



<b>Features &amp; Benefits (Buildings)</b>	<b>Limitations &amp; Exclusions</b>
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Accidental damage to underground	
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otherwise stated.

## Contents – Section 2

**Valuables & Personal possessions – Section 5** (an optional extension if Section 2 Contents is operative)

Provides cover for personal possessions against accidental loss or damage anywhere in Europe and up to a maximum 60 days anywhere in the World.

Policy Excess - the first £50 of any claim is not covered.

Provides cover against deterioration of food in the refrigerators or freezers in the Home, caused by breakdown, escaping fumes or accidental failure of the public electricity or gas supply.  
Cover is limited to a maximum value of £500 but can be increased on request.  
The refrigerator or freezer must be less than 10 years old at the time of the claim.

Policy Excess. The first £50 of any claim is not covered.

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Any transactions relating to UK customers may be referred to the Financial Ombudsman Service. In addition UK personal customers of HSBC Insurance (Ireland) Ltd are protected by the Financial Services Compensation Scheme and may be eligible for compensation.