

Notice to Policyholders

Important:

Changes to your Home Insurance policy and other important information you need to know

Please read this notice carefully and keep it safe

What is this booklet?

For the purposes of this booklet, please refer to your policy booklet for definitions that apply. If you require a new policy booklet these are available at www.hsbc.co.uk/insurance/products/ home, or you can phone our customer helpline on 0345 300 5898 to request a copy in the post.

This booklet is very important as it explains the changes that come into effect from your renewal date, you must keep it for future reference as it:

- informs you of how the cover provided has changed since you took out your policy (if this was your first year with HSBC Home Insurance) or since your last renewal.
- reminds you of the optional additional covers associated with this product.

Optional additional covers associated with this product

Please check your policy schedule to see which of the below optional additional covers apply to your policy and ensure that they continue to meet your needs. These can be removed on your request.

- Limited Accidental Damage Cover to Contents
- Extra Accidental Damage Cover to Contents
- Clerical Business Equipment
- Personal Belongings – in and away from your home
- Personal Belongings – Specified Personal Belongings
- Personal Belongings – Pedal Cycles

- Limited Accidental Damage cover to Buildings
- Extra Accidental Damage Cover to Buildings
- Legal Services
- Home Emergency Cover

This booklet also:

- Reminds you that you must tell the insurer if there are any changes to the information set out in your schedule and explains the other changes the insurer needs to know about.
- Reminds you to ensure that your Sums Insured are adequate and up-to-date to cover your home for another year.
- Gives you details of the data protection and marketing procedures.
- Outlines the searches we and the insurer conduct.
- Describes the process of the continuous renewal and payment authority, if you have selected an ongoing payment method.
- Tells you of your cancellation rights and what to do if you wish to cancel.
- Tells you how to make a complaint if you're unhappy with your HSBC Home Insurance.
- Gives you the relevant contact details, should you need to make a claim under this policy.
- reminds you of the optional additional covers associated with this product.

Customer helpline

If you have any questions or want to make any changes to your policy, please call Customer Services on **0345 300 5898**.

For our joint protection and training purposes calls may be recorded and/or monitored.

Changes to Policy Terms

Set out below are the changes to the policy terms since you last renewed (or since your policy started if this is your first renewal) and which are effective from your renewal date. Please ensure that you read the changes carefully (together with your policy booklet), as they will form part of your contract of insurance, and keep them together with your other policy documents.

To provide additional clarity, we have amended the wording to the following sections, which now read as follows:

Accidental Damage to Contents Cover

'Accidental damage to home entertainment equipment, mirrors and glass' has been renamed to 'Limited Accidental Damage to Contents' and is now part of 'Contents Section – Accidental Damage'.

This cover is now optional. If you choose to remove the cover it may result in a reduction in your price.

Please note that once Limited Accidental Damage has been removed it can only be added to the policy again when accompanied by the **Extra Accidental Damage Section**, which may result in an additional cost.

Your Policy Schedule will show if you have Limited, Extra or no Accidental Damage cover.

The changes outlined above do not impact the cover you have, unless you make a change. We have attached an outtake from the updated terms and conditions below, so you can read all the changes in one place:

Contents Section – Accidental Damage

Limited Accidental Damage Cover to Contents – Accidental damage to home entertainment equipment, mirrors and glass in the home

This section only applies if it is shown on **your schedule**. If **Limited Accidental Damage** isn't already shown in your schedule, this section can only be added to the policy when accompanied by **the Extra Accidental Damage Section**.

Accidental damage to home entertainment equipment, mirrors and glass

We will provide cover for **accidental damage** up to the limit shown on **your schedule** to:

1. a) television sets (including digital and satellite receivers), DVD/video players and recorders, games consoles, home computers and audio equipment in the **home**; and
- b) receiving aerials, dishes and CCTV (closed circuit television) cameras fixed to the **home**.

We will not cover:

- games consoles, audio/visual equipment, laptops or computer equipment designed to be portable;
 - digital/video cameras and satellite navigation systems;
 - radio transmitters, mobile phones and hearing aids;
 - damage caused by wear and tear or anything which happens gradually;
 - damage caused by the process of cleaning, washing, repairing or restoring any item;
 - electrical or mechanical breakdown;
 - damage caused by fitting a battery incorrectly;
 - loss in value;
 - failure to use in line with the manufacturer's instructions; or
 - damage caused by chewing, scratching, tearing or fouling by domestic animals.
2. mirrors, glass tops on furniture, fixed glass in furniture and ceramic glass in cooker hobs in the **home**.

