018 or the date you become an HSBC Insurance Aspects holder, whichever is later, and remains in place until the account is closed (or you are no longer eligible for cover) whichever is sooner.



How do I cancel the contract?

This Mobile Phone Insurance policy forms a core part of your HSBC Insurance Aspects and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to cancel HSBC Insurance Aspects. To cancel HSBC Insurance Aspects, please contact HSBC on 03457 404 404.

Motor Breakdown Assistance

Insurance Product Information Document

Company: RAC Motoring Services

Product: HSBC Insurance Aspects
Motor Breakdown Assistance

Breakdown cover provided by RAC Motoring Services (Registered No 01424399). Registered in England. Registered office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310208.

This is a summary of the main coverage and exclusions. You will find the full terms and conditions, along with other important information, online and in the policy documents.

What is this type of insurance?

This HSBC Insurance Aspects Motor Breakdown Assistance policy is designed to provide help after a vehicle breakdown – and includes recovery to a garage if the vehicle can't be repaired.



What is insured?

Roadside and Recovery

- ✓ Repair of the vehicle at the roadside when you're more than a quarter of a mile from your home
- ✓ Transport for you, the vehicle and up to seven passengers home or to a destination of your choice in the UK if the RAC cannot repair the vehicle at the roadside
- ✓ Recovery of the vehicle to a destination within 10 miles of the breakdown in the event of misfuelling.

At Home

- ✓ Repair of the vehicle at home, or within a quarter of a mile of your home
- ✓ Transport for you, the vehicle and up to seven passengers to a local garage or to a destination of your choice in the UK
- ✓ Recovery of the vehicle to a destination within 10 miles of the breakdown in the event of misfuelling.



What is not insured?

The RAC will not

- ✗ Provide for anything which is not a breakdown, e.g. a road traffic collision in the UK
- ✗ Provide cover for vehicles used for business or commercial purposes or for vehicles not privately owned
- ✗ Provide recovery to more than one destination
- ✗ Cover the cost of any parts under Roadside and Recovery or At Home cover
- ✗ Cover breakdowns caused by a fault that the RAC had previously provided breakdown cover for, if the RAC advised you that the repair was temporary and further repairs were required
- ✗ Provide cover for any animals that are transported in your vehicle – this is at your own risk. The RAC will not transport animals in the recovery vehicle (assistance animals will be transported with their owners)



Are there any restrictions on cover?

- ! There is a limit to the number of claims you can make in each policy year. This policy does not cover more than five claims per year, per account holder
- ! The vehicle must be a car or light van and be a UK registered vehicle with a maximum weight of 3,500kg (3.5 tonnes), maximum length of 6.4 metres (21ft) including tow bar and maximum width of 2.55 metres (8ft 4in) or a motorhome with a maximum weight of 3,500kg (3.5 tonnes), maximum length of 7 metres (23ft) including tow bar and maximum width of 2.55 metres (8ft 4in)
- ! Any caravan or trailer must be less than (a) 3,500kg (3.5 tonnes); (b) 7.0 metres (23ft) long including a tow bar; (c) 2.55 metres (8ft 4in) wide; and (d) 3 metres (9ft 10in) high.
- ! If a caravan or trailer breaks down in the UK, the RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3,500kg (3.5 tonnes), no longer than 7.0 metres (23ft), including a tow bar, no wider than 2.55 metres (8ft 4in) and no higher than 3.0 metres (9ft 10 in)) to a single destination
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried.



Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man



What are my obligations?

- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy and when you make a claim
- You must ensure your vehicle is in a legal and roadworthy condition



When and how do I pay?

The cost of this insurance is included in the monthly fee for your HSBC Advance Bank Account.



When does the cover start and end?

Cover begins on 1 November 2018 or the date you become an HSBC Insurance Aspects holder, whichever is later, and remains in place until the account is closed (or you are no longer eligible for cover) whichever is sooner.



How do I cancel the contract?

This Motor Breakdown Insurance policy forms a core part of your HSBC Insurance Aspects and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to cancel Insurance Aspects. To do this, please contact HSBC on 03457 404 404.

Accessibility

To find out more about our accessible services please visit [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility) or ask at any of our branches.

If you'd like this in another format such as large print, Braille or audio, please contact us.

A textphone service is available for customers with hearing and/or speech impairments. If you use your own textphone you can call us on **03457 125 563 (+44 207 088 2077** from outside the UK).

BSL Video Relay Service is also available (Monday-Friday 8am-6pm, excluding Bank and Public Holidays) at [hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility).

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