

HSBC Insurance (UK) Limited Tudor Policy Summary (ICH)

This document provides a summary of the cover available under your Motor Insurance policy. This summary does not contain the full terms and conditions of the contract, which can be found in the Policy Booklet and applicable Schedule, copies of which will be provided on request. This summary does not form part of your contract of insurance.

This insurance policy is underwritten by HSBC Insurance (UK) Limited, who is authorised and regulated by the Financial Services Authority; Registration Number 203238.

Policy Period

- The policy will run for 12 months, or for the period shown on your Certificate of Motor Insurance.

Third Party Cover (Liability to others)

- Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury, both inside and outside the insured vehicle.
- Cover up to £5m (five million pounds) for damage to property arising out of one accident or series of accidents arising out of one event, except when the insured vehicle is a private motor car, with or without a trailer or bearing a Trade plate, when the limit shall be £20m (twenty million). This amount will be reduced to £1m (one million pounds) where the vehicle is used for the carriage of goods of a hazardous nature or the insured vehicle has a gross vehicle weight in excess of 44 tonnes.
- Liability for Third Party claimants costs, subject to a maximum of £5m (five million pounds).
- Liability of passengers for causing injury and/or damage to third parties. Such cover is at the request of the policyholder.

Legal Representation

We have the option to pay:

- Legal fees and costs in defending any action at law when damages are sought for death, bodily injury or property damage.
- Solicitors fees for representation at a Coroner's inquest or fatal inquiry or Court of Summary Jurisdiction.
- Legal expenses in respect of proceedings for manslaughter or reckless driving or causing death by dangerous driving. Legal representation will **not** be provided where the insured driver is accused of being under the influence of drink or drugs.

Applicable Law

- Unless we agree otherwise, this insurance be governed by English Law.
- We have the right to refuse if you request a different law.
- Minimum RTA insurance cover is compulsory under the Road Traffic Act.

Policy Conditions Applying to Fleet Policies

- Euro Cert issued for private cars (not applying to commercial and taxi type vehicles).
- Principals Clause included as standard wording.
- Indemnity is provided in respect of any motor vehicle whilst being driven by an unlicensed driver, but is only in so far as a licence is not required by the Road Traffic Act. See Policy for full conditions applying.
- Indemnity is provided for the insured when vehicles not owned by the policyholder are being driven by an employee for the purpose of parking, loading or unloading or to allow free passage of the insured vehicle. See Policy for full conditions applying.
- Indemnity is provided when the insured vehicle is being driven by an unauthorised driver. See Policy for full conditions.
- Trailer cover is provided, subject to terms.
- Cover is excluded whilst airside. See the General Exceptions section of the Policy Booklet for full conditions.

Features & Benefits	Exclusions or Restrictions	COMP
New Car Replacement (Policy section 1) If the insured vehicle is damaged to a greater amount than 60% of the new cost, and within the first year of registration, a replacement is offered.	<ul style="list-style-type: none"> Only applicable if the insured vehicle is a private motor car. See Policy Booklet for full conditions applying. 	✘
Sound Equipment & Telephone Systems (Policy section 1) We will pay for the loss of or damage to sound reproducing equipment and telephone systems.	<ul style="list-style-type: none"> Unlimited cover, but only applicable to sound reproducing equipment and telephone systems which are permanently fitted to the insured vehicle. 	✘
Personal Effects (Policy section 3) We will pay up to £100 for the loss of or damage to certain personal effects in or on the insured vehicle.	<ul style="list-style-type: none"> Full details of the excluded items can be found in the Policy Booklet. 	✘
Medical Expenses (Policy section 4) We will pay up to £100 for each occupant of the insured vehicle if they are injured as a result of an accident involving the insured vehicle.	<ul style="list-style-type: none"> No exclusions or limitations 	✔
Foreign Use (Policy section 11) We will provide the minimum cover required by the compulsory insurance laws of EU Countries and certain other countries.	<ul style="list-style-type: none"> The minimum cover may be extended to the full cover applying to the Policy, subject to payment of an additional premium. 	✔

General Exclusions and Conditions	Policy Section
Accidental Damage, Vandalism / Malicious Damage Excess	1
Fire & Theft Excess	1
Loss of or Damage to Your Vehicle	1

Cooling off period	As this contract is for short period cover, there is no cancellation.
Cancellation	As this contract is for short period cover, there is no cancellation.
Claims	<p>Claims should be reported to:-</p> <p>HSBC Insurance (UK) Limited PO Box 9845 Brentwood CM14 9DZ</p> <p>Telephone number: +44 (0)8456 056 056</p>
Complaints Process	<p>If you wish to register a complaint about your insurance or the handling of a claim, which cannot be resolved by your Broker or Intermediary, please contact us at the address below, quoting your policy number and the name of your Broker or Intermediary: -</p> <p>The Chief Executive HSBC Insurance (UK) Limited Academy Place Brook Street Brentwood Essex CM14 5NQ</p> <p>A copy of the complaints procedure will be provided on request.</p> <p>If you are not satisfied with the way in which a complaint has been dealt with, you may ask the Financial Ombudsman Service to review your case. Please contact the following, quoting your policy number and the name of your Broker or Intermediary: -</p> <p>Financial Ombudsman Service South Key Plaza 183 Marsh Wall London E14 9SR</p> <p>Tel: +44 (0)20 7964 1000 Fax: +44 (0)20 7964 1001 Email: Complaint.info@financial-ombudsman.org.uk</p> <p>This complaint process is without prejudice to your right to take legal proceedings.</p>
Compensation	<p>You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS), should HSBC Insurance (UK) Limited be unable to meet its liabilities under this policy.</p> <p>Further information about the compensation scheme is available from the FSCS or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.</p>
Data Protection Act 1998	<p>The information/data you give us, now or in the future, will be stored on a computer and will be used for the administration of this policy. It will also be used for risk assessment, statistical analysis, research and marketing purposes and may also be used for purposes related to crime prevention.</p> <p>The information, including your personal details, may be disclosed to other parties, but this will only apply if it is necessary for the performance of any aspect of this policy.</p> <p>Full details about the Data Protection Act are contained in the Policy Booklet (Important Notes).</p>
Sharing of Information	<p>We subscribe to various Databases for the prevention of fraud and to comply with Government legislation.</p> <p>Full details are contained in the Policy Booklet (Important Notes).</p>