

HSBC Home Insurance

Summary of Limits and Excesses

The table outlines the Home Insurance key features so you can see at a glance the standard covers and limits and optional trade up covers, with contents cover being listed first, followed by buildings cover. Full details can be found in the policy booklet. You can choose your excess on both buildings and contents covers from a range between £50 and £1,000. Your schedule will confirm the amount you have chosen. No excess applies to Legal Expenses or Home Emergency covers. HSBC Home Insurance is provided by Aviva Insurance Limited.

Contents cover

| Cover | Policy limits per cover |
|---|--|
| Contents Sum Insured | £50,000 Increased limit available up to £80,000 |
| Cover includes the following: | |
| Replacement locks | £1,000 |
| Alternative accommodation | £10,000 |
| Title Deeds | Up to the Contents sum insured |
| Emergency Access | Up to the Contents sum insured |
| Household removals | Up to the Contents sum insured |
| More specific limits that apply are shown below. | |
| Valuables | Minimum sum insured £10,000 Maximum sum insured £20,000 |
| Valuables single item limit | £1,500 |
| Money in the home | £750 |

Contents cover - cont.

| Cover | Policy limits per cover |
|--|--|
| Theft from Outbuildings | £3,000 |
| Theft from Garages | £3,000 |
| Visitors Personal effects | £1,000 |
| Temporary removal | £5,000 |
| Contents in the garden | £1,000 |
| Garden Cover | Re-landscaping - £2,500 Single Article Limit - £250 |
| Replacement Locks | £1,000 |
| Freezer contents | £1,000 |
| Fuel | £2,000 |
| Metered Water | £2,000 |
| Religious festivals | £3,000 |
| Wedding gifts | £3,000 |
| Other Sum Insured Limits, not subject to the specific limits above: | |
| Loss of rent/alternative accommodation | £10,000 |
| Fatal Injury benefit | £5,000 |
| Occupiers and personal liability | £2,000,000 |
| Employers liability | £10,000,000 |
| Tenants liability | £15,000 |

Contents optional covers

| Cover | Policy limits per cover |
|--------------------------------------|---|
| Accidental Damage | |
| | Up to the Contents sum insured |
| Personal belongings | |
| Unspecified personal belongings | Minimum sum insured £2,000 Maximum sum insured £10,000 Single item limit £1,500 |
| Personal Belongings – Personal Money | Personal money £750 |

Contents optional covers - cont.

| Cover | Policy limits per cover |
|--|--|
| Personal Belongings | |
| Personal Belongings theft from unattended vehicles. | £1,500 (This limit applies in total to each incident of theft from an unattended vehicle involving property covered under Personal Belongings except pedal cycles). |
| Pedal Cycles | |
| | Minimum sum insured £300 Maximum sum insured £2,500 |
| Clerical Business Equipment | |
| | Minimum sum insured £3,000 Maximum sum insured £5,000 Stock and samples up to £500 Business money and credit cards up to £300 |
| Legal Expenses | |
| If you choose to have buildings and contents cover this add on covers both buildings and contents incidents. | £50,000 |
| Home Emergency Cover | |
| If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents. | £1,000 for call out, parts and labour £1,000 for necessary alternative accommodation |

Building cover

| Cover | Policy limits per cover |
|---|---|
| Buildings Sum Insured | Unlimited Other options are available. Please call us on 0800 096 3378 |
| To include the following: | |
| Emergency access | Unlimited |
| Replacement Locks | £1,000 |
| More specific limits that apply are shown below. | |
| Loss of rent/alternative accommodation | £80,000 (or 20% if you have specified your Buildings sums insured) |
| Tracing/accessing leaks | £5,000 |
| Liability to public | £2,000,000 |

Buildings optional covers

| Cover | Policy limits per cover |
|--|--|
| Accidental Damage | |
| | Unlimited (£1,000 for removing blockage from underground pipe) |
| Legal Expenses | |
| If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents. | £50,000 |
| Home Emergency | |
| If you choose to have buildings and contents cover this add on covers both buildings and contents incidents. | £1,000 for call out, parts and labour £1,000 for necessary alternative accommodation. |

hsbc.co.uk

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