## HSBC Home Insurance branch and online only 25% discount offer

Terms and Conditions



HSBC Home Insurance is provided by Aviva Insurance Limited. Terms, conditions, exclusions and limitations apply in accordance with the Policy Terms and Conditions.

The "25% discount offer" on HSBC Home Insurance is subject to the underwriting criteria of Aviva Insurance Limited and the following terms and conditions:

- 1. The offer is only open to new HSBC Home Insurance customers, who obtain a quotation in branch or on-line for buildings and/or contents cover.
- 2. The offer only applies to HSBC Home Insurance policies taken out within 90 days of the quotation for cover. The offer does not apply if amendments are subsequently made to a quotation after the offer period has expired.
- 3. The offer does not apply to existing customers whose HSBC Home Insurance policies are due for renewal during the offer period.
- 4. The offer is subject to minimum premiums. The premium quoted will be inclusive of the "25% discount offer".
- 5. The minimum premium excludes the addition of Insurance Premium Tax (IPT).
- 6. The discount applies to standard Buildings, Contents or Combined cover and Extended Accidental Damage cover. It does not apply to additional covers eg Home Emergency.
- 7. This offer cannot be used in conjunction with any other offer.
- 8. Only one offer per insured property.
- 9. If you cancel your policy during the first 12 months,
  - A any refund of premium due will be calculated on a pro rata basis on the discounted premium quoted (inclusive of tax).
  - B you may still have to pay on a pro rata basis, the difference between the offer premium and the price before application of the discount for the cover provided. These premiums will include the cost of any taxes applicable.
- 10. HSBC can remove or vary this offer at any time without prior notice.

Quotes given before such removal or variation will be honoured in accordance with their terms.