

HSBC Home Insurance

Summary of Limits and Excesses

The table outlines the Home Insurance key features so you can see at a glance the standard covers and limits and optional trade up covers, with contents cover being listed first, followed by buildings cover. Full details can be found in the policy booklet. You can choose your excess on both buildings and contents covers from a range between £50 and £1,000. Your schedule will confirm the amount you have chosen. No excess applies to Legal Expenses or Home Emergency covers. HSBC Home Insurance is provided by Aviva Insurance Limited.

Contents cover		
Cover		Policy Limits per cover
	Contents Sum Insured	£50,000 Increased limit available. Please call us on 0800 096 3378 .
	Cover includes the following: Accidental Damage to TVs, DVD players, games consoles, home computers and audio equipment Title Deeds Emergency Access Household removals	
	More specific limits that apply are shown below.	
	Valuables	Minimum sum insured £10,000 Maximum sum insured £20,000
	Valuables Single item	£1,500
	Money in the home	£750

Contents cover - cont.

Cover	Policy Limits per cover
Theft from Outbuildings	£3,000
Theft from Garages	£3,000
Visitors Personal effects	£1,000
Temporary removal	£5,000
Contents in the garden	£1,000
Garden Cover	Re-landscaping - £2,500 Single Article Limit - £250
Replacement Locks	£1,000
Freezer contents	£1,000
Fuel	£2,000
Metered Water	£2,000
Religious festivals	£3,000
Wedding gifts	£3,000
Other Sum Insured Limits, not subject to the specific limits above:	
Loss of rent/alternative accommodation	£10,000
Fatal Injury benefit	£5,000
Occupiers and personal liability	£2,000,000
Employers liability	£10,000,000
Tenants liability	£15,000

Contents optional covers		
Extra Accidental Damage		
		Up to Contents sum insured
Personal Belongings		
Cover	Policy Limits per cover	
	Unspecified Personal belongings	Minimum sum insured £2,000 Maximum sum insured £10,000 Single article limit £1,500
	Personal Belongings – Personal Money	Personal money £750
	Personal Belongings theft from unattended vehicles.	£1,500 (This limit applies in total to each incident of theft from an unattended vehicle involving property covered under Personal Belongings).
Pedal Cycles		
		Minimum sum insured £300 Maximum sum insured £2,500
Clerical Business Equipment		
		Minimum sum insured £3,000 Maximum sum insured £5,000 Stock and samples up to £500 Business money and credit cards up to £300
Legal Expenses		
	If you choose to have buildings and contents cover this add on covers both buildings and contents incidents.	£50,000
Home Emergency		
	If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£1000 for call out, parts and labour £1000 for necessary alternative accommodation.

Building cover		
Cover		Policy Limits per cover
	Buildings Sum Insured	Unlimited Other options are available. Please call us on 0800 096 3378 .
	To include the following:	
	Accidental damage to fixed glass and bathroom fittings	Unlimited
	Emergency access	Unlimited
	Replacement Locks	£1,000
	More specific limits that apply are shown below.	
	Loss of rent/alternative accommodation	£80,000
	Tracing/accessing leaks	£5,000
	Liability to public	£2,000,000
Buildings optional covers		
Extra Accidental Damage		
		Unlimited
Legal Expenses		
	If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£50,000
Home Emergency		
	If you choose to have buildings and contents cover this add on covers both buildings and contents incidents.	£1000 for call out, parts and labour £1000 for necessary alternative accommodation.

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