

### 1. What is Home Insurance and how is it important to me?

Home insurance provides full protection for your home building and home contents against accidental physical damage arising from common risks as follows:

- Fire, lightning
- Explosions
- Falling aircraft or other aerial device or any article dropped therefrom
- Bursting or overflowing domestic water tanks, apparatus or pipes
- Theft accompanied by actual forcible and violent breaking into or out of a building or any attempt to do so
- Impact with the buildings by any road-vehicle, horse or cattle not belonging to nor under the control of the insured
- Earthquake or volcanic eruption
- Hurricane, cyclone, typhoon, windstorm, or hail
- Flood (including overflow of sea water)
- Landslip and subsidence.

The policy also extends to cover any of the following costs under the Home Building section:

- Architects', surveyors' and consultant engineers' costs
- Removal of debris costs
- Fire brigade charges and extinguishing costs
- Alternative accommodation.

You can also apply for insurance to cover your liability to the third party according to Civil Law (including bodily injury and physical damage)

### 2. What is Home Insurance type?

There are 2 types of cover for you to choose from (together or separately):

- Buildings only
- Contents only
- Building and Contents.

In addition, you will receive Plan A for Liability insurance provided that you have applied coverage for Buildings or Contents or both. You may also buy higher Plan for Liability i.e Plan B, C, D by paying additional charge.

### 3. As a tenant, may I apply for Building cover?

You can absolutely purchase Building cover if it is specified under the tenancy agreement that you are responsible for it.

Moreover, you can also apply for Home Contents cover for the household contents which are your own assets or under your custody.

**4. As an owner of a house for rent, may I apply for both Building and Home content covers?**

You can absolutely purchase Building cover, and also the Home contents cover if those contents are your own assets.

**5. After the policy is issued, can I change the level of protection or add any supplementary benefits?**

Once the policy is issued, you cannot change the level of protection or add any supplementary benefits. Changes can be made at the renewal time subject to Baoviet's acceptance.

**6. Is my Insurance product guaranteed by HSBC?**

Home insurance is underwritten by Baoviet Insurance Corporation (hereinafter referred as Baoviet). It is not an obligation of, deposits in or guaranteed by HSBC Bank (Vietnam) limited.

**7. How can I make my premium payments?**

Premium payment can be made through 01 (one) of 03 (three) channels as follows:

- Online Payment Gateway of Baoviet Insurance
- Cash payment to Baoviet Insurance's account at any counter of Baoviet Bank
- Funds transfer to Baoviet Insurance's account at Baoviet Bank

For more details, please log on HSBC website:

[http://www.hsbc.com.vn/1/2/personal\\_en/insurance/non-life-premium-payment-channel](http://www.hsbc.com.vn/1/2/personal_en/insurance/non-life-premium-payment-channel).

**8. Can I change the frequency of payment after the policy becomes effective?**

Full premium payment need to be made in one single time before inception. Instalment payment option is not available.

**9. What should I do if I want to cancel my policy?**

Provided no claims have been made or payable during the policy period, you may terminate your policy by filling out Refund or Endorsement Request Form, having it sent to the Baoviet and return the Certificate of Insurance.

**10. How much can I get back if I cancel the policy?**

Upon your eligible cancellation request, you shall be entitled to a return of premium, less the amount due to the Insurance Company computed at short period rates for the period during which the Policy had been in force. Please be noted that return of premium is applicable to 1-year Policy only. The premium refund will be made within 7 working days (in cash) or 14 working days (by bank transfer).

**11. I forgot to pay my renewal premium and my policy has lapsed. I still need protection. What should I do?**

Renewal premium payment has to be made before the previous policy expires. In case you miss the payment at renewal time, you should contact HSBC Relationship Manager for application as in new case.

**12. Question: What isn't covered under this policy? Are there any excesses or deductibles for claims?**

The policy does NOT cover for damages:

- Occasioned by riot, civil commotion, strikers or locked-out workers;

- To any property whatsoever or any loss or expenses whatsoever resulting or arising therefrom or any consequential loss directly or indirectly caused by or contributed to by arising from any nuclear weapons material, voluntary or involuntary use of missiles and/or any kind of warlike weapons, ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. Solely for the purpose of this exclusion “combustion” shall include any self-sustaining process of nuclear fission;
- To any electrical machine, apparatus, or any portion of the electrical installation arising from or occasioned by or over-running, excessive pressure, short circuiting, self-heating, arcing or leakage of electricity arising from whatever cause (lightning included);
- Caused by pollution or contamination;
- Losses and damages to data or software, computer programs;
- War and terrorism exclusion
- Consequential loss or damage of any kind or description except for Alternative accommodation.
- There are properties excluded under Building and Contents cover and exclusions applicable only to Liability cover. Please refer to the policy wording for more details.

Deductibles where applicable:

- Loss / Damage to the Building and the Contents: VND 2,000,000 for any one claim
- Liability: VND 2,000,000 for any one claim in respect of property damage only.

### **13. What are the different fees & charges for Home Insurance?**

No additional fees and charges other than insurance premium is required when taking out insurance.

### **14. Is the premium guaranteed to remain unchanged?**

Premium level shall maintain unchanged during the insurance period unless there appear significant changes in risk exposure.

### **15. What will I receive after I buy a policy?**

A full package of Certificate of Insurance and Policy Wording will be sent to your mailing address by Baoviet.

### **16. Whom should I call if I need help or have any inquiry on my policy?**

You may contact HSBC Relationship Manager who has arranged your policy or call Baoviet policy management number stated in your Certificate of Insurance should you have any queries about your policy.

### **17. Is there a hotline for claim inquiry?**

For claim inquiry, you may call the claim hotline stated in your Certificate of Insurance.