

Home Emergency Insurance

Insurance Product Information Document

Company: Aviva Insurance Limited

Product: HSBC Select and Cover Home Emergency

Aviva Insurance Limited is 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. 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 Select and Cover Home Emergency insurance is designed to provide a professional support service to fix home emergency problems that impact home essentials. It meets the demands and needs of homeowners requiring assistance in the event of certain emergencies at home with their main heating system, gas supply pipe, plumbing and drainage, electrical wiring, security, roofing, and pests.



What is insured?

- ✓ Repair of your main heating system which is fired by natural gas, oil or electricity
- ✓ Cover for emergencies relating to your internal plumbing or drainage
- ✓ Unblocking underground drainage pipes
- ✓ Cover for a leaking internal gas supply pipe
- ✓ Cover for electrical emergency and breakdown of the domestic electrical wiring
- ✓ Cover for damage to roofing, external windows and doors, broken locks and loss of keys
- ✓ Removal or treatment of rats or mice inside your home, or wasps' and hornets' nests in your home or garden



What is not insured?

- ✗ There are some heating systems we can't cover:
 - Dual purpose boilers (Aga or Rayburn)
 - Warm air or under floor heating systems
 - LPG boilers
 - Solar heating systems
- ✗ Mobile homes, bedsits, sub-divided homes, let or sub-let properties
- ✗ Repairs to your external gas supply pipe
- ✗ Showers or domestic appliances
- ✗ Drains for which you do not have responsibility
- ✗ Repair or replacement of wall sockets, switches or light sockets
- ✗ Normal day-to-day maintenance or the cost of replacing parts due to natural wear and tear, such as dripping and seized taps
- ✗ Electric water heaters or immersion heaters



Are there any restrictions on cover?

- ! We will pay up to £1,000 towards the costs of labour, parts and materials for each successful claim (£500 if the boiler is deemed to be beyond economical repair)
- ! Certain cover restrictions apply if you live in a flat, apartment or maisonette:
 - Cover for plumbing and drainage, and pest infestation is limited to the inside of the property that you own, and there is no cover for external drainage
 - There's no cover for damage to the roof
 - Only claims for keys, locks and glazing to your main home can be covered – there's no cover for locks or glazing in communal areas
- ! Your heating system must be in good working order when you take out this policy



Where am I covered?

- ✓ Cover is for your main property where you live, it must be your main address that is owned and occupied by you and your family as a private residence. It must also be your primary banking address.



What are my obligations?

- You must pay your premiums on time
- You must tell HSBC as soon as possible if you change address
- You must tell us about any loss or damage as soon as possible – so we can tell you what to do next and help resolve any claim
- You must take all reasonable precautions to prevent an emergency, and to ensure that the normal day-to-day maintenance of your property is undertaken and that the property remains in good condition
- If you think you have a gas leak you **MUST** immediately call the National Gas Emergency Service on 0800 111 999. The National Gas Emergency Service will need to visit your property and isolate the leak before we can provide any assistance
- 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.



When and how do I pay?

Premiums are payable monthly by Direct Debit.



When does the cover start and end?

Cover begins on the start date shown on your policy schedule. Cover will continue until this Home Emergency Option is removed from your policy, or your policy is cancelled.



How do I cancel the contract?

A cooling off period of 30 days applies to your HSBC Select and Cover policy.

To remove Home Emergency from your selected Options or cancel your HSBC Select and Cover policy either visit www.hsbc.co.uk/insurance/product/selectandcover or call **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded), visit any HSBC branch, or write to us at HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN.

Removing this Option from your selection

As long as you keep a minimum of three Options in place and there have been no successful claims on this Option, you can remove this Option within the cooling off period and will receive a full refund of any associated premium you have paid.

If there has been a successful claim or you wish to remove this Option after the first 30 days, you can remove any one Option before your next policy anniversary window. Your anniversary window begins 30 days before the anniversary of your policy start date. If you remove this Option you will receive a refund for any unused days you've already paid for. You won't be able to repurchase the same Option for six months or until your next anniversary, whichever is sooner. You can also remove the Option from your selection within your policy anniversary window, however this will be with effect from your policy anniversary; and there will be no six month restriction to the date from when you can repurchase.

Cancelling your policy

You can cancel your HSBC Select and Cover policy within 30 days of the 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.

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