

Company: Hiscox Underwriting Ltd

Product: Hiscox 606 Home Insurance

Authorised and regulated in the UK by the FCA – register number 308922

This document provides a summary of the key information relating to this household insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy is designed to meet the needs of customers who wish to protect their home against loss or damage. The building insurance protects the structure of your home, outbuildings and other structures. The contents, fine art and valuables insurance protects general contents, clothing, electronic equipment, art and collections and your jewellery, watches and valuable items.



What is insured?

Buildings, contents, fine art and valuables

You must check your policy schedule to see what cover you have selected along with the corresponding amount insured. Limits may apply for specific types of losses, these are shown in the policy wording.

What we will cover

- ✓ Alternative accommodation costs following a covered physical loss or physical damage to your home if your home cannot be lived in for up to a period of three years.
- ✓ Garden restoration costs incurred to restore your garden if it is damaged during the period of insurance.
- ✓ We will pay the cost of changing your locks, if you lose the keys to an outside door, windows, safes and alarms.
- ✓ Following an insured claim caused by escape of water or flood greater than £10,000 we will contribute towards the cost of improvements to prevent or minimise the likelihood of similar occurrences happening in the future.
- ✓ Family legal protections – we will pay the costs and expenses for insured incidents such as employment disputes.
- ✓ Family protections – we will pay the costs and expenses detailed in the policy if you suffer death or disablement as a result of aggravated assault, aggravated burglary, carjacking or road rage.
- ✓ Home emergency – we will cover you against and will organise repair work if you suffer a sudden and unforeseen incident. Up to £1,500 per emergency.

Buildings and tenant's improvements (if selected)

- ✓ Loss of or damage to the property or properties shown in the schedule, including from: accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ Loss or damage to building works, materials and supplies used to renovate or extend your home.
- ✓ The costs incurred to trace a leak and access the point of escape of a heating fuel leak in your home.
- ✓ Loss of rent that you cannot recover as landlord while your home cannot be lived in following a covered loss for physical loss or physical damage. Up to three years.

Contents, fine art and valuables (if selected)

- ✓ Loss or damage to your contents, fine art and valuables while at your home including from accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ The costs of reasonable alterations to your home if you become permanently physically disabled following a sudden and unforeseen accident.



What is not insured?

Buildings, contents, fine art and valuables

What we do not cover

- ✗ Mechanical or electrical faults or breakdowns.
- ✗ Electronic data other than your personal digital data such as music and photographs.
- ✗ Loss or damage arising from freezing of water in fixed water tanks, apparatus and pipes whilst your home is not lived in for more than 60 days in a row unless your home is constantly heated to a temperature of at least ten degrees centigrade or the water system is shut off and drained.
- ✗ Loss or damage when your home is unfurnished other than when caused by fire, lightning or explosion.
- ✗ Loss or damage caused by wear and tear, rust, rot, fungus or mould, normal settlement, pollution, contamination or vermin.
- ✗ Loss or damage caused by coastal or river erosion.
- ✗ Loss or damage caused by storm or flood to gates, fences, wind turbines, hedges, lawns, plants or trees other than when damaged by falling trees.
- ✗ Loss or damage caused by subsidence, heave or landslip to certain outside structures unless the main house is damaged at the same time.
- ✗ Drones over 7kg or while being raced.
- ✗ Cost of maintenance and routine redecoration.
- ✗ Quad bikes, motorbikes or golf buggies while being used.

Your legal liabilities

- ✗ Your liability as owner of any premises which arises under contract or agreement.
- ✗ Your liability for any incident occurring in the United States of America or Canada if you have been in those countries for more than 90 days in total.
- ✗ Any watercraft other than rowing boats, dinghies, sail boards and surfboards.
- ✗ Any mechanically-propelled vehicle other than bikes, motorbikes under 51cc, golf buggies, domestic gardening equipment, mobility scooters and or wheel chairs.
- ✗ Your liability from pollution or contamination of air, water, or soil unless this was caused by an accident. An accident is sudden and unforeseen.
- ✗ Any drone flown in any controlled airspace, within an aerodrome traffic zone, at a height of more than 120 metres above the surface and in any race.
- ✗ Revenue-generating activities other than letting your home, incidental farming and clerical and administrative work to carry out in your home.

- ✓ Loss or damage to personal property belonging to your visitors and domestic staff who do not live with you.
- ✓ Defective title – if you are legally obliged to return a specified item of art or collection to its rightful owner we will pay the amount you paid for it or the value agreed with us.
- ✓ Accidental loss of fuel or metered water.
- ✓ Loss of or damage to your money.