Under **Limited Accidental to Contents**, **we** will not cover:

the **excess(es)** shown on **your schedule**

- property insured by any other policy
- bonds, stocks, shares and documents of any kind unless included under personal money

- motorised vehicles, aircraft, boats, boards and craft designed to be used on or in water, caravans and trailers, and the parts, spares and accessories of any of these
- any part of the structure of the home including ceilings, wallpaper and the like
- items used for business or professional purposes
- any living creature
- wear and tear.
- anything set out in the General exclusions section of this policy booklet.

Extra Accidental Damage

This section only applies if it is shown on **your schedule**.

We will provide cover for all other **accidental damage** to **contents** while in the **home** that is not covered by the **Contents Section** or by the **Limited Accidental Damage Cover to Contents section**.

Under **Extra Accidental Damage to Contents**, **we** will not cover:

the **excess** shown on **your schedule**;

- food in freezers, clothing, contact lenses, stamps and pedal cycles;
- damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- damage caused by chewing, scratching, tearing or fouling by domestic animals;

- damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss in value;
- damage caused by water entering the **home** regardless of how this happened (please note – certain water damage is covered under the **Contents in the Home** please refer to the **Contents Section** of this policy booklet);
- any loss that is not the direct result of the insured incident itself;
- damage which is excluded under **Contents in the Home**;
- Loss or damage happening while the **home** or any part of it is sublet; or
- anything set out in the **General Exclusions** section of this policy booklet.

Accidental Damage to Buildings Cover

'Damage to Services' and 'Fixed glass and sanitary fittings' has been renamed to 'Limited Accidental Damage to Buildings' and is now part of 'Buildings Section – Accidental Damage'.

This cover is now optional. If you choose to remove the cover it may result in a reduction in your price.

Please note that once Limited Accidental Damage has been removed it can only be added to the policy again when accompanied by the **Extra Accidental Damage Section**, which may result in an additional cost.

Your Policy Schedule will show if you have Limited, Extra or no Accidental Damage cover.

The changes outlined above do not impact the cover you have. We have attached an outtake from the updated terms and conditions below, so you can read all the changes in one place:

Buildings Section – Accidental Damage

Limited Accidental Damage Cover to Buildings – Accidental damage to services, fixed glass and sanitary fittings

This section only applies if it is shown on **your schedule**. If **Limited Accidental Damage** isn't already shown in your schedule, this section can only be added to the policy when accompanied by **the Extra Accidental Damage Section**.

We will provide cover for **accidental damage** to:

Services

- a) cables and underground pipes which provide services to or from the **buildings**; and
- b) septic tanks and drain inspection covers that **you** are legally responsible for.

Under a) **We** will also pay up to £1,000 for the cost of breaking into (and repairing) an underground pipe, that **you** are legally responsible for, to clear a blockage between the main sewer and the **home** if this is necessary because normal methods of releasing the blockage are unsuccessful.

Under a) **we** will not cover damage due to a fault or limit of design, manufacture, construction or installation.

Fixed glass and sanitary fittings

We will provide cover for **accidental damage** to fixed glass and sanitary fittings which form part of the **buildings**. This includes glass in solar-panel units, fixed baths, shower trays, shower screens, bidets, wash basins, splashbacks, pedestals, sinks, toilet pans and cisterns (and their fixtures and fittings).

We will not cover loss or damage that happens after the **home** has been left **unoccupied** for more than the period shown on **your schedule**.

Under **Limited Accidental Damage to Buildings**, **we** will not cover:

the **excess(es)** shown on **your schedule**

- damage by wet or dry rot arising from any cause, except as a direct result of a claim

we have already paid, and where repair or preventative action was carried out by a tradesperson **we** have approved

- wear and tear

anything set out in the **General exclusions** section of this policy booklet.

Extra Accidental Damage

This section only applies if it is shown on **your schedule**.

We will provide cover for all other **accidental damage** to the **buildings** that is not covered by the **Buildings Section** or by the **Limited Accidental Damage section**.

