

Hiscox 606 Home Insurance

Insurance product information document



Company: Hiscox SA

Product: Hiscox 606 Home Insurance

Hiscox SA trading as Hiscox is supervised by the Commissariat aux Assurances (CAA) in Luxembourg and is regulated by the Central Bank of Ireland for conduct of business rules.

This document provides a summary of the key information relating to the standard terms and conditions of this household insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation and you should also check the schedule for any endorsements that change the scope of cover.

What is this type of insurance?

This Home Insurance policy provides cover for loss or damage to your Buildings and/or Contents. Cover for Liability, Travel, Family Protection and Personal Cyber is also included.



What is insured?

Buildings and tenant's improvements & Contents, fine art and valuables

- ✓ Loss of or physical damage to property shown in the schedule, including from: accidental loss and damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ If you are buying a new home, we will cover loss or damage caused by fire until you obtain insurance. Up to 60 days from exchange of contracts.
- ✓ Alternative accommodation costs following a covered loss, including for home office and domestic pets.
- ✓ Lost income from damage to solar panels or wind turbines (up to 45 days).
- ✓ Following covered physical damage over €12,000 by flood or escape of water, we will pay to mitigate or prevent a future occurrence.
- ✓ Trace and access costs after a leak of water or heating fuel.
- ✓ Charges levied by The Fire Authority in controlling or extinguishing a fire at your home. Up to €10,000.
- ✓ Loss of rent owed by or to you following covered damage. Cover up to €250,000 or 15% of the sum insured, whichever is the lesser.
- ✓ Rent you owe following covered damage. Cover up to €500,000 for primary residence or €250,000 for secondary property or 15% of the total sum insured, whichever is the lesser.
- ✓ The costs of reasonable adjustments to your home if you become permanently disabled. Up to €100,000.
- ✓ The cost of carrying on your Home office business following a covered physical loss or accidental failure in the supply of gas, water electricity, phone or internet service in your home for more than 24 hours. Up to €50,000
- ✓ Physical damage to business records. Up to €12,000.
- ✓ Increase in the value of fine art following the death of the artist. Up to €100,000.
- ✓ Fine art you must return if you do not have good title to it. Up to €100,000.
- ✓ Replacement of locks if keys to property are stolen.
- ✓ Physical damage to your drone.
- ✓ Accidental loss of fuel or metered water.
- ✓ Loss of or physical damage to, or unauthorised use of, your bank cards. Up to €50,000.
- ✓ Loss of or physical damage to your money. Up to €10,000.

Other Included Covers

- Liability
- Travel
- Family protection
- Family legal protection
- Personal Cyber



What is not insured?

General exclusions – applicable to all covers

- ✗ Deliberate acts by you.
- ✗ A cyber incident or in connection with any computer or digital technology error or transmission of a computer virus.
- ✗ Loss due to war, terrorism, biological or chemical contamination, nuclear reaction or radiation and space perils.
- ✗ Loss or damage due to confiscation, requisition or destruction by order of any Government or Public or Local Authority.
- ✗ Loss caused by failure in supply of gas, water, electricity and phone service to your home.
- ✗ Any fees incurred by you in preparation of the claim.
- ✗ Any loss insured elsewhere.

Buildings and tenant's improvements

- ✗ Wear and tear, normal settlement, rising damp, rust, warping, rot, fungus, mould or infestation, moths, rodent and vermin.
- ✗ Demolition, alteration, extension, repair and renovation.
- ✗ Subsidence to buildings other than the main house, unless the main house is also damaged by subsidence.
- ✗ Storm or flood to gates, hedges, fences or wind turbines.
- ✗ Misuse, faulty workmanship, design or faulty materials.
- ✗ Maintenance and routine repair.
- ✗ Mechanical or electrical faults or breakdowns.
- ✗ Leaks from fixed water tanks, apparatus and pipes when home is unoccupied.
- ✗ Coastal or river erosion.
- ✗ Pollution or contamination.

Contents, fine art and valuables

- ✗ Any motorised or electric vehicles, gardening equipment or wheelchairs when in use.
- ✗ Rowing boats, dinghies or sailboats when being raced.
- ✗ Property belonging to visitors and domestic employees insured elsewhere.
- ✗ Loss from not receiving goods and services paid for by you.
- ✗ Loss or damaged to items being transported unless adequately packed and secured.



Are there any restrictions on cover?

- ! We will decide whether to repair or replace the lost or damaged item or to make a cash settlement based on the replacement cost.
- ! We will not pay more than the monetary or percentage limits for some individual covers as outlined in the policy documentation.
- ! Losses caused by building works over €100,000 are not covered unless you tell us about the works in advance.
- ! Unless specified otherwise, the most we will pay for any one item, pair or set is:
 - €55,000 for fine art; and
 - €27,500 for valuables.
- ! For damage caused by pets, we will not pay more than €10,000.
- ! Alternative Accommodation for a secondary property, the most we will pay is 15% of the total rebuild cost of your building or €250,000 whichever the lesser.
- ! Damage caused by leaking water while your home is unoccupied is only covered if your heating is maintained at ten degrees or if tanks and apparatus are turned off and drained down.
- ! We won't cover damage to items in transit that aren't adequately packed and secured.
- ! Loss or damage while the home is unfurnished, unless caused by fire, lightning or explosion.



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.