

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 Act – Information Uses

For the purposes of the Data Protection Act 1998, the Data Controllers in relation to any personal data you supply are HSBC Bank plc and Aviva Insurance Limited.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by re-insurers and by us, our subsidiaries and subsidiaries of our parent company (the "HSBC Group"). It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, HSBC Bank plc, other members of the HSBC Group, the insurer and/or other third parties will ensure that anyone to whom your information is passed agrees to treat your information with the same level of protection as if we were dealing with it.

If you give HSBC Bank plc, the insurer or its agents information about another person, in doing so you confirm that they have given you permission to provide it to us and the insurer and for us and the insurer to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

HSBC Bank plc and the insurer may need to make and retain photocopies of passports, driving licences or other identification evidence that you provide.

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, members of the HSBC Group and/or the insurer may need to collect data that the Data Protection Act 1998 defines as sensitive (such as medical history or criminal convictions). By proceeding with this insurance you will signify your consent to such information being processed by HSBC Group and/or the insurer.

Marketing

With your permission, the HSBC Group may exchange, use, analyse and assess relevant information about your relationships with the HSBC Group, including the nature of your transactions, to give you information about products (including mortgages) and services available from HSBC Group companies and those of selected third parties which may interest you by telephone, post, email, secure e-messaging, text messaging services and other means.

If you do not want members of the HSBC Group to contact you about products and services which we think may be relevant to you, please either tell your HSBC branch or contact HSBC Customer Services on **03457 404 404**.

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).