Welcome to your HSBC Student Insurance

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Helpful and important information about your insurance

• Insurance does not cover your property against everything that can happen so please read your policy carefully to make sure you understand what it covers and the limits which apply.

Explaining HSBC’s Service

Your student insurance policy is provided by Aviva Insurance Limited. As an insurance intermediary HSBC UK Bank plc deals exclusively with Aviva for the purposes of your policy. Aviva will deal with the administration of your insurance (including claims). 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 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 UK Bank plc is registered in England number 9928412. Registered Office: 1 Centenary Square, Birmingham, B1 1HQ.

HSBC Bank plc and HSBC UK Bank plc are members 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 and HSBC UK Bank plc.

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Helpful and important information about your insurance
- Insurance does not cover your property against everything that can happen so please read your policy carefully to make sure you understand what it covers and the limits which apply.

- It is your responsibility to look after and regularly maintain your property. Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear and damage which happens gradually over a period of time.

Things we need to know about
You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. See Information and changes we need to know about and The Contract of Insurance for more information.
Claims Service
If you need to make a claim or have a query about something that has happened please call us on:

0345 300 5899.

You should always call us if you need urgent help, for example:

• your belongings have been stolen,
• heating fuel is leaking from a fixed heating system.

Our personal claims managers offer help and advice around the clock 365 days a year. We want your claim to be as stress-free as possible. If the incident is covered we’ll take care of the arrangements. You just have to pay the excess.

Once we have your claim details we’ll put wheels in motion and explain what will happen next. Some claims can be settled immediately on the first call but if it takes longer we’ll keep you informed about progress.

Alternatively you can make a claim online by visiting the HSBC Home Insurance web pages on hsbc.co.uk.

Getting ready to claim
Having the right information to hand when you’re telling us about a claim will help us to get things moving quickly. Here’s what’s likely to be useful:

• your Student policy number,
• photos of damage or lost property, or
• receipts, quotes or invoices where appropriate.

Personal Legal and Tax advice helpline
To get free personal legal or personal tax advice, please call:

0800 051 1715

Advice is limited to the laws and practices of England, Wales, Scotland, Northern Ireland, the Channel Islands and Isle of Man.

Changes to your policy
If you have any questions, or want to make any changes to your policy, please call Customer Services on:

0345 300 5898

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.
Important Information about your HSBC Student Insurance policy

Wherever words or phrases appear in bold in this policy, they will have the meanings described in the Definitions section unless otherwise shown for any policy section.

Please read your policy booklet and schedule carefully to make sure that you have the cover you need. You should contact us on 0345 300 5898 immediately if any details are not correct.

The schedule sets out the cover you have chosen and you may need it if you want to make a claim.

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.

Please tell us immediately if there are any changes to the information set out in the "Information Provided by You" or on your schedule. You must also tell us about the following changes:

- changes in your living circumstances i.e. Halls of residence or rented/shared accommodation,
- 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 you are charged with, or convicted of a criminal offence (other than motoring), or
- if you are no longer a student.

If you are in any doubt, please contact us.

When you inform us of a change, we will tell you if this affects your policy, for example whether we 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:

- we may cancel your policy and refuse to pay any claim, or
- we may not pay any claim in full, or
- we may revise the premium and/or change any excess, or
- the extent of the cover may be affected.

The contract of insurance

This policy is a contract of insurance between you and us. The following elements form the contract of insurance between you and us, please read them and keep them safe:

- your policy booklet;
- information contained on your "Information Provided by You" document as issued by us;
- your schedule;
- any clauses endorsed on your policy, as set out in your schedule;
- any changes to your Student insurance policy contained in notices issued by us at renewal;
- the information under the heading "Important Information" which we provide to you when you take out or renew your policy.
In return for your premium, we will provide the cover shown in your schedule on the terms and conditions of this policy booklet for events happening during the period of insurance.

Our provisions of insurance under this policy are conditional upon you observing and fulfilling the terms, provisions, conditions and clauses of this policy.

Eligibility – UK Student
To be eligible for this insurance you must be a full time student attending a university or college situated in the United Kingdom (or part time if you are receiving a Disabled Student Allowance).

