

# Important Information

Please read the information below carefully and retain for your future reference.

HSBC UK Bank plc (HSBC) acts as insurance intermediary for the purposes of your HSBC Select and Cover.

HSBC are permitted by the underwriter(s) below to promote, sell and service your HSBC Select and Cover policy.

The underwriter(s) of your policy will depend on the Options you have selected:

- RAC Insurance Limited is the underwriter, and RAC Motoring Services is a provider, if you have selected the Motor Breakdown Option.
- Aviva Insurance Limited is the underwriter if you have selected the Worldwide Travel Option or Excess Protection Option.
- Aviva Insurance Limited is the underwriter and;
  - HomeServe Membership Limited is its agent, if you have selected the Home Emergency Option.
  - The Carphone Warehouse Limited is its agent of Mobile Phone and Gadget if you have selected either of these Options.
- HSBC Life (UK) Limited is the underwriter if you have selected the Starter Life Option.

This document tells you what information you need to give the underwriter(s) and tells you about how your policy will be managed. It also outlines some important details about your policy and explains how your personal information will be looked after.

## Contract of Insurance

The following elements form the contract of insurance between you and the underwriter(s) as set out above.

Please read them and keep them safe:

- Policy Terms and Conditions;
- Payment confirmation;
- Policy Schedule (including any clauses shown on it);
- Any changes to your HSBC Select and Cover policy contained in notices issued by us in accordance with the changes set out in section '6. Making changes to your policy' of the Policy Terms and Conditions; and
- The information under the heading 'Important Information' and 'Privacy Notice' which we provided to you when you take out, or at Anniversary of the policy.

In return for paying the premium, you will be provided with the cover shown in your current Policy Schedule and described in the Policy Terms and Conditions for events happening during the period of cover. The provision of insurance under this policy is conditional upon you observing and fulfilling the terms and conditions of your policy.

## Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to any questions asked when you take out or make changes to your policy. You must tell HSBC about any of the following changes:

1. You are no longer a UK resident
2. You change your main home address
3. You change your email address (if you have selected online documents)
4. You change your bank details
5. You change your name

These changes affect our ability to maintain and service your policy. If the information provided by you is not complete and accurate, HSBC may cancel your policy immediately and/or the underwriter(s) may refuse to pay a claim. If you do not inform HSBC about a change it may affect any claim you make.

If any of the information provided changes after you purchase your policy and during the period of your policy please call us on **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded) to provide us with new details.

## Regulatory Status

All cover Options apart from Motor Breakdown and Starter Life are underwritten 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. Firm Reference Number: 202153.

Motor Breakdown Option is provided by RAC Motoring Services Registered No. 01424399 and/or RAC Insurance Limited Registered No. 2355834. Registered in England. Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Starter Life Option is underwritten by HSBC Life (UK) Limited, registered in England and Wales number 88695. Registered office 8 Canada Square, Canary Wharf, London E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no.133435

You may check this information and obtain further information about how the Financial Conduct Authority protects you by visiting [www.fca.org.uk](http://www.fca.org.uk).

## If You Have a Complaint

### 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 that 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 policy we would encourage you, in the first instance, to seek resolution by contacting us:

- By telephone: **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded).
- In writing to: HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN.

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. By telephone: **0800 023 4567** (calls from UK landlines and mobiles are free) or **0300 123 9123** or log on to their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you have HSBC Select and Cover Motor Breakdown cover and your complaint relates to the provision of services provided by RAC Motoring Services under Sections A (Roadside and Recovery), Section B (At Home) or the additional services, you will not be able to refer your complaint to the Financial Ombudsman Service.

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaint procedure does not affect your right to take legal action.

If you have taken a product out with us online or by telephone, you can also use the European Commission's Online Dispute Resolution (<http://ec.europa.eu/odr>) service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.

## Your Cancellation Rights

You can cancel your policy within 30 days of the policy start date (or from when you receive your documents, whichever is later). If you decide to cancel within these 30 days you will receive a full refund of any premium you have paid providing no successful claims have been made on your policy.

If there has been a successful claim on your policy or you wish to cancel after the first 30 days, you can cancel your policy with immediate effect at any time and will receive a refund for any unused days you have already paid for. You won't be able to repurchase HSBC Select and Cover for six consecutive months from the date your cancellation becomes effective.

To cancel your policy either:

- Simply log on to our website at [www.hsbc.co.uk/insurance/products/selectandcover](http://www.hsbc.co.uk/insurance/products/selectandcover)
- By telephone: **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded)
- In writing to: HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN.

If you do not exercise your right to cancel your policy, it will remain in force and you will need to pay the premium.

## Policy Anniversary

We will write to you 30 days before each policy anniversary to remind you which Options you have in place. Within this anniversary window you will have the opportunity to make changes to your selection. You should regularly review the Options you have in place to check they still meet your needs. For more information of the changes you can make to your policy please see section '6. Making changes to your policy' of your Policy Terms and Conditions.

## Choice of Law

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

1. you and we agree otherwise; or
2. at the date of the contract you are a resident of Scotland or Northern Ireland 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.

## Financial Services Compensation Scheme

HSBC UK Bank Plc, HSBC Life (UK) Limited, Aviva Insurance Limited, and RAC Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if the underwriter of your insurance cannot meet its 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](http://www.fscs.org.uk).

## 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.

## 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 us on **0345 051 1351** (via Text Relay if appropriate).

## Fraud Prevention and Detection

If you or any insured person makes a claim under this policy knowing the claim to be dishonest or intentionally exaggerated or fraudulent in any way, or if you or any insured person gives any false declaration or statement to support the claim, the underwriter will not pay the claim, may refuse to continue your cover, and will pass details to HSBC who may, at its discretion, cancel your policy.

The underwriter(s) of each HSBC Select and Cover Option reserve the right to tell the police about any dishonest claim. If a claim is settled that is subsequently discovered to be fraudulent, the underwriter(s) will take steps to recover its costs from you.

In order to prevent and detect fraud the underwriter(s) may at any time:

1. Share information about you with other organisations and public bodies including the police;
2. Check and/or file your details with fraud prevention agencies and databases, and if you give false or inaccurate information and the underwriter suspects fraud, it will record this. The underwriter can supply on request further details of the databases it accesses or contributes to. If you require further details please contact us at:

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](mailto:PIUUKDI@AVIVA.COM)

The underwriter(s) and other organisations may also search these agencies and databases to:

1. Help make decisions about the provision and administration of insurance and related services for you and members of your household;
2. Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies; and
3. Check your identity to prevent money laundering, unless you provide other satisfactory proof of identity.

**HSBC UK Bank plc**, registered in England and Wales number 9928412. Registered office 1 Centenary Square, Birmingham, B1 1HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no. 765112. All Insurance is underwritten by Aviva Insurance Limited with the exception of Motor Breakdown and Starter Life. 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 under registration no. 202153. Motor Breakdown cover is provided by RAC Motoring Services Registered No. 01424399 and/or RAC Insurance Limited Registered No. 2355834. Registered in England. Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Starter Life is underwritten by HSBC Life (UK) Limited, registered in England and Wales number 88695. Registered office 8 Canada Square, Canary Wharf, London E14 5HQ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no.133435.