

# 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 up to £80,000
Cover includes the following: Accidental damage to TVs, DVD players Accidental damage to non-portable game consoles, home computers and audio equipment Title Deeds Emergency Access Household removals	
<b>More specific limits that apply are shown below.</b>	
Valuables	Minimum sum insured £10,000 Maximum sum insured £20,000
Valuables single item limit	£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
<b>Other Sum Insured Limits, not subject to the specific limits above:</b>	
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

Cover	Policy limits per cover
<b>Extra accidental damage</b>	
	Up to the Contents sum insured
<b>Personal belongings</b>	
Unspecified personal belongings	Minimum sum insured £2,000 Maximum sum insured £10,000 Single item limit £1,500
Personal Belongings – Personal Money	Personal money £750

## Contents optional covers - cont.

Cover	Policy limits per cover
<b>Personal Belongings</b>	
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 except pedal cycles).
<b>Pedal Cycles</b>	
	Minimum sum insured £300 Maximum sum insured £2,500
<b>Clerical Business Equipment</b>	
	Minimum sum insured £3,000 Maximum sum insured £5,000 Stock and samples up to £500 Business money and credit cards up to £300
<b>Legal Expenses</b>	
If you choose to have buildings and contents cover this add on covers both buildings and contents incidents.	£50,000
<b>Home Emergency Cover</b>	
If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£1,000 for call out, parts and labour £1,000 for necessary alternative accommodation

## Building cover

Cover	Policy limits per cover
Buildings Sum Insured	Unlimited Other options are available. Please call us on <b>0800 096 3378</b>
To include the following:	
Accidental damage to fixed glass and bathroom fittings	Unlimited
Emergency access	Unlimited
Replacement Locks	£1,000
<b>More specific limits that apply are shown below.</b>	
Loss of rent/alternative accommodation	£80,000 (or 20% if you have specified your Buildings sums insured)
Tracing/accessing leaks	£5,000
Liability to public	£2,000,000

## Buildings optional covers

Cover	Policy limits per cover
<b>Extra Accidental Damage</b>	
	Unlimited
<b>Legal Expenses</b>	
If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£50,000
<b>Home Emergency</b>	
If you choose to have buildings and contents cover this add on covers both buildings and contents incidents.	£1,000 for call out, parts and labour £1,000 for necessary alternative accommodation.

**hsbc.co.uk**

**Issued by HSBC UK Bank plc.**

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