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

a) you and we agree otherwise; or
b) at the date of the contract you are a 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.

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

Your Cancellation rights
You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which you receive your policy or renewal documentation, whichever is the later.

If you wish to cancel and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to cancel and the insurance cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time we have provided cover.

To exercise your right to cancel, please call Customer Services on 0345 300 5898.

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 this policy booklet.

Customers with Disabilities
This policy and other associated documentation is also available in large print, audio, sign language interpretation and Braille. If you require any of these formats please call Customer Services on 0345 300 5898 (via Text Relay if appropriate).
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.

The Financial Services Compensation Scheme

We 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.

Further information about the scheme is available from the FSCS website www.fscs.org.uk.
Definitions
Wherever the following words or phrases appear in bold in this policy, they will have the following meanings unless otherwise shown for any policy section.

**Accidental Damage**
Damage caused suddenly and unexpectedly by an outside force.

**British Isles**
The United Kingdom and the Republic of Ireland, the Channel Islands and the Isle of Man.

**Clauses**
Changes to the terms of your policy. These are shown on your schedule.

**Contents**
Household items and personal belongings (up to the limits shown on your schedule) that:
- you own; or
- you are legally responsible for (but not landlord’s contents).

**Credit and debit cards**
Credit, cheque, debit, charge, bankers’ and cash dispenser cards.

**Excess**
The amount you will have to pay towards each separate claim as shown on your schedule.

**Home**
The place where you live during term time and its outbuildings (including garages), at the address shown on your schedule, all used for domestic purposes only. This includes shared kitchens, bathrooms and living areas in your college, university or student union halls of residence.

**Motorised Vehicle**
Any electrically or mechanically powered vehicle, other than:
- vehicles used only as domestic gardening equipment within the boundaries of the land belonging to the home;
- vehicles designed to help disabled people (as long as the vehicles are not registered for road use);
- golf carts and trolleys; and
- pedestrian-controlled toys and models.

**Pedal Cycle**
Any pedal cycle which belongs to you and any accessories attached to it.

**Period of Insurance**
The period of time covered by this policy, as shown on your schedule, or until cancelled. Each renewal represents the start of a new period of insurance.

**Personal Belongings**
Luggage, clothing, jewellery, watches, furs, binoculars, sports, musical and photographic equipment and other items which you normally wear, or carry with you. All items must belong to you or be your legal responsibility.

**Personal Computer Equipment**
Laptops, tablet devices, palmtops, monitors, keyboards, modems, printers, and installed software, up to the limit shown on your schedule.
Personal Money
Cash, cheques, postal orders, unused postage stamps, savings stamps and certificates, premium bonds, gift vouchers, season tickets, travel tickets, travellers’ cheques and phone cards, all held for social, domestic or charitable purposes.

Schedule
The document which gives details of the cover and sum insured limits you have.

Settlement
Downward movement of the land beneath the buildings as a result of compaction due to the weight of the buildings.

Storm
An unusual weather event with persistent high winds usually associated with rain, thunder, lightning or snow.
The wind speed or gust should normally exceed 55mph (48 knots) to be a 'storm' but we take other factors into consideration such as where the property is sited. A storm can highlight defects rather than cause them and damage due to lack of maintenance, wear and tear or which happens gradually is not covered.

Sum Insured
The amount shown on your schedule as the most we will pay for claims resulting from one incident unless otherwise stated in this policy booklet or any clause.

We, Us, Our, the insurer
Aviva Insurance Limited (unless otherwise shown for any policy section).

You, Your
The person named on your schedule.
Contents Section

This section is compulsory and shown on your schedule.

Under the Contents Section we will not cover:

• the excess(es) shown on your schedule (no excess applies to Occupiers and Personal liability);
• personal money and credit and debit cards;
• 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;
• your policy does not cover wear and tear. Please refer to the "Helpful and important information about your insurance" section at the front of this policy booklet for more information; or
• anything set out in the General Exclusions section of this policy booklet.

Contents in the home

We will provide cover for loss of or damage to the Contents in the Home caused by any of the following:

1. a) Fire, explosion, lightning or earthquake.
   b) Smoke.
Under b) we will not cover loss or damage that happens gradually.

