

HSBC Select and Cover

Summary of cover limits

The tables below summarises the limits and excesses that apply so you can see at a glance, the cover limits which are included. Other limits and exclusions apply, please read this information alongside the Terms and Conditions for full details of what is and is not covered.

Motor Breakdown

Insured persons:

- ✓ You
- ✓ Your husband or wife, domestic or civil partner who lives with you at the same address
- ✓ Any dependant under 18 years of age who lives at home with you (or under 23 if still in full time education and living at home with you outside of term time)

Cover level: UK and European Roadside and Recovery, At Home and Onward Travel

Excess: No excess applies

Onward Travel

Hire car period: Up to 24 hours

Hire car type: Compact (e.g. small hatchback)

Alternative transport limit: £150 per person or £500 for the whole party (whichever is less)

Overnight accommodation limit: £150 per person or £500 for the whole party (whichever is less)

Assistance in a medical emergency limit: £150 per person or £500 for the whole party (whichever is less)

European Motoring Assistance

Trip duration limit: 90 days

Maximum limit: £2,500 per claim

Onward Travel in the UK

Hire car to continue journey: £125 per day for up to 14 days, to a maximum of £1,500 per claim

Roadside Assistance in Europe

Garage labour charges: £150 per claim

Vehicle break-in emergency repairs: £175 per claim

Onward Travel in Europe

Hire car: £125 per day, to a maximum of £1,500 per claim

Alternative transport: £125 per person, per day, to a maximum of £1,500 per claim

Accommodation expenses: £30 per person, per day, to a maximum of £500 per claim

Getting the vehicle home

Returning to collect the vehicle: £600 limit for travel costs, and up to £30 per day for room only accommodation

Hire car while vehicle returned to UK: Up to 24 hours

Home Emergency

Labour, parts and materials limit:	£1,000 per claim (including VAT) unless the boiler is deemed to be beyond economical repair
Replacement boiler or electric heater contribution (if the boiler is deemed to be beyond economic repair):	£500 per claim
Hotel accommodation limit:	£1,000 per claim
Excess:	No excess applies

Worldwide Travel

Insured persons:

- ✓ You
- ✓ Your husband or wife, domestic or civil partner who lives with you at the same address
- ✓ Any dependant under 18 years of age who lives at home with you (or under 23 if still in full time education and living at home with you outside of term time)

Children travelling independently: Staying abroad with family who permanently live abroad

Trip duration limit: 45 days

Maximum age limit: 70 years old

Cancelling or coming home early

Maximum limit: £5,000 per person, per claim

Excess: You will pay the first £50 per person, up to a maximum of £100 per claim

Loss of deposit excess: You will pay the first £20 per person, up to a maximum of £40 per claim

Travel disruption

Missed departures limit: £1,000 per person, per claim

Missed departures excess: No excess applies

Travel delay limit: £250 per person, per claim

Travel delay benefit for each 12-hour period: £50 per person, per claim

Travel delay excess: No excess applies

Alternative accommodation limit: £1,500 per person, per claim

Alternative travel arrangements limit: £1,500 per person, per claim

Alternative accommodation/travel arrangements excess: No excess applies

Emergency medical and associated expenses

Emergency medical treatment outside the UK limit: £10,000,000 per person, per claim

Associated expenses outside the UK limit: £10,000,000 per person, per claim

Emergency dental pain relief limit: £1,000 per person, per claim

Burial/cremation outside the UK limit: £10,000 per person, per claim

Repatriation of remains from outside the UK limit: £10,000 per person, per claim

Associated expenses within the UK limit: £10,000 per person, per claim

Repatriation of remains within the UK limit: £10,000 per person, per claim

Emergency medical/associated expenses excess: You will pay the first £50 per person, up to a maximum of £100 per claim

