

## Important information

### Notice of Variation – HSBC Insurance Aspects

#### Mobile Phone Insurance Changes

Product information	Explanation	Effect on cover
<b>Your cover</b>	<p>If your phone has been accidentally damaged or suffers a breakdown (outside of warranty), you will now have the choice to have it repaired (where possible). The following terms will apply:</p> <p><i>Phone Repairs</i></p> <ul style="list-style-type: none"> <li>- We may offer to repair the phone instead of replacing it. We may present several repair options, including mailing the phone to us for repair, bringing the phone to a specific location for repair, or having a repair technician come to your location to repair the phone. Once a repair has been started, we cannot return your original phone back to you until this has been completed.</li> <li>- A 24-month warranty will be provided for completed repairs. If your original manufacturer's warranty is invalidated as a result of us performing a repair, we will provide you with a warranty to cover any remaining term.</li> <li>- We will determine, at our sole discretion, what the available repair options are based on your location, your phone and the availability of parts. We will discuss the available options at the time of the claim.</li> <li>- Repaired phones will only be sent to UK/Isle of Man addresses. N.B: Channel Islands customers will only have the replacement option, however if in the UK access to the repair service will be possible while there, either by pre-booked appointment on the same day or the repaired phone can be sent to a UK address when repairs are completed.</li> <li>- If we are unable to repair the phone, we will provide a replacement phone. You will be required to pay the replacement excess.</li> </ul>	Increased cover
<b>Your cover</b>	The new excess you will pay towards a phone repair will be £50. The excess you will pay towards replacing your phone remains at £75.	Increased cover
<b>Your cover</b>	We are removing the £1,500 maximum limit that applies to replace your phone. There will now be no limit to the amount we'll pay to replace your phone in any one claim (subject to policy excess of £75).	Increased cover
<b>Your Cover</b>	We do not cover mobile phones which are manufactured and/or marketed as limited edition or designer collaborator versions.	No change to cover - clarification only
<b>Your Cover</b>	We have clarified our description of replacement phones. Currently we state: <i>All refurbished stock will be in an 'as new' condition</i>	No change to cover - clarification only

	We have added to this: <i>This means that replacement phones are not brand new.</i>	
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### Travel Insurance changes (for customers aged under 70)

Product information	Explanation	Effect on cover
<b>Your cover</b>	Cover for golf equipment and green fees was added as standard cover in March 2022. This has been made clear in the Policy wording. Cover was previously only available for an additional cost.	Increased cover
<b>Your cover</b>	We will now cover unused travel and accommodation costs if you were quarantined during your trip. We will also cover extra travel and accommodation costs if you need to be moved to new accommodation as part of the quarantine.	Increased cover
<b>How to get help</b>	We have altered the opening hours of our Medical Risk Assessment line. The opening hours have been changed to the following:  Monday – Friday: 0800 – 2000  Saturday: 0900 – 1800  Sunday 1000 – 1400  Bank holidays: 0900 – 1800 (except Christmas day, Boxing Day and New Year's day)	No change to cover – clarification only

### Motor Breakdown Assistance changes

Product information	Explanation	Effect on cover
<b>Your cover</b>	Section A – Roadside assistance and recovery has been amended to include 'At home' and now reads as follows: Roadside assistance, At home and Recovery.  Under Roadside assistance, At home and Recovery 'What is covered', the condition around the vehicle breaking down more than a quarter of a mile from your home has been removed.	No change to cover - clarification only
<b>Overall</b>	Has been amended to read "The covers provided by RAC Motoring Services under Section A (Roadside Assistance, At Home and Recovery) or the additional services under this HSBC Insurance Aspects Motor Breakdown Assistance policy are not covered by FSCS".	No change to cover - clarification only
<b>Overall</b>	Aviva is currently listed as data controller in RAC Privacy policy. This has been amended to data processor.	No change to cover - clarification only

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