2. Storm or flood.
We will not cover loss or damage that happens gradually.

3. a) Riot, civil unrest, strikes and labour or political disturbances.
   b) Malicious people or vandals.
Under b) we will not cover loss or damage which you have caused, allowed, chosen to overlook or not reported to the police.

4. Being hit by:
   a) aircraft or other flying objects, or anything falling from them; or
   b) vehicles or animals.
Under b) we will not cover loss or damage caused by domestic animals.

5. Water escaping from water tanks, pipes, equipment or fixed heating systems.

6. Heating fuel leaking from a fixed heating system.

7. Theft or attempted theft using force and violence to get into or out of your home.
We will not cover theft:
• by deception, unless deception is used only to get into the home;
• which you have caused, allowed, chosen to overlook or not reported to the police; or
• from garages or outbuildings, unless someone has broken into or out of the garage or outbuilding by using force and violence.

8. Falling trees or branches.

We will not cover:
• damage to trees; or
• the cost of removing fallen trees or branches.

Contents temporarily removed from the home

We will provide cover up to the limit shown on your schedule for loss of or damage to contents by any of the causes listed under Contents in the Home while the contents are held for less than one year temporarily within a building at:

• any permanent or temporary residence where you are living;
• a college, university or student union; or
• any appointed college or university storage area.

in the British Isles.
6. Heating fuel leaking from a fixed heating system.

7. Theft or attempted theft using force and violence to get into or out of your home.

We will not cover theft:
• by deception, unless deception is used only to get into the home;
• which you have caused, allowed, chosen to overlook or not reported to the police; or
• from garages or outbuildings, unless someone has broken into or out of the garage or outbuilding by using force and violence.

8. Falling trees or branches.
We will not cover:
• damage to trees; or
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We will provide cover up to the limit shown on your schedule for loss of or damage to contents by any of the causes listed under Contents in the Home while the contents are held for less than one year temporarily within a building at:
• any permanent or temporary residence where you are living;
• a college, university or student union; or
• any appointed college or university storage area.

in the British Isles.

We will not cover:
• loss or damage by theft, unless someone has broken into or out of the building by using force and violence or has got into the building by deception;
• loss or damage if contents have been removed for sale or exhibition, or placed in a furniture storage company; or
• loss or damage while contents are being loaded, unloaded or transported.

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.

Contents in transit to or from college or university
We will provide cover for loss of or damage to contents up to the limit shown on your schedule for any one incident by any of the causes listed in Contents in the Home when your contents are in transit between your non term-time address and college or university at the start and end of each vacation.

We will not cover:
• loss or damage that happens outside of the British Isles;
• loss or damage which is excluded under Contents in the Home; or
• anything set out in the General Exclusions section of this policy booklet.

Occupier’s and Personal liability
We will cover your legal liability to pay damages and claimants’ costs and expenses for:
• accidental bodily injury or illness; or
• accidental loss of or damage to property;

happening during the period of insurance in:
• the British Isles;
• the rest of the world, for temporary visits; and arising:
• as occupier (not as owner) of the home and its land; or
• in a personal capacity (not as occupier or owner of any building or land).

We will not pay more than the Occupiers and Personal liability limit shown on your schedule for any one incident.

We will also pay all your costs and expenses which we have already agreed to in writing.

We will not cover liability in connection with:

a) you owning land, buildings or other fixed property.

b) you living in or occupying land or buildings other than the home or its land.

c) aircraft other than pedestrian controlled toys or models.

d) you (or anyone on your behalf) owning, possessing or using any motorised vehicle.

e) caravans.

f) boats, boards and craft designed to be used on or in water, other than:
• those only propelled by oars or paddles; or
• pedestrian controlled toys or models.

g) deliberate or malicious acts.

h) transmission of any communicable disease or virus by you.

i) dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation).
happening during the period of insurance in:
• the British Isles;
• the rest of the world, for temporary visits; and arising:
• as occupier (not as owner) of the home and its land; or
• in a personal capacity (not as occupier or owner of any building or land).

We will not pay more than the Occupiers and Personal liability limit shown on your schedule for any one incident.

