

## HSBC Insurance (UK) Limited Corinthian Private Car Policy Summary IMPORTANT INFORMATION ABOUT YOUR RENEWAL

We have revised our policy wordings to align them more generally with standard market practice and to provide better clarity and understanding of your Insurance Contract. We will be issuing you with a new policy document once the policy has been renewed. We have summarised below the cover available under your insurance policy.

You have a period of 14 days from receipt of the new policy wording, during which time you may exercise your right to cancel your policy. We will return your full premium, less a charge for the actual period the policy was in force, subject to a minimum premium of £25.00 plus Insurance Premium Tax.

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.

### Third Party Cover (Liability to others)

- 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).
- **Third Party Only** cover may be provided whilst **Driving Other Cars**, subject to selected criteria being met. Refer to your Certificate of Motor Insurance to see if you have this benefit.
- Cover up to £1m for claims in respect of pollution or contamination.

### 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 causing death by dangerous or careless driving.

### Applicable Law

- 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
<b>Audio equipment (Policy section 1)</b> We will pay for the loss of or damage to permanently fitted audio and visual equipment.	<ul style="list-style-type: none"> <li>• Audio accessories, audio visual equipment, telephones and satellite navigation equipment are <b>not</b> covered.</li> <li>• A limit of £500 will apply to permanently fitted audio and visual equipment where it was not originally fitted or supplied by the vehicle manufacturer.</li> </ul>	✓	x	x
<b>Locks (Policy section 1)</b> We will pay up to £500 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"> <li>• 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.</li> </ul>	✓	x	x
<b>Windscreen/Window Glass (Policy section 2)</b> We will pay for the cost of repairing or replacing broken glass.	<ul style="list-style-type: none"> <li>• Unlimited cover is provided subject to repairs or replacement being arranged by our approved repairer.</li> <li>• Cover will be limited to £250 where our approved supplier is not used.</li> <li>• Damage to any fixed panoramic glass roof panels are excluded.</li> <li>• An excess of £75 will apply to all claims, unless the windscreen/window is repaired rather than replaced.</li> </ul>	✓	x	x
<b>Personal Accident (Policy section 5)</b> We will pay a capital sum in the event of death, loss of sight or loss of limbs.	<ul style="list-style-type: none"> <li>• Applies to policyholder and spouse/civil partner and subject to conditions.</li> </ul>	✓	x	x
<b>Personal Belongings (Policy section 6)</b> 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"> <li>• Full details of the excluded items can be found in the Policy Booklet.</li> </ul>	✓	x	x
<b>Medical Expenses (Policy section 7)</b> 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"> <li>• No exclusions or limitations.</li> </ul>	✓	x	x
<b>No Claim Discount (Policy section 8)</b> If you do not make a claim during your period of insurance, a no claim discount is allowed.	<ul style="list-style-type: none"> <li>• See Policy Booklet for full details.</li> </ul>	✓	✓	✓
<b>Foreign Use (Policy section 9)</b> Cover will be extended to that provided by the Policy whilst in any country which is a member of the European Union. Cover will be limited for a period of up to 30 consecutive days in any one period of insurance.	<ul style="list-style-type: none"> <li>• Cover does not apply outside of the European Union. We may extend cover, but you must advise us before you travel and we may make a charge.</li> </ul>	✓	✓	✓
<b>Courtesy Car</b> A courtesy car may be provided if repairs to your vehicle are carried out by one of our approved garages.	<ul style="list-style-type: none"> <li>• A courtesy car is <b>not</b> provided in the event of a total loss or if your vehicle is stolen.</li> </ul>	✓	x	x

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