Under **Extra Accidental Damage Cover to Buildings**, **we** will not cover:

- the **excess(es)** shown on **your schedule**;
- damage caused by wear and tear, **settlement** and shrinkage, vermin, insects, fungus, weather conditions, or any damage which happens gradually;
- damage caused by water entering the **home** regardless of how this happened (please note – certain water damage is covered under the **Buildings Section**, please refer to the **Buildings Section** of this policy booklet);
- damage caused by chewing, scratching, tearing or fouling by domestic animals;
- damage caused by faulty or unsuitable materials or design, or poor workmanship;
- damage caused by building alterations, renovations, extensions or repairs;
- damage excluded under the **Buildings Section**;
- maintenance and normal redecoration costs;

- damage caused by **subsidence, heave or landslip**;
- anything set out in the **General Exclusions** section of this policy booklet.

Let Properties

If you are currently insuring a property that you let out you now have the option to upgrade to include Extra Accidental Damage cover to buildings and contents, which previously was not available.

Legal Expenses

We have clarified terms within this section of **your** policy and introduced a limit on costs when **you** opt to choose **your** own **lawyer**.

This cover is intended to provide **you** with a **lawyer** from **our** panel.

If **you** opt to choose **your** own **lawyer**, rather than one from **our** approved firms, there may be limits to the costs **we** can cover.

For example, the most **we** will pay in **costs and expenses** is no more than the amount **we** would have paid **our** appointed **lawyer**.

This amount is currently £100 per hour and can vary from time to time at **our** discretion.

See the section 'Freedom to choose **your** **lawyer**' for further terms and conditions.

The terms are:

Freedom to choose your lawyer

- **We** will only pay **costs and expenses** up to the amount **we** would have paid **our** appointed **lawyer**. This amount is currently £100 per hour and can vary from time to time at **our** discretion.

These terms could mean **you** may be liable for additional funding which **your** own **lawyer** should explain to **you** along with the relevant information contained in the terms of appointment.

Who regulates HSBC UK Bank plc?

HSBC UK Bank plc, 1 Centenary Square, Birmingham, B1 1HQ (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 765112. 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.

Important information about your insurance

Important Notice – Information and changes 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. Please read any assumptions carefully and confirm if they apply to your circumstances.

Please tell the insurer if any of the information provided by you changes after you purchase your policy, or there are any changes to the information set out in your schedule. You must also tell the insurer about the following changes:

- any intended alteration to, extension to or renovation of your property. However you do not need to tell us about internal alterations to your property unless you are creating an additional bedroom, bathroom or shower room,
- any change to the people insured, or to be insured,
- any change or addition to the contents or the property to be insured that results in the need to increase the amounts insured or the limits that are shown on your policy schedule,
- if your property is to be lent, let, sub-let, or used for business purposes,

- if your property is to be unoccupied for any continuous period exceeding the number of days shown on your schedule, or
- if any member of your household or any person to be insured on this policy is charged with, or convicted of a criminal offence (other than motoring offences).

If you are in any doubt, please contact the insurer.

When you inform the insurer of a change, they will tell you if this affects your policy, for example whether they are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to 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.

Each renewal invitation is offered using the information we have at the time it was issued. We may revise or withdraw it if, before the date your renewal takes effect, any event occurs that gives rise to a claim, even if we are notified after your renewal date. HSBC and the insurers recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Adequacy of Sum Insured

You must declare the full value of the goods or property insured, failure to do so may invalidate your policy or reduce claims settlements.

Ensuring you have continuous cover

If you are thinking of not renewing with HSBC Home insurance, you should make sure you can get the alternative cover you need before your policy ends.

How do I make a complaint to Aviva?

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 regarding a claim please call the Claims helpline on **0345 300 5899**.

Aviva services fall 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.

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.

Choice of Law

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

- a) you and the insurer agree otherwise; or
- b) at the date of the contract you are a resident of Scotland or Northern Ireland, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Making a claim – telephone contact points

Should you need to make a claim under this policy, please contact the insurer 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 Services please call **0800 051 1715** and

Home Emergency **0345 300 0959**

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

Your Cancellation rights

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.

Or if your insurance has already started you will be entitled to a refund of the premium paid, with a deduction for the time for which you have been covered. This is calculated on a proportionate basis.

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.

If you do not exercise your right to cancel your policy, it will continue in force and you will be required to pay the premium. For your cancellation rights outside the statutory cooling off period, please refer to the **General Conditions** section of your policy booklet.