We will also pay all your costs and expenses which we have already agreed to in writing.

We will not cover liability in connection with:

a) you owning land, buildings or other fixed property.
b) you living in or occupying land or buildings other than the home or its land.
c) aircraft other than pedestrian controlled toys or models.
d) you (or anyone on your behalf) owning, possessing or using any motorised vehicle.
e) caravans.
f) boats, boards and craft designed to be used on or in water, other than:
   • those only propelled by oars or paddles; or
   • pedestrian controlled toys or models.
g) deliberate or malicious acts.
h) transmission of any communicable disease or virus by you.
i) dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation).
j) any agreement, except to the extent that you would have been liable without the agreement.
k) any trade, business or profession.
l) loss of or damage to property which belongs to you or is in your care or control.
m) bodily injury or illness to you.

Important Note
(If you are the owner but not the occupier of the home insured by this policy)

Accidents which happen in buildings or on land are, by law, nearly always the responsibility of the occupier (the person who lives in the buildings or on the land) rather than the owner.

If you are the owner but not the occupier of the building please remember that Occupiers and Personal liability does not cover your legal liability as the owner of the home and its land.

To protect yourself, you will need to arrange buildings insurance which provides Your Liability to the Public cover.

Dangerous Dogs Act 1991

The Dangerous Dogs Act 1991 imposes certain requirements on specific types of dog. It also places requirements in relation to dogs which are, as described in the Act, dangerously out of control. For further guidance please see the Office of Public Sector Information website (opsi.gov.uk) or contact the Citizens Advice Bureau.

Tenant's liability

We will provide cover up to the limit shown on your schedule if you are legally responsible as a tenant for loss or damage by any of the causes listed in Contents in the Home to household goods, furnishings, furniture and fixtures and fittings which belong to your college, university or landlord.

We will not cover loss or damage caused by:
• wear and tear, settlement or shrinkage, vermin, insects, fungus, the weather, or anything which happens gradually;
• faulty materials, design or workmanship;
• building work which involves alterations, renovations, extensions or repairs; or
• theft or attempted theft unless someone has broken into or out of your home by using force and violence.
Personal Money and Credit and Debit Cards

This section is compulsory and shown on your schedule.

We will cover loss of:

• personal money up to the limit shown on your schedule in the British Isles;
• personal money up to the limit shown on your schedule outside the British Isles for up to 60 days in any period of insurance while in your possession; and
• credit and debit cards held for social, domestic or charitable purposes up to the limit shown on your schedule anywhere in the world. Credit and debit cards are only insured against loss if they are used by someone without your permission following loss or theft.

We will also cover any costs we have agreed to in writing before the card issuing company has received notice of the loss, as long as you keep to the terms of your card agreement.

Under Personal Money, Credit and Debit Cards we will not cover:

• the excess(es) shown on your schedule;
• loss caused by mistakes;
• loss or theft not reported to the police;
• loss or theft of credit and debit cards not reported to the card issuing company within 24 hours of discovering the loss;
• theft from an unattended vehicle other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a locked vehicle which has been broken into by using force and violence;
• any business credit/debit cards; or
• anything set out in the General Exclusions section of this policy booklet.
Personal Belongings Section

This section only applies when shown on your schedule.

This cover is for loss or damage to your personal belongings shown on your schedule within the British Isles.

Under the Personal Belongings Section we will not cover:

- the excess(es) shown on your schedule;
- personal money and credit and debit cards;
- any business credit/debit cards;
- personal computer equipment;
- mobile phones;
- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence). We will not pay more than the limit shown on your schedule for any one incident of theft from an unattended vehicle (this limit applies in total to all property covered under the Personal Belongings Section except for pedal cycles);
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss or damage to sports racquets, sticks, bats and clubs while in use;
- confiscation or detention by Customs or other officials;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- business or professional use of musical instruments, photographic and sporting equipment and accessories;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused or allowed by you, or which you might have prevented by taking reasonable care;
- theft by deception, unless deception is used only as a way to get into the home;
- business goods and equipment;
- furniture, furnishings, household goods and equipment, food and drink;
- bonds, stocks, shares and documents of any kind other than driving licences and passports;
- motorised vehicles, aircraft, boats, sailboards, surfboards, jet skis, caravans, trailers, pedal cycle and the parts, spares and accessories of any of these;
- any living creature;
- anything set out in the General Exclusions section of this policy booklet.