Your legal liabilities

- ✓ We will cover any claim made against you for compensation arising from any bodily injury or property damage.
- ✓ The costs of putting right any fault or alleged fault with any building, under any defective premises legislation.
- ✓ Your liability as owner of any land you acquire in the United Kingdom within 60 days of the acquisition.

Optional cover

Annual travel

- We will pay reasonable and necessary costs incurred as a result of injury or illness on an insured trip anywhere in the world.

Personal cyber

- We will pay reasonable and necessary costs to repair or replace your computer systems damaged, altered or corrupted by a hacker.

Renovation and extension

- Specialist cover for risks you may be exposed to whilst building works are carried out to your home.

Annual travel

- Loss from any pre-booked accommodation travel unless for the booked trip is for a minimum of two nights.
- Any medical expenses incurred in the UK.

Personal cyber

- Loss arising from the failure of services to your home from any third-party service provider.
- The costs of repairing or replacing any programs, data, photographs, video or music that you are able to access from a cloud, remote server or back-up copies.

Renovation and extension

- Loss, damage or liability where building works ceases for continuous period of 60 days in row unless agreed by us.
- Liability for injury or damage to property caused by the negligence, omission, breach of statutory duty or default by you, your contractor or sub-contractor.



Are there any restrictions on cover?

General exclusions – applicable to all covers

- ! Loss or damage arising out of deliberate or dishonest acts by you or anyone acting on your behalf.
- ! Loss or distortion of information resulting from computer error or malfunction or computer virus.
- ! Any loss insured elsewhere



Where am I covered?

- ✓ At your home and anywhere else in the world, as detailed in each section in the policy wording and schedule.



What are my obligations?

- You must take care when answering questions, give accurate and complete information and tell us if the information changes.
- You must take reasonable care to prevent accident, injury, damage and keep items in good condition.
- You must tell us as soon as possible about any claim or loss and co-operate fully with us and any legal representative.
- You must tell us if you are undertaking renovation or building works over £100,000.
- You must see a qualified medical practitioner as soon as possible after suffering any illness or injury that might be covered.



When and how do I pay?

Please check your policy schedule for payment method.



When does the cover start and end?

Please check your policy schedule for your cover start and end dates.



How do I cancel the contract?

By telephone, email or post. You will receive a full refund if you cancel within 15 days of insuring with us. If you cancel after the first 15 days and have not made a claim, we will return a pro-rata proportion of your premium. We will not charge you a cancellation fee.

How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible. For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

Complaints procedure

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom

By phone: 0800 116 4627
By phone from mobiles or abroad: +44 (0)1904 681198
By email: customer.relations@hiscox.com

If the insurer named in your schedule is Hiscox Syndicates Limited and you are not satisfied with the way your complaint has been dealt with you can refer the matter to the complaints department at Lloyd's. The contact details are:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Tel no: 020 7327 5693
Fax no: 020 7327 5225
Email: complaints@lloyds.com
Website: <http://www.lloyds.com/complaints>

Details of Lloyd's complaints procedures are set out in a leaflet 'Your Complaint - How We Can Help' available at <http://www.lloyds.com/complaints> and are also available from the above address.

If you remain dissatisfied after we have considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

Their address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Tel no: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>.

General information

Hiscox Underwriting Ltd underwrites the policy on behalf of Hiscox Insurance Company Limited, Hiscox SA, certain underwriters at Lloyd's (managed by Hiscox Syndicates Limited) and third-party insurers as detailed in policy schedule.

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.

Our services

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Financial Conduct Authority. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you

About us

Hiscox Underwriting Ltd, registered in England no. 02372789, at 1 Great St Helen's, London EC3A 6HX is authorised and regulated by the Financial Conduct Authority. Our FS Register number is 308922. Our permitted business is arranging home insurance. You can check this on the FS's Register by visiting website <https://register.fca.org.uk/> The FCA is the independent watchdog that regulates financial services. Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd, Hiscox Insurance Company Limited and Hiscox SA.

Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd (the intermediary) on behalf of Hiscox Insurance Company Limited (an insurer), Hiscox SA (an insurer), certain underwriters at Lloyd's (managed by Hiscox Syndicates Limited) and partner insurers for certain parts of the cover (these will be set out in the policy schedule). We act as agent for the insurers in undertaking certain responsibilities and therefore will not be acting as an independent insurance intermediary.

Hiscox Underwriting Ltd receives commission for this from Hiscox Insurance Company Limited and Hiscox SA. If you purchase a policy that is serviced or underwritten by a third party, we will set the price you pay for this policy which will be made up of the base cost from the supplier along with an element of profit and administration costs. In addition to this we may receive a profit share from the third party. We do not charge a separate fee for arranging the insurance.

At your request we will endeavour to arrange cover based on the information you have provided. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.