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

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 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

We will contact you at least 21 days before your renewal date.

Where we offer you renewal terms and you have chosen to automatically renew your policy will be automatically renewed and the renewal premium will be collected by your chosen payment method.

You can opt in* or opt out of automatic renewal free of charge at any time by:

- visiting aviva.co.uk/hsbc/contact
- calling **0345 300 5898**
- writing to HSBC Insurance, PO Box 7463, Perth, PH2 0YX
- visiting your local branch.

*Opting in to automatic renewal may not be available in certain circumstances.

We will not automatically renew your policy if:

- you have chosen a payment method that doesn't offer automatic renewal.
- you have opted out of your automatic renewal.
- you have a poor payment or credit history.

If any of the above happens you will receive a renewal letter providing you with options on how to renew your policy and avoid being left without cover.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Data Protection

The data controllers responsible for the personal information in this notice are:

- Aviva Insurance Limited (Aviva), as the insurer of the Home Insurance product, collects and uses personal information about you so that they can provide you with a policy that suits your insurance needs. Some of this information may be collected directly from you and some may be collected from other sources including HSBC UK Bank plc, for, example, during the sale of the policy. Aviva Insurance Limited is the data controller in respect of your personal information that it has received from HSBC UK Bank plc as distributor and also in respect of any information that it has collected directly from you or from other sources as set out in its Privacy Notice.

- HSBC UK Bank plc, 1 Centenary Square, Birmingham, B1 1HQ is responsible for promotion and distribution of the Home Insurance product. HSBC UK Bank plc will collect and use personal information about you during the promotion and sale of the product which may be provided by you but could also include information that we have previously collected about you, e.g. any information held about you as a banking customer. HSBC UK Bank plc is the data controller for this information which will be shared with Aviva as set out in its Privacy Notice.

HSBC UK Bank plc Privacy Notice

HSBC UK Bank plc will share your personal information with Aviva to enable Aviva to provide you with a quote, administer your policy and manage your claims. If you make a claim, any information you give to us, or to Aviva may be put in a register of claims database and it may be shared with other insurers to prevent fraudulent claims.

Please read an overview of our Privacy Notice below. You can access the full privacy notice here [hsbc.co.uk](https://www.hsbc.co.uk).

This provides an overview of:

- the types of information we collect about you
- how we collect and use it
- who we might share it with
- the steps we'll take to make sure it stays private and secure.

We'll also explain your rights to your information. This is just an overview of some key points. A full description is contained in the privacy notice which you can obtain by visiting [hsbc.co.uk](https://www.hsbc.co.uk) or by calling **03457 404 404** and we will send you one.

Who we are

When we say 'we', we mean HSBC UK Bank plc, which is part of the HSBC group of companies, 1 Centenary Square, Birmingham, B1 1HQ, who is the 'data controller' for the information in this overview. This means we're responsible for deciding how we can use your information.

The information we collect

We collect information about you from different places including:

- directly from you
- from a third party acting on your behalf e.g. an intermediary or broker
- from other HSBC companies
- from publicly available sources
- when we generate it ourselves
- from other organisations.

We'll only collect your information in line with relevant regulations and law and this may relate to any of our products or services you apply for, currently hold or have held in the past.

You're responsible for making sure you give us accurate and up to date information. If you provide information for another person on your policy, you'll need to, direct them to the privacy notice and make sure they agree to us using it for the purposes set out in the privacy notice.

How we'll use your information

We'll use it to provide you with any products and services you've requested and other purposes including for example:

- to confirm your identity and address
- to understand how you use any other accounts, products or services you hold with us accounts
- to carry out your instructions
- to improve our products and services
- to offer you other services we believe may benefit you unless you've asked us not to.

We'll only use your information where we're allowed to by law, including for example, carrying out an agreement we have with you, fulfilling a legal obligation, because we have a legitimate business interest or where you agree to it.

We may use automated systems to help us as carry out fraud and money laundering checks.

Who we can share your information with

We may share your information with other companies we work in partnership with and other HSBC Group members. We may also share your information with others outside of the HSBC group including regulators (e.g. the Financial Conduct Authority), insurers, other banks, brokers, agents as well as credit reference and fraud prevention agencies.

Sensitive information

When you apply for insurance, you may need to give us sensitive health information if the insurer needs this to give you a quote. We will keep this information secure and process it in accordance with relevant laws and regulations. Where appropriate, we will ask for consent to collect and use this information.