Unless the following items are specifically shown on your schedule, we will not cover:

- snowboards, skis (including sticks and bindings), water skis, sub-aqua equipment, camping equipment and riding tack;
- spectacles, contact, corneal cap or micro lenses and hearing aids.
Pedal Cycle Section

This section only applies when shown on your schedule.

We will provide cover for loss of or damage to your pedal cycle within the British Isles up to the limit shown on your schedule.

We will not cover:

- the excess shown on your schedule;
- loss or damage to tyres or accessories unless the pedal cycle is stolen or damaged at the same time;
- loss or damage while the pedal cycle is being used for racing, pace making, trials or business purposes;
- loss or damage caused by deception, unless someone has used deception to get into your home;
- loss or damage caused by theft if you live in a flat where you share parts of the building with other households or a self-contained flat, unless someone has broken into or out of the building by using force and violence or has entered the building by deception;
- theft unless the cycle is:
  - in your immediate custody and control;
  - securely locked to an object that cannot be moved; or
  - in a locked building
- loss or damage caused by electrical or mechanical breakdown, wear and tear or anything which happens gradually;
- loss or damaged caused by cleaning, repairing or restoring;
- loss in value;
- loss or damage caused by insects, vermin, fungus or weather conditions;
- loss or damage caused by chewing, scratching, tearing or fouling by domestic animals;
- any pedal cycle with a motor; or
- anything set out in the General Exclusions section of this policy booklet.
Personal Computer Equipment Section

This section only applies when shown on your schedule.

We will provide cover for your personal computer equipment up to the limit shown on your schedule for loss or damage within the British Isles.

We will not cover:

- the excess shown on your schedule;
- theft from an unattended vehicle (other than from a locked and concealed boot, concealed luggage compartment or closed glove compartment of a securely locked vehicle which has been broken into by using force and violence). We will not pay more than the limit shown on your schedule for any one incident of theft from an unattended vehicle;
- loss or damage caused by deception, unless someone has used deception to get into your home;
- loss or damage caused by wear and tear, light, weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot, or anything which happens gradually;
- loss or damage caused by the process of cleaning, washing, repairing or restoring any item;
- electrical or mechanical breakdown;
- loss in value;
- any loss that is not the direct result of the insured incident itself;
- business goods and equipment;
- mobile phones;
- business or professional use of any items;
- any loss or damage covered by another policy;
- theft, attempted theft or malicious damage caused or allowed by you or which you might have prevented by taking reasonable care; or
- anything set out in the General Conditions and the General Exclusions sections of this policy booklet.
Conditions

These conditions apply to the Contents, Personal Money and Credit and Debit Cards, Personal Belongings, Pedal Cycles, and Personal Computer Equipment Sections.

1. The Sum Insured
   At all times the sum(s) insured must be at least equal to the full cost of replacing the property "as new" (apart from clothing and household linen where a deduction will be made for wear and tear and loss in value).
   If at the time of a loss the sum insured is too low, we will not settle claims on an "as new" basis and will reduce any payment to reflect wear and tear.

2. Settling Claims
   We can choose to settle your claim by:
   - replacing;
   - reinstating;
   - repairing; or
   - payment.
   Replacement will be on a like for like basis or based on the nearest equivalent available in the current market.
   If we are able to replace property, but we agree to make a cash settlement, we will only pay you what it would cost us to replace the item as if it were new.
   A deduction for wear and tear will apply for clothing and household linen.

   What we will pay
   The most we will pay for loss or damage arising out of one incident is the amount shown on your schedule.
   We will not reduce the sum(s) insured by the amount under any claim, unless the claim relates to the total loss of any item (or items) specified on your schedule.

3. Pairs, Sets and Suites
   We will not pay for the cost of replacing any undamaged items which form part of:
   - a pair;
   - a set;
   - a suite; or
   - any other item of a uniform nature or design or colour.

