

# Important information

## Notice of Variation – HSBC Insurance Aspects

**With effect from 1 March 2022**

**Your insurer, Aviva Insurance Limited, is making some changes to your HSBC Insurance Aspects Travel Insurance and Mobile Phone Insurance cover.**

**The changes to your HSBC Insurance Aspects Travel Insurance include some enhancements but also include other changes which mean you will no longer be covered for some things that were covered before.**

**Details of these changes are shown in this Notice of Variation.**

Please review the details in the tables provided for confirmation of the changes. In the tables 'we', 'us', 'our' means Aviva Insurance Limited.

These changes are made in line with your policy terms and for Travel Insurance are for the following reasons:

- to improve clarity through the terms and conditions, making it easier for you to understand
- to enhance some of the cover provided under the terms of the policy
- removing some cover to reflect changes in our expectation of the future likely cost of providing cover

### **Further information**

Full information about your cover can be found in your policy booklet and can be viewed online at [hsbc.co.uk/insurance/aspects](https://www.hsbc.co.uk/insurance/aspects).

If you are not happy with these changes, you can cancel your policy at any time. For details about your cancellation rights please refer to 'Your cancellation rights' on page 44 of your Travel Policy Wording and page 11 of your Mobile Policy Wording.

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# Travel Insurance Key Changes

Section	Change	Effect on cover
<p><b>Making a claim – Unrecoverable costs</b></p> <p><b>Page 11</b></p>	<p>We have added to the types of unrecoverable costs we will pay.</p> <p>Unrecoverable costs now include unused, pre-paid costs associated with a trip, such as kennel or cattery fees.</p>	<p>Increase</p>
<p><b>Things you need to know about this travel insurance</b></p> <p><b>Page 16</b></p>	<p>We no longer have a 31 days per calendar year limit for business trips. Business trips will now be covered for the duration of each trip.</p>	<p>Increase</p>
<p><b>Things you need to know about this travel insurance</b></p> <p><b>Page 16</b></p>	<p>There is no longer an exclusion on non-office-based business travel. This means that some non-office-based business trips can now be covered.</p> <p>Please refer to page 16 ‘We won’t cover’ to see which types of work are not covered.</p>	<p>Increase</p>
<p><b>Things you need to know about this travel insurance</b></p> <p><b>Page 16</b></p>	<p>We have extended the criteria required for UK trips to be covered.</p> <p>As well as providing cover if you’re away from home for at least 2 consecutive nights and have either pre-booked holiday accommodation in a commercially run premises or prepaid bookings on flights or ferries, cover will also apply if the prepaid bookings are on any other type of public transport.</p>	<p>Increase</p>
<p><b>Things you need to know about this travel insurance</b></p> <p><b>Page 16</b></p>	<p>We have included a list of work types that are not covered.</p> <p>Please refer to page 16 ‘We won’t cover’ to see which types of work are not covered.</p>	<p>Decrease</p>

Section	Change	Effect on cover
<b>Cancelling or coming home early</b> <b>Page 27</b>	We have added cover for border closures under 'Cancelling or coming home early'. Cover will now apply if a border you will be travelling through is closed by a government within 31 days of your departure date.	Increase
<b>Emergency medical and associated expenses</b> <b>Page 30</b>	We have increased the limit for repatriation to the UK and burial and cremation costs outside of the UK. We will now pay up to the Emergency medical and associated expenses limit of £10m.	Increase
<b>Unexpected costs</b> <b>Page 31</b>	We have merged the following sections into 'Unexpected costs': <ul style="list-style-type: none"> <li>• missed departures</li> <li>• travel delay</li> <li>• alternative travel arrangements</li> <li>• alternative accommodation arrangements</li> <li>• emergency travel documents</li> </ul>	Clarification
<b>Your belongings</b> <b>Page 34</b> <b>Personal liability</b> <b>Page 36</b>	These exclusions have been added to both 'Personal liability' and 'Your belongings'.  We have introduced specific exclusions for claims linked to drones.	Decrease
<b>General Exclusions</b> <b>Page 42</b>	We have removed the restriction limiting the engine size of motorcycles that can be ridden abroad.  Cover now applies for any size motorbike if the rider is fully licensed for such a vehicle in the UK.	Increase

# Mobile Phone Insurance Key Changes

Product Information	Change	Effect on cover
<b>Supplier</b>	Whilst Aviva remains the insurer of this policy, the agent we use to help administer your policy, deal with claims and provide the warranty on replacement phones is changing from The Carphone Warehouse Limited to Likewize Corp.	No change
<b>Mobile Phone Insurance Claims – Complaints Address</b>  <b>Page 13</b>	<p>The address for contacting us to make a complaint about a Mobile Phone Insurance claim is changing.</p> <p>If you are unhappy with any aspect of the handling of your mobile phone insurance claim we would encourage you, in the first instance, to seek resolution by contacting us:</p> <ul style="list-style-type: none"> <li>• by telephone: <b>0800 001 4278</b> (+44 1603 606 372 if calling from outside the UK)</li> <li>• in writing either via <b>hsbc.co.uk/mobileinsurance</b> or by letter addressed to: <b>HSBC Insurance Aspects</b> <b>Aviva Mobile Phone Insurance</b> <b>Aviva</b> <b>8 Surrey Street</b> <b>Norwich</b> <b>NR1 3GG</b></li> </ul>	No change
<b>Aviva Privacy Notice – Web Address Change</b>  <b>Page 14</b>	<p>The web address if you wish to view our full privacy policy is changing.</p> <p>You can get more information about the terms Aviva use and view their full privacy policy at <b>aviva.co.uk/privacypolicy</b> or request a copy by writing to Aviva at <b>Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.</b></p>	No change

Product Information	Change	Effect on cover
<b>Fraud Prevention and Detection – Address Change</b> <b>Page 16</b>	<p>The address for contacting us should you require further details of the fraud prevention agencies and databases we access or contribute to is changing.</p> <p>In order to prevent and detect fraud we may at any time:</p> <ul style="list-style-type: none"><li>• share information about you with other organisations and public bodies including the police;</li><li>• check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.</li></ul> <p>We can supply on request further details of the databases we access or contribute to. If you require further details please contact us at:</p> <p><b>HSBC Insurance Aspects</b> <b>Aviva Mobile Phone Insurance</b> <b>Aviva</b> <b>8 Surrey Street</b> <b>Norwich</b> <b>NR1 3GG</b></p>	No change

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# Accessibility

**If you need any of this information in a different format, please let us know. This includes large print, braille, or audio. You can speak to us using the live chat on our website, visiting one of our branches, or by giving us a call.**

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more please get in touch. You can also visit: **[hsbc.co.uk/accessibility](https://www.hsbc.co.uk/accessibility)** or: **[hsbc.co.uk/contact](https://www.hsbc.co.uk/contact)**.

## **hsbc.co.uk**

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Registered Office: 1 Centenary Square, Birmingham B1 1HQ, United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Financial Services Register number is 765112.

**Customer information:** Customer Service Centre, BX8 1HB.

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