

Hiscox 606 Home Insurance - travel

Insurance product information document



Company: Hiscox Underwriting Limited

Product: Hiscox 606 Home Insurance

Authorised and regulated 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 cover losses arising from delay or cancellation of your travel plans, together with cover for death, injury and loss of baggage and documents during a trip.



What is insured?

Travel

- ✓ If you become injured during an insured trip, we will pay:
 - medical costs for up to 12 months' treatment.
 - travel and accommodation costs for you and up to two others who need to travel to or with you. repatriation to the UK.
 - a benefit for each full day in hospital.
 - funeral costs or the cost of returning you to the UK.
 - the benefit shown in the schedule if you die, lose a limb or eye or suffer permanent, total disablement.
- ✓ Costs as a result of cancellation and curtailment caused by injury, death, kidnap or other peril specified in the policy.
- ✓ Costs as a result of missing a trip because of injury or death to you or a travelling companion, kidnap or other peril specified in the policy.
- ✓ Delay of more than 8 hours caused by an insured peril.
- ✓ Costs to replace items or travel documents following loss of baggage or travel documents.



What is not insured?

Travel

- ✗ Trips in the UK, unless over two days and including pre-booked accommodation.
- ✗ Trips for medical purposes.
- ✗ Medical conditions you knew about, or for which you were awaiting tests, before booking, unless the condition was stable and required no more than one instance of medical attention in the preceding 12 months.
- ✗ Hazardous activities.

General exclusions

- ✗ Deliberate acts by you.
- ✗ Transmission of a computer virus by you.
- ✗ Loss due to war, biological or chemical contamination or any nuclear reaction or radiation.
- ✗ Any loss insured elsewhere.



Are there any restrictions on cover?

Travel

- ! We do not cover trips to anywhere where travel is against the advice of the FCO without our written permission.

General

- ! We will not cover the amount of the excess.
- ! We will not cover losses unless you are covered under the relevant section of the policy.
- ! Cover for certain items or types of loss or claim or limited. All relevant limits can be found in the policy wording or schedule.



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 and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss.
- You must tell us if you are undertaking renovation or building works over £100,000.
- You must tell us if your home is going to be unoccupied for more than 60 days or is going to be unfurnished.
- 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 never charge you a fee for cancelling your insurance.

Important information

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

In the event that you remain dissatisfied with the way your complaint has been handled, you may refer the matter to the Complaints team at Lloyd's. Their address is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA
Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: 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 Lloyd's has 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 4 567 or 0300 123 9123
E-mail: 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, certain underwriters at Lloyd's (managed by Hiscox Syndicates Ltd) 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 and Hiscox Insurance Company Limited.

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, certain underwriters at Lloyd's (managed by Hiscox Syndicates Ltd) 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.