Medical inconvenience limit: £1,000 per person, per claim

Medical inconvenience benefit for each 24-hour period:	£50 per person, per claim
Medical inconvenience excess:	No excess applies
Accidental death or permanent disability	
Death benefit:	£50,000 per person
Death benefit – if aged under 16 years:	£1,000 per person
Permanent total disablement limit:	£50,000 per person
Loss of limb / sight limit:	£50,000 per person
Excess:	No excess applies
Personal liability	
Maximum limit:	£2,000,000 per person, per claim
Excess:	You will pay the first £50 towards any claim arising from the occupation of temporary holiday accommodation. No excess applies to any other claim under this section.
Legal expenses and advice	
Maximum limit:	£50,000 per person, per claim
Excess:	No excess applies
Personal belongings	
Maximum limit:	£2,500 per person, per claim
Single article limit:	£600
Excess:	You will pay the first £50 per person, up to a maximum of £100 per claim
Personal money	
Maximum limit:	£750 per person, per claim
Cash/bank notes if under 16:	£100 per person, per claim
Excess:	You will pay the first £50 per person, up to a maximum of £100 per claim
Delayed baggage	
Maximum limit:	£150 per person, per claim
Excess:	No excess applies
Emergency travel documents	
Maximum limit:	£750 per person, per claim
Excess:	No excess applies
Winter sports	
Winter sports equipment	Own equipment limit: £500 per person, per claim
	Hire equipment limit: £500 per person, per claim
	Hire replacement equipment limit: £250 per person, per claim
	Lost/stolen lift pass limit: £250 per person, per claim
	Excess: You will pay the first £50 per person, up to a maximum of £100 per claim
Delay due to avalanche limit:	£200 per person, per claim
Excess:	No excess applies
Piste closure limit:	£300 per person, per claim
Piste closure benefit for each 24-hour period:	£30 per person
Excess:	No excess applies
Ski Pack limit:	£500 per person, per claim

Excess:	No excess applies
Inability to take part in winter sports limit:	£200 per person, per claim
Inability to take part in winter sports benefit for each 24-hour period:	£50 per person
Excess:	No excess applies
Golf	
Own equipment limit:	£1,500 per person, per claim
Hire replacement equipment limit:	£300 per person, per claim
Hire replacement equipment – daily benefit:	£35 per person
Pre-booked green fees limit:	£250 per person, per claim
Excess:	You will pay the first £50 per person, up to a maximum of £100 per claim

Mobile Phone

Insured persons:	
✓	You
✓	Your husband or wife, domestic or civil partner who lives with you at the same address
✓	Any dependant under 18 years of age who lives at home with you (or under 23 if still in full time education and living at home with you outside of term time)
Cover level:	Damage, Theft, Loss, and Breakdown (outside of warranty)
Phone replacement limit:	No Limit
Accessories limit:	£250 per claim
Unauthorised calls, texts and mobile data limit:	£2,500 per claim
Annual claim limit:	A maximum of 4 claims per year on your policy
Excess:	You will pay the first £75 towards any claim

Gadget

Insured persons:	
✓	You
✓	Your husband or wife, domestic or civil partner who lives with you at the same address
✓	Any dependant under 18 years of age who lives at home with you (or under 23 if still in full time education and living at home with you outside of term time)
Cover level:	Damage, Theft, Loss, and Breakdown (outside of warranty)
Maximum gadget age covered:	5 years
Gadget replacement limit:	£1,500 per claim
Unauthorised calls, texts and mobile data limit:	£2,500 per claim
Annual claim limit:	A maximum of 4 claims per year on your policy
Excess:	You will pay the first £75 towards any claim

Excess Protection

Insured persons:

- ✓ You
- ✓ Your husband or wife, domestic or civil partner who lives with you at the same address
- ✓ Any dependant under 18 years of age who lives at home with you (or under 23 if still in full time education and living at home with you outside of term time)

Insurance excesses covered: Motor, Travel, Home and Pet, plus any HSBC Select and Cover excess

Annual claim costs limit: A maximum of £1,000 per year on your policy

Annual claim limit: A maximum of 3 claims per year on your policy

Excess: No excess applies

Starter Life

Insured persons:

- ✓ You
- ✓ Your husband or wife, domestic or civil partner who lives with you at the same address
- ✓ Any dependant under 18 years of age who lives at home with you (or under 23 if still in full time education and living at home with you outside of term time)

Cover Level: A lump sum payment in the event of death

Maximum age limit: 50 years old

Adult Sum Assured: £15,000

Child Sum Assured: £5,000

Adult Claim Limit: Maximum 2 claims in total during the period of cover

Excess: No excess applies

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