How long we'll keep your information

We'll keep your information for as long as you have a relationship with us. After it ends we'll keep it where we may need it for our legitimate purposes, to help us respond to queries or complaints, or for other legal and regulatory reasons, including for example, fighting fraud and financial crime and responding to requests from regulators.

Transferring your information overseas

Your information may be transferred and stored in countries outside the European Economic Area (EEA), including some that may not have laws offering the same level of protection for personal information. When we do this, we'll ensure an appropriate level of protection is maintained.

Your rights

You have a number of rights relating to your information e.g. to see what we hold, to ask us to share it with another party, ask us to update incorrect or incomplete details, to object to or restrict processing of it etc.

For a fuller statement of your rights and how to complain if you're unhappy with anything you think we are doing, please see the full privacy notice.

More information

If you'd like more details about anything covered in this summary, please see our full Privacy Notice you can view or download a copy by visiting [hsbc.co.uk](https://www.hsbc.co.uk) or if you prefer paper, give us a call on 03457 404 404 and we'll send you one in the post.

Aviva Privacy Notice

In this section "we", "us" or "our" means Aviva Insurance Limited.

This notice explains the most important aspects of how Aviva use your information but you can get more information about the terms used and view the full privacy policy at: www.aviva.co.uk/privacypolicy or request a copy by writing to: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD.

Personal information Aviva collects and how we will use it

Aviva 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, Aviva 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 Aviva expect you to ensure that we know you are doing so and are content with their information being provided to them. You might find it helpful to show them this privacy notice and if we have any concerns please contact Aviva in one of the ways described below.

The personal information we collect and use will include name, address, date of birth, and financial information. If a claim is made Aviva 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 Aviva 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 Aviva consent to using personal information, you are free to withdraw this at any time by contacting them in one of the ways described below. 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 HSBC UK Bank plc. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information obtained from publicly available records, Aviva's 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, country court judgments, bankruptcy orders or repossessions(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. In particular, we use an automated underwriting engine to process the personal information you provide as part of this application process. This will include information such as your, age as well as details of your property including address and postcode. The automated engine may validate the information you provide against other records we hold about you in our systems and third-party databases, including public databases. We may also supplement the information you provide us with information from third parties who can provide more information about your property

(for example through land registers and commercially available property databases). We do this to calculate the insurance risk and how much the cover will cost you. Without this information we are unable to provide a price that is relevant to your individual circumstances and needs. We regularly check the way our underwriting engine works to ensure we are being fair to our customers. After the automatic decision has been made, you have the right to speak to someone who may review the decision and provide a more detailed explanation. If you wish to invoke this right please contact us at dataprt@aviva.com or call us on 0800 277 377.

How we share your personal information with others

Aviva may share your personal information:-

- With the Aviva group, our agents and third parties who provide services to us, HSBC UK Bank plc 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 Aviva share information with may be located outside of the European Economic Area ("EEA"). We will 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 Aviva's Privacy Policy or contact us in one of the ways described below.

How long we keep your personal information for

Aviva 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. Aviva need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. Aviva 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 we 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 the full privacy policy for Aviva Insurance Limited, which can be obtained in the way described above.

Contacting us

If you have any questions about how Aviva 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 Aviva use your personal information, please contact us in the ways described above 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 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, PO Box 121, Surrey Street, Norwich, NR1 3ZH. 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.

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.

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.

Explaining HSBC's Service

As an insurance intermediary HSBC deals exclusively with Aviva for the purposes of your policy. HSBC UK Bank plc is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority as an insurance intermediary and is permitted by the insurers to provide insurance products, sell these to you and service your insurance needs.

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

HSBC UK Bank plc 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 UK Bank plc. In addition to this we may also receive additional commission dependent on the performance of our insurance business with Aviva.

HSBC UK Bank plc is registered in England number 9928412. Registered Office:
1 Centenary Square, Birmingham, B1 1HQ.

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Who regulates HSBC UK Bank plc?

HSBC UK Bank plc, 1 Centenary Square, Birmingham, B1 1HQ (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 765112. 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.

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Issued by HSBC UK Bank plc

Customer Information:

HSBC UK Bank plc, Customer Information,

PO Box 6201, Coventry, CV3 9HW

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