4. Items valued over the single item limit
   We will not pay more than the single item limit shown on your schedule for any one item, set or collection unless listed separately on your schedule as a specified item.
   We will not pay more than the item sum insured for any specified item.
   If you claim for an item specified on your schedule you will need to provide proof of the item’s value.
   We recommend that you keep copies of receipts, valuations, photographs, instruction booklets and guarantee cards to help you do this.

5. To help us settle your claim
   It is your responsibility to prove any loss therefore we recommend that you keep receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance we may require to help with your claim.
   If you wish to specify an item valued at more than the single item limit shown on your schedule, we will either request proof of value:
   - prior to providing cover for the item; or
   - at the time of a loss.
   See also General Conditions section of this policy booklet.
General Conditions

These conditions apply to all sections of the policy.

1. Important Notice - Information we need to know about
   You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your policy.
   If the information provided by you is not complete and accurate:
   • we may cancel your policy and refuse to pay any claim,
   • we may not pay any claim in full,
   • we may revise the premium and/or change any excess, or
   • the extent of the cover may be affected.

2. Your duty to prevent loss or damage
   You and any other person this insurance applies to must take all reasonable precautions to prevent accidents, loss or damage.
   You must keep property that is insured under your policy in good condition.
   Your policy is intended to cover you against unforeseen events like fire or theft. It does not cover wear and tear or damage which happens gradually over a period of time.

3. Your Policy
   The following elements form the contract of insurance between you and us, please keep them in a safe place:
   • your policy booklet;
   • information contained on your "Information Provided by You" document as issued by us;
   • your schedule;
   • any clauses endorsed on your policy, as set out in your schedule;
   • any changes to your Student insurance policy contained in notices by us at renewal; and
   • the information under the heading "Important Information" which we provide to you when you take out or renew your policy.

4. Claims
   Your duties
   As soon as you are aware of an event or cause that is likely to lead to a claim under this policy, you must:
   a) tell the police immediately about any property which has been lost, stolen or damaged by riot or civil unrest or has been maliciously damaged, and get a crime reference number.
   b) contact us as soon as reasonably possible and in the case of claims involving damage by riot or civil unrest, not more than 7 days after becoming aware of the damage, and provide all the information and help we need to settle your claim.
   c) do all you reasonably can to get back any lost or stolen property and tell us without unnecessary delay if any property is then returned to you.
d) call **us** if **you** receive any information or communication about the event or cause.

e) avoid discussing liability with anyone else without our permission.

**To help us settle your claim**

It is **your** responsibility to prove any loss and therefore we may ask **you** to provide receipts, valuations, photographs, instruction booklets and guarantee cards and any other relevant information, documents and assistance we may require to help with **your** claim.

**Our rights**

a) **We** will be entitled, at **our** cost, but in **your** name, to:

- take legal proceedings for **our** own benefit in respect of the cost of the claim, damages or otherwise; or
- take over and conduct the defence or settlement of any claim.

**We** will have full discretion in the conduct of any legal proceedings and in the defence or settlement of any claim.

b) No property may be abandoned to **us**.

**Limit**

For any claim or series of claims involving legal liability covered by this policy, **we** will pay:

a) up to the limit shown on **your schedule** (less any amounts already paid by **us**); or

b) any lower amount for which **we** can settle **your** claim.

Once **we** have made the payment, **we** will have no further liability in connection with **your** claim, apart from paying costs and expenses **you** incurred before the payment date, or reclaiming any costs and expenses incurred by **us**.

**5. Fraud**

If **your** claim is in any way dishonest or exaggerated **we** will not pay any benefit under this policy or can refuse to pay a claim and/or return premium to **you**, and **we** may cancel **your** policy immediately and back date the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you**.

**6. Other Insurance**

If there is any other insurance covering the same claim, or would have covered the claim but for the existence of this policy, **we** will not make any payment under Occupiers, Personal and Employers Liability until all cover under that other insurance is exhausted. For all other claims **we** will not pay more than **our** share even if the other insurer refuses the claim.

**Important Note:**

This condition will not have the effect of leaving **you** without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply.
7. Cancelling this policy

Your right to cancel

Following the expiry of your 14 day statutory 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.

