

HSBC Insurance Aspects

Mobile Phone Insurance
Product Information Document

Motor Breakdown Assistance
Insurance Product Information Document

Please take time to read each Insurance Product Information Document as they contain important information. You will find full terms and conditions, along with other important information, online or in your policy documents.

Effective from 1 November 2018

Mobile Phone Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

**Product: HSBC Insurance Aspects
Mobile Phone 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 the full terms and conditions, (along with other important information, online and in the policy documents.

What is this type of insurance?

This product is designed to provide HSBC Insurance Aspects holders with cover for mobile phones in the event of unexpected, or unintentional incidents. If your phone is damaged, we will complete a repair where possible. We will replace your phone if it can't be repaired (or if it costs more to repair your mobile phone than to replace it). If your phone is lost or stolen we will replace it. The replacement phones we provide are refurbished models.



What is insured?

- ✓ Damage (sudden and unexpected damage that affects how your phone works)
- ✓ Theft
- ✓ Accidental loss
- ✓ Up to £1,500 to cover costs you incur due to unauthorised use in respect of your phone in respect of calls, texts, and mobile data, if your phone is lost or stolen (£150 on a Pay As You Go contract)



What is not insured?

- ✗ You will need to pay an excess of £50 towards each successful claim
- ✗ There is no cover for any phone if the circumstances suggest the person insured deliberately put the phone at risk
- ✗ We will not cover theft from an unattended vehicle unless the vehicle was locked and the phone concealed from view
- ✗ There is no cover for mechanical or electrical breakdown unless caused by sudden and unexpected damage that affects how your phone works
- ✗ We will not cover information stored on the phone such as photos, data, apps and music and/or the recompilation, reinstallation or retrieval of data



Are there any restrictions on cover?

- ! A maximum of two claims can be made per year by each HSBC Insurance Aspects holder
- ! The most we will pay to repair or replace a phone in any one claim is £1,000 (less the excess)
- ! Cover for unauthorised use is restricted to costs incurred up to 24 hours after you realise your phone is missing (48 if you're abroad). You should report the loss or theft to your network provider as soon as possible, and you'll need to provide us with evidence of the charges



Where am I covered?

- ✓ Cover applies worldwide providing you remain a UK resident, or the Channel Islands and the Isle of Man if you are resident there



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy, and when you make a claim
- For all claims you will need to confirm the IMEI number of the phone you are making a claim for. You can find the IMEI number on the box or receipt for the phone, by dialling *#06# on your phone's keypad, or ask your network provider
- For damage claims, if the phone is security protected, this protection needs to be removed before the claim can be processed, such as Activation Lock on iPhones
- For all theft claims you will need to report the theft to the police and request a crime reference number before a claim can be submitted



When and how do I pay?

- The cost of this insurance is included in the monthly fee for your HSBC Advance Bank Account.



When does the cover start and end?

- Cover begins on 1 November 2018 or the date you become an HSBC Insurance Aspects holder, whichever is later, and remains in place until the account is closed (or you are no longer eligible for cover) whichever is sooner.



How do I cancel the contract?

- This Mobile Phone Insurance policy forms a core part of your HSBC Insurance Aspects and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need cancel HSBC Insurance Aspects. To cancel HSBC Insurance Aspects, please contact HSBC on 03457 404 404.

Motor Breakdown Assistance

Insurance Product Information Document

Company: RAC Motoring Services

Product: HSBC Insurance Aspects
Motor Breakdown Assistance

Breakdown cover provided by RAC Motoring Services (Registered No 01424399). Registered in England. Registered office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310208.

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

What is this type of insurance?

This HSBC Insurance Aspects Motor Breakdown Assistance policy is designed to provide help after a vehicle breakdown – and includes recovery to a garage if the vehicle can't be repaired.



What is insured?

Roadside and Recovery

- ✓ Repair of the vehicle at the roadside when you're more than a quarter of a mile from your home
- ✓ Transport for you, the vehicle and up to seven passengers home or to a destination of your choice in the UK if the RAC cannot repair the vehicle at the roadside
- ✓ Recovery of the vehicle to a destination within 10 miles of the breakdown in the event of misfuelling.

At Home

- ✓ Repair of the vehicle at home, or within a quarter of a mile of your home
- ✓ Transport for you, the vehicle and up to seven passengers to a local garage or to a destination of your choice in the UK
- ✓ Recovery of the vehicle to a destination within 10 miles of the breakdown in the event of misfuelling.



What is not insured?

The RAC will not

- ✗ Provide for anything which is not a breakdown, e.g. a road traffic collision in the UK
- ✗ Provide cover for vehicles used for business or commercial purposes or for vehicle not privately owned
- ✗ Provide recovery to more than one destination
- ✗ Cover the cost of any parts under Roadside and Recovery or At Home cover
- ✗ Cover breakdowns caused by a fault that the RAC had previously provided breakdown cover for, if the RAC advised you that the repair was temporary and further repairs were required
- ✗ Provide cover for any animals that are transported in your vehicle – this is at your own risk. The RAC will not transport animals in the recovery vehicle (assistance animals will be transported with their owners)



Are there any restrictions on cover?

- ! There is a limit to the number of claims you can make in each policy year. This policy does not cover more than five claims per year, per account holder
- ! The vehicle must be a car or light van and be a UK registered vehicle with a maximum weight of 3,500kg (3.5 tonnes), maximum length of 6.4 metres (21ft) including tow bar and maximum width of 2.55 metres (8ft 4in) or a motorhome with a maximum weight of 3,500kg (3.5 tonnes), maximum length of 7 metres (23ft) including tow bar and maximum width of 2.55 metres (8ft 4in)
- ! Any caravan or trailer must be less than (a) 3,500kg (3.5 tonnes); (b) 7.0 metres (23ft) long including a tow bar; (c) 2.55 metres (8ft 4in) wide; and (d) 3 metres (9ft 10in) high.
- ! If a caravan or trailer breaks down in the UK, the RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3,500kg (3.5 tonnes), no longer than 7.0 metres (23ft), including a tow bar, no wider than 2.55 metres (8ft 4in) and no higher than 3.0 metres (9ft 10 in)) to a single destination
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried.



Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man



What are my obligations?

- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy and when you make a claim
- You must ensure your vehicle is in a legal and roadworthy condition



When and how do I pay?

- The cost of this insurance is included in the monthly fee for your HSBC Advance Bank Account.



When does the cover start and end?

- Cover begins on 1 November 2018 or the date you become an HSBC Insurance Aspects holder, whichever is later, and remains in place until the account is closed (or you are no longer eligible for cover) whichever is sooner.



How do I cancel the contract?

- This Motor Breakdown Insurance policy forms a core part of your HSBC Insurance Aspects and it cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to cancel Insurance Aspects. To do this, please contact HSBC on 03457 404 404.

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