

# Home Insurance

## Insurance Product Information Document

**Company: Aviva Insurance Limited    Product: HSBC Student Insurance**

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. Firm Reference Number 202153

This is a summary of our insurance policy. You will find full terms and conditions, along with other important information, online or in the policy documents.

### What is this type of insurance?

HSBC Student Insurance protects you against loss or damage to your possessions. It covers such things as fire, flood, storm, theft and subsidence – as described in our policy booklet. You can add optional elements to our standard cover.

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



### What is insured?

**Contents cover** (You can choose cover from £2,000 to £5,000)

- ✓ Loss or damage to your contents in the home or its garages and outbuildings up to the contents chosen sum
- ✓ Accidental damage to non-portable home entertainment equipment, mirrors and glass up to £250 – for wider cover see Optional covers below
- ✓ Limited cover applies for contents temporarily removed from the home within the British Isles – for wider cover see Optional covers below
- ✓ Loss or damage to contents whilst in transit between your non term- time address and college/university at the start and end of each vacation up to £2000
- ✓ Loss of personal money within the British Isles (and worldwide for a maximum of 60 days) – up to £100
- ✓ Occupiers and Personal Liability – if you are found to be legally responsible for injury to a third-party or their property up to £2,000,000
- ✓ Tenants Liability – if you're held legally liable for damage to your landlord's property up to £1,000

#### Optional covers

- Personal Belongings – cover against theft, accidental loss or damage for clothing, jewellery, watches and handbags anywhere in the British Isles. You can choose cover from £500 – £2,000
- Personal Computer Equipment – covers against the loss or damage of laptops, keyboards, modems, printers and tablet devices within the British Isles up to £2,000
- Pedal Cycle – cover for theft, loss or damage of your bike within the British Isles. You can choose either £300, £400 or £500 of cover



### What is not insured?

- ✗ Damage from wear and tear, electrical and mechanical breakdown, or gradual deterioration
- ✗ Accidental damage to home entertainment equipment designed to be portable
- ✗ Accidental damage from chewing, scratching or fouling by domestic animals
- ✗ Thefts not reported to the police
- ✗ Items which are used for business or professional purposes
- ✗ Items insured by any other policy
- ✗ The cost of replacing undamaged items that form part of a pair, set or suite
- ✗ Motorised vehicles, aircraft, boats, boards, caravans or trailers

#### Optional covers – what's not insured

- Personal Belongings cover doesn't include laptops, keyboards, modems printers, tablet devices or other personal computer equipment – but wider cover is available under Personal Computer Equipment option
- Personal Belongings – damage to certain sports equipment while in use
- Any pedal cycle with a motor



### Are there any restrictions on cover?

- ! Certain limitations may apply to your policy. For example:
  - the excess (the amount you have to pay on any claim)
  - monetary limits for certain covers
  - clauses which may exclude certain losses or damage
- ! Theft from garages or outbuildings, is not covered unless someone has broken in using force and violence
- ! Contents held temporarily in a building at a college, university, or appointed storage area are only covered for up to one year



## Are there any restrictions on cover? Continued...

### Optional covers

We don't cover snowboards, skis (including sticks and bindings), water skis, sub-aqua equipment, camping equipment, riding tack, spectacles, contact lenses and hearing aids under the Personal Belongings option unless we have specifically agreed to do so

- We'll only cover against the theft of pedal cycles if they're properly secured when unattended
- Limitations apply to Personal Belongings and Personal Computer Equipment stolen from an unattended vehicle



## Where am I covered?

- ✓ At the term time address you are insuring – as long as it's within the United Kingdom, the Channel Islands and the Isle of Man
- ✓ Contents that are temporarily removed from the home within the British Isles
- ✓ Contents accidental damage only applies inside your home
- ✓ Personal Money and Credit/Debit cards are covered within the British Isles and up to 60 days worldwide in any period of insurance
- ✓ Personal Belongings and/or Personal Computer Equipment options (if selected) are covered within the British Isles



## What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask – whether you're taking out, renewing or making changes to your policy
- Please tell us immediately if the information set out in the application form, 'Information Provided by You' document or your schedule changes
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover
- You must tell us about any event which might lead to a claim as soon as possible
- We will tell you what information you need to provide us to achieve a settlement of any claim. For full details please see the "General Conditions" section in the policy booklet



## When and how do I pay?

You can pay your premium all at once by credit card/debit card or annual Direct Debit.  
We don't charge you extra for using credit or debit card.



## When does the cover start and end?

From the starting date (shown on your schedule) for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or from the day you receive your policy or renewal documents, if this is later).

If you cancel before the cover starts, we'll refund the premium you've paid.

If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.

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