

HSBC Appliance Insurance

Insurance Product Information Document



Company: Domestic & General Insurance PLC Product: HSBC Cover

Registered in England and Wales. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202111.

Complete pre-contractual and contractual information on the insurance policy is provided in other documents, including the terms and conditions.

What is this type of insurance?

Cover for your product, for example, electronic appliances and/or household goods, against: breakdown; accidental damage; food spoilage.



What is insured?

- ✓ breakdown after the end of the manufacturer's guarantee period
- ✓ protection of your product from accidental damage
- ✓ food spoilage (spoilt food up to £300 per claim or the cost of hiring temporary freezer space up to £50 per claim, with a total claim limit of £500 during any one period of insurance)
- ✓ repairs, replacements or vouchers for the full retail price of a replacement up to a maximum of £2,000 per registered product in any 12 month period
- ✓ claims up to a maximum of £6,000 (or £12,000 between you and another joint card holder) across all policies provided under the terms of your qualifying HSBC credit card



What is not insured?

- ✗ breakdown covered by another guarantee or warranty
- ✗ costs you may incur as a result of not being able to use your product (other than food spoilage if covered)
- ✗ loss, cosmetic damage, neglect, deliberate damage or damage caused by animals
- ✗ the cost of replacing any item or accessories that are intended to be replaceable
- ✗ disposal charges
- ✗ any claim relating to a product not registered within 90 days of purchase



Are there any restrictions on cover?

- ! you must be at least 18 years old and resident in the UK
- ! your product must have been purchased using a qualifying HSBC credit card
- ! your product must be in good working order and have a purchase price of between £50 and £2,000 when this policy starts
- ! you must still have a qualifying HSBC credit card to use this policy
- ! you must register your product directly with Domestic & General within 90 days of purchase
- ! you cannot register more than 3 products for a policy in any calendar year using your qualifying HSBC credit card (or 6 between you and another joint card holder). Each product will receive its own policy
- ! claims should be made within 45 days of you becoming aware of the claim incident occurring – we will still consider claims made later, but it may affect whether we accept your claim



Where am I covered?

- ✓ In the UK, which includes England, Scotland, Wales or Northern Ireland, Channel Islands or the Isle of Man.



What are my obligations?

- you must give us true, factual and not misleading information
- your product must be installed, maintained and used in accordance with the manufacturer's instructions
- your product must be used or installed (if appropriate) in a private home, occupied by a single household and not used for business purposes
- you must follow our claims process which can be found in our terms and conditions



When and how do I pay?

The premium is paid on your behalf by the provider of your qualifying credit card.

Continued overleaf



When does the cover start and end?

Your cover will end 2 years after you have registered your product with Domestic & General (unless ended in accordance with these terms and conditions). If we arrange to replace your product, the policy will end immediately. No premium paid will be refunded. Your policy contract will end if your qualifying credit card is closed.



How do I cancel the contract?

Call us on 0800 561 4495; write to us at Domestic & General Insurance PLC, Leicester House, 17 Leicester Street, Bedworth, Warwickshire CV12 8JP; or download a cancellation form from www.domesticandgeneral.com and send it to us by post. You will need to provide your policy number and contact details.