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

Our right to cancel your policy

We (or any agent we appoint and who acts with our specific authority) may cancel this policy and/or any additional cover options, where there is a valid reason for doing so, by sending at least 7 days' written notice to your last known postal and/or email address setting out the reason for cancellation.

Valid reasons include but are not limited to the following:

- Where we reasonably suspect fraud.
- Where you fail to co-operate with us or provide us with information or documentation we reasonably require, and this affects our ability to process a claim or defend our interests. See the 'Claims' section of the General Conditions section of this policy booklet.
- Where you have not taken reasonable care to provide complete and accurate answers to the questions we ask. See the 'Information and changes we need to know about' section within this policy booklet and the separate 'Important Information' notices supplied.

If we cancel the policy and/or additional cover options under this section, 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, unless the reason for cancellation is fraud and/or we are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.

Important Note:

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policyholder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.
Where our investigations provide evidence of fraud or a serious non-disclosure we may cancel the policy immediately and backdate the cancellation to the date of the fraud or when you provided us with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

8. Your duty to keep to the conditions of this policy
   To be covered by this insurance you must keep to the terms, conditions and clauses of this policy.
General Exclusions

These apply to all sections of the policy.
This policy does not cover:

1. War
   any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
   war, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.

2. Terrorism
   any consequence whatsoever which is directly or indirectly caused by nuclear and/or chemical and/or biological and/or radiological means, or anything connected with those means, and which is the direct or indirect result of Terrorism, or anything connected with Terrorism, whether or not such consequence has been contributed to by any other cause or event.
   Terrorism is defined as any act or acts including, but not limited to:
   a) the use or threat of force and/or violence
   and/or
   b) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means
   caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.
   This Terrorism exclusion applies only in respect of the Contents, Personal Money and Credit and Debit Cards, Personal Belongings, Pedal Cycles and Personal Computer Equipment Sections of this policy.

3. Other Actions
   any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
   any action taken in controlling, preventing, suppressing or in any way relating to 1) War or 2) Terrorism above.
4. Radioactivity
   loss, damage or liability which involves:
   a) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
   b) the radioactive, toxic, explosive or other dangerous properties of explosive nuclear equipment.

5. Sonic Bangs
   loss of or damage to property caused by pressure waves from aircraft travelling at or above the speed of sound.

6. Pollution or Contamination
   loss, damage or liability arising from pollution or contamination unless caused by:
   a) a sudden and unexpected accident which can be identified; or
   b) oil leaking from a domestic oil installation at the home.

7. Deliberate or Criminal Acts
   any loss or damage
   - deliberately caused by; or
   - arising from a criminal act committed by;
   you or any other person living with you.

8. Events before the cover start date
   loss, damage, injury or liability which occurred before the cover under this policy started.
Complaints Procedure

Our Promise of Service

Our goal is to give excellent service to all our customers but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback. We will record and analyse your comments to make sure we continually improve the service we offer.

What will happen if you complain

- We will acknowledge your complaint promptly.
- We aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

What to do if you are unhappy

If you are unhappy with any aspect of the handling of your insurance we would encourage you to seek resolution by contacting:

- If your complaint is regarding the sale of your insurance, please call Customer Services on 0345 300 5898 or write to:
  HSBC Customer Care Team
  Customer Services Centre
  PO Box 7463
  Pitheavlis
  Perth
  PH2 0YX
  and ask your contact to review the problem.

- If your complaint is regarding a claim please call Customer Relations on 0345 300 5899 or write to:
  HSBC Customer Care Team
  Customer Services Centre
  PO Box 7463
  Pitheavlis
  Perth
  PH2 0YX
  and ask your contact to review the problem.
If you are unhappy with the outcome of your complaint you may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:
0800 023 4567 (Calls from UK landlines and mobiles are free) or 0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not.

Following the complaints procedure does not affect your right to take legal action.

Customer comments

If you have any comments or suggestions about our cover, services or any other feedback, please write to:

Manager of Customer Relations
Aviva
PO Box 15
Surrey Street
Norwich NR1 3LN

We always welcome feedback so we can improve our products and services.