

# HSBC Home Insurance

Summary of Limits and Excesses

## Summary of Limits and Excesses

The table outlines the Home Insurance key features so you can see at a glance the standard covers and limits and optional trade up covers, with contents cover being listed first, followed by buildings cover. Full details can be found in the policy booklet. You can choose your excess on both buildings and contents covers from a range between £50 and £1,000. Your schedule will confirm the amount you have chosen. No excess applies to Legal Expenses or Home Emergency covers. HSBC Home Insurance is provided by Aviva Insurance Limited.

Contents cover		
Cover		Policy Limits per cover
	Contents Sum Insured  Cover includes the following: Accidental Damage to TVs, DVD players, games consoles, home computers and audio equipment  Title Deeds  Emergency Access  Household removals	£50,000  Increased limit available. Please call us on <b>0800 096 3378</b> .
	<b>More specific limits that apply are shown below.</b>	
	Valuables	Minimum sum insured £10,000  Maximum sum insured £20,000
	Valuables Single item	£1,500
	Money in the home	£750
	Theft from Outbuildings	£3,000
	Theft from Garages	£3,000
	Visitors Personal effects	£1,000
	Temporary removal	£5,000
	Contents in the garden	£1,000
	Garden Cover	Re-landscaping - £2,500  Single Article Limit - £250
	Replacement Locks	£1,000
	Freezer contents	£1,000
	Fuel	£2,000
	Metered Water	£2,000
	Religious festivals	£3,000
	Wedding gifts	£3,000
	<b>Other Sum Insured Limits, not subject to the specific limits above:</b>	
	Loss of rent/alternative accommodation	£10,000
	Fatal Injury benefit	£5,000
	Occupiers and personal liability	£2,000,000
	Employers liability	£10,000,000
	Tenants liability	£15,000

Contents optional covers		
Extra Accidental Damage		
		Up to Contents sum insured
Personal Belongings		
Cover		Policy Limits per cover
	Unspecified Personal belongings	Minimum sum insured £2,000 Maximum sum insured £10,000 Single article limit £1,500
	Personal Belongings – Personal Money	Personal money £750
	Personal Belongings theft from unattended vehicles.	£1,500 (This limit applies in total to each incident of theft from an unattended vehicle involving property covered under Personal Belongings.)
Pedal Cycles		
		Minimum sum insured £300 Maximum sum insured £2,500
Clerical Business Equipment		
		Minimum sum insured £3,000 Maximum sum insured £5,000 Stock and samples up to £500 Business money and credit cards up to £300
Legal Expenses		
	If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£50,000
Home Emergency		
	If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£1,000 for call out, parts and labour £1,000 for necessary alternative accommodation.
Building cover		
Cover		Policy Limits per cover
	Buildings Sum Insured  To include the following: Accidental damage to fixed glass and bathroom fittings Emergency access Replacement Locks	Unlimited Other options are available. Please call us on <b>0800 096 3378</b> .  Unlimited Unlimited £1,000
	<b>More specific limits that apply are shown below.</b>	
	Loss of rent/alternative accommodation	£80,000
	Tracing/accessing leaks	£5,000
	Liability to public	£2,000,000

Buildings optional covers		
Extra Accidental Damage		
		Unlimited
Legal Expenses		
	If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£50,000
Home Emergency		
	If you choose to have buildings and contents cover this add-on covers both buildings and contents incidents.	£1,000 for call out, parts and labour £1,000 for necessary alternative accommodation.

**ciiom.hsbc.com**

**Issued by HSBC Bank plc.**

We are a principal member of the HSBC Group, one of the world's largest banking and financial services organisations with around 8,500 offices in 86 countries and territories.

HSBC Bank plc, Customer Information, PO Box 6201, Coventry CV3 9HW

NRFB1034 MCP48104 09/17 ©HSBC Bank plc 2017. All Rights Reserved.

Aviva Insurance Limited. 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.