

HSBC Insurance (UK) Limited Milestone Commercial Vehicle Policy Summary

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 | <ul style="list-style-type: none"> The policy will run for 12 months, or for the period shown on your Certificate of Motor Insurance. |
| Third Party Cover (Liability to others) | <ul style="list-style-type: none"> Unlimited cover in respect of your legal liability to others, including passengers, for death or bodily injury. Cover up to £20m (twenty million pounds) for damage to property arising out of one accident or series of accidents arising out of one event. Liability for Third Party claimants costs, subject to a maximum of £5m (five million pounds). Cover up to £1m for claims in respect of pollution or contamination. |
| Legal Representation
We have the option to pay: | <ul style="list-style-type: none"> 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 causing death by dangerous or careless driving. |
| Applicable Law | <ul style="list-style-type: none"> Unless we agree otherwise, this insurance be governed by the laws of England and Wales. We have the right to refuse if you request a different law. Minimum RTA Insurance cover is compulsory under the Road Traffic Act. |

Features & Benefits	Exclusions or Restrictions	COMP	TPF&T	TPO
Audio equipment (Policy section 1) We will pay for the loss of or damage to permanently fitted audio and visual equipment.	<ul style="list-style-type: none"> Audio accessories, audio visual equipment, telephones and satellite navigation equipment are not covered. A limit of £250 will apply to permanently fitted audio and visual equipment where it was not originally fitted or supplied by the vehicle manufacturer. 	✓	x	x
Locks (Policy section 1) We will pay up to £250 for the cost of replacing the door locks, ignition system and/or steering lock if the keys or central locking transmitter are stolen.	<ul style="list-style-type: none"> Cover will only apply where we are satisfied that the identity or location of your vehicle is likely to be known to any person who may have such items. 	✓	x	x
Windscreen/Window Glass (Policy section 2) We will pay for the cost of repairing or replacing broken glass.	<ul style="list-style-type: none"> We will pay up to £250 for replacement glass claims where our approved supplier is not used. We will pay up to £100 for repairs to glass. An excess will apply to all claims, unless the windscreen/window is repaired rather than replaced. 	✓	x	x
Personal Accident (Policy section 5) We will pay a capital sum in the event of death, loss of sight or loss of limbs.	<ul style="list-style-type: none"> Applies to you and/or your driver and subject to conditions. 	✓	x	x
Personal Belongings (Policy section 6) We will pay up to £100 for the loss of or damage to certain personal belongings 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. 	✓	x	x
Medical Expenses (Policy section 7) We will pay up to £100 per person if you or your passenger(s) are injured in an accident involving your car.	<ul style="list-style-type: none"> No exclusions or limitations. 	✓	x	x
No Claim Discount (Policy section 8) If you do not make a claim during your period of insurance, a no claim discount is allowed.	<ul style="list-style-type: none"> See Policy Booklet for full details. 	✓	✓	✓
Foreign Use (Policy section 9) 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, provided you have advised us before your travel. We may charge for this extension. 	✓	✓	✓

General Exclusions and Conditions		Policy Section
Accidental Damage, Vandalism / Malicious Damage Excess	In addition to any excess shown on your Schedule, additional excesses may apply to:- <ul style="list-style-type: none"> Certain age groups Persons with limited UK driving experience Provisional Licence holders 	1
Fire & Theft Excess	<ul style="list-style-type: none"> See Policy Booklet for full details of the applicable excesses. 	1
Loss of or Damage to Your Vehicle	<ul style="list-style-type: none"> Cover does not apply if ignition keys have been left in or on your car. Cover does not apply where the vehicle has been left open or unlocked. Cover does not apply if the theft is by deception, or by an employee, or a member of your household driving without your permission. 	1
Driving Other Cars	<ul style="list-style-type: none"> No cover is provided for driving other cars. 	-

Cooling off period

NOTE: This section is only applicable to retail customers, whose insurance has been arranged by a Broker or Intermediary.

Once you have entered into the insurance contract with HSBC Insurance (UK) Limited, you are entitled to a period of reflection during which you may decide whether to proceed with the purchase of the insurance contract.

The duration of this cooling off period is 14 days and commences from either:-

The day of conclusion of the insurance contract; or

The day on which you receive the full terms of the insurance contract detailing the terms, conditions and information about the contract, whichever is the latter.

If you wish to cancel your policy, you should serve notice of cancellation to the insurance broker or intermediary through whom you arranged this insurance, at their contact address.

You must return the Policy Document, the Certificate(s) of Insurance and Insurance Disc(s), if applicable, and it is a criminal offence not to do so, for which you can be prosecuted.

Charging

Cancellation within the 14 day cooling off period will result in a minimum premium charge of £25 plus IPT or a pro-rata charge based upon the time on risk, whichever is greater. Should your vehicle be the subject of a total loss during this period, there will be no refund of premium.

Cancellation

You may cancel this insurance at any time by returning to us your Certificate of Motor Insurance. The cancellation will be effective from the date the Certificate is received by us and the appropriate refund of premium will be calculated on a pro-rata basis. Any refund will be subject to no claim having been made in the period since last renewal.

Please note: A minimum premium charge of £25 plus IPT will apply.

We, or your authorised broker/intermediary, may cancel this insurance at any time by sending seven days notice by Recorded Delivery to the last known address on our records. A pro rata refund of premium for the remainder of the period of insurance will be allowed on receipt of the Certificate of Motor Insurance, subject to no claims having been made in the period since last renewal.

If you pay your premium by instalments and we do not receive or are unable to collect any payment by the due date, we will regard this as cancellation by you.

In the event of your vehicle being declared a total loss, we will cancel this insurance. The full premium including IPT will be due.

Claims

Claims should be reported to:-

Glass replacement and breakage repairs:-

HSBC Insurance (UK) Limited
PO Box 9845
Brentwood
CM14 9DZ

Freephone 0800 318 043

Telephone number: +44 (0)8456 056 056

Lines are open 24 hours per day, 7 days per week

Complaints Process

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: -

Customer Relationship Manager
HSBC Insurance (UK) Limited
Academy Place
Brook Street
Brentwood
Essex
CM14 5NQ

Tel: 08456 052 052
Fax: 01277 842400
Email: customer.relations@hsbc-insurance.co.uk

A copy of the complaints procedure will be provided on request.

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: -

Financial Ombudsman Service
South Key Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800
Email: complaint.info@financial-ombudsman.org.uk

This complaint process is without prejudice to your right to take legal proceedings.

Compensation

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.

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.

Data Protection Act 1998

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.

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. It may also be transferred to any country outside the UK.

Full details about the Data Protection Act are contained in the Policy Booklet (Important Notes).

Sharing of Information

We subscribe to various Databases for the prevention of fraud and to comply with Government legislation.

Full details are contained in the Policy Booklet (Important Notes).

HSBC Insurance (UK) Limited
Administration Office: Academy Place, Brook Street, Brentwood, Essex, CM14 5NQ.
Registered Office: 8 Canada Square, London, E14 5HQ.
Registered in England number 3581552.