

# Hiscox 606 Home Insurance – public and employers liability

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 product is designed to meet the needs of customers who wish to cover their liability to other people following accidents and provide a benefit and cover certain costs if you or your family suffer death or disablement as a result of unlawful acts.



### What is insured?

#### Your liabilities

- ✓ Your liability:
  - to others for injury or property damage occurring at your home. Up to the amount insured.
  - for injury or property damage occurring anywhere in the world. Up to the amount insured.
  - for injury, disease or property damage to your domestic employees. Up to €15,000,000.
  - for injury, disease or property damage caused by your drone. Up to €1,000,000.
  - as owner of land you acquire during the period of insurance. Up to €1,500,000.



### What is not insured?

#### Your liabilities

- ✗ Damage to your own property.
- ✗ Liability arising from: your business, passing on infectious diseases, aircraft (other than your drone), watercraft over 12 feet, motorised vehicles (other than quad bikes, motorbikes under 51cc, golf buggies, mobility scooters and gardening equipment) or animals.
- ✗ Your liability to pay a fine or penalty.
- ✗ Pollution or contamination unless arising from a sudden incident.
- ✗ Drones over 7kg or while being raced.
- ✗ Professional advice or the supply of products.
- ✗ Work by your employees, other than domestic duties, home office business and incidental farming.

#### General exclusions – applicable to all covers

- ✗ 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?

#### Your liabilities

- ! The most we will pay for your liability for pollution or contamination is €7,500,000.
- ! The most we will pay for your liability arising from quad bikes, motorbikes under 51cc, golf buggies, mobility scooters and motorised gardening equipment is €1,000,000.
- ! We do not cover your liability for claims by employees if they carry out more than 1,000 hours of incidental farming work per year in total.
- ! We will only cover pollution or contamination caused by a sudden and unexpected release and where you tell us within 60 days of the end of the period of insurance.

! We won't cover your liability for accidents in the USA or Canada if you (or the employee if an employee suffers an accident) have been there for more than 90 days in total during the period of insurance.

#### General – applicable to all sections

! 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 are 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

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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

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If you have a complaint, you can contact us using the details below.

Hiscox Customer Relations  
Hiscox SA (Irish branch)  
The Observatory  
7-11 Sir John Rogerson's Quay  
Dublin 2  
D02 VC42

By phone: 1800 901 903  
By phone from mobiles or abroad: +353 1 238 1810  
By email: [customerrelations.ireland@hiscox.com](mailto:customerrelations.ireland@hiscox.com)

If you remain dissatisfied after the internal dispute resolution process, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolve complaints with pensions providers and regulated financial services providers.

Contact details:  
Financial Services and Pensions Ombudsman  
Lincoln House  
Lincoln Place  
Dublin  
D02 VH29

Phone: +353 1 567 7000  
Email: [info@fspoi.ie](mailto:info@fspoi.ie)  
Web: [www.fspoi.ie](http://www.fspoi.ie)

Alternatively, you can also contact:

Commissariat aux Assurances  
7, boulevard Joseph II  
L-1840 Luxembourg  
Luxembourg  
Email: [caa@caa.lu](mailto:caa@caa.lu)

If you are a consumer, you may also address your complaint in English to the Insurance Ombudsman in Luxembourg, located at:

Insurance Ombudsman  
ACA  
12, rue Erasme  
L - 1468 Luxembourg  
Luxembourg  
Phone: +352 44 21 44 1  
Fax: +352 44-02-89  
Email: [mediateur@aca.lu](mailto:mediateur@aca.lu)

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

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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 Commissariat aux Assurances and the regulation of the Central Bank of Ireland. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

#### About us

Hiscox SA is a Luxembourg regulated insurance company, which is subject to the supervision of the Commissariat aux Assurances (CAA).

Hiscox SA is duly authorised to carry on non-life insurance business in other member states of the European Union and the European Economic Area.

Further details can be found at [www.caa.lu](http://www.caa.lu).

Hiscox SA is registered in Luxembourg with the Trade and Company Register Luxembourg (RCS Luxembourg) with reference number B217018. Hiscox SA head office is located at Avenue John F. Kennedy 35F, 1855 Luxembourg, Luxembourg.

Further details can be found at [www.lbr.lu](http://www.lbr.lu).

Hiscox SA is subject to the supervision of the Commissariat aux Assurances in Luxembourg and is regulated by the Central Bank of Ireland for conduct of business rules.

Hiscox SA branch in the Republic of Ireland is registered with the Companies Registration Office with reference number 908764. Hiscox SA branch in the Republic of Ireland is located at:

The Observatory  
7-11 Sir John Rogerson's Quay  
Dublin 2  
D02 VC42  
Republic of Ireland

Further details can be found at <https://www.cro.ie/>.

Hiscox SA is subject to the Consumer Protection Code 2012 which offers protection to consumers, details of this code can be found on the Central Bank of Ireland's website.

Hiscox SA is registered in Luxembourg with Trade and Company register Luxembourg (RCS Luxembourg): registration number B217018, at Avenue John F. Kennedy 35F, 1855 Luxembourg, Luxembourg.

### **Our relationship with you**

While we will provide you with information on the cover offered, further information or advice will only be provided if it is made available to you by your chosen insurance intermediary. 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.

You will be required to make premium payments in accordance with the terms of the policy. Failure to pay any amounts due may result in us cancelling coverage in line with the terms and conditions of the policy.

This insurance is governed by the laws of the country stated in the general terms and conditions. Any dispute arising out of or relating to this insurance, including over its construction and validity will be referred to a single arbitrator in accordance with the general terms and conditions and the Arbitration Act then in force in the country stated.

### **Using your personal information**

Hiscox SA is acting as a data controller and we collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at: cookies: [www.hiscox.ie/cookies](http://www.hiscox.ie/cookies) and privacy: [www.hiscox.ie/privacy](http://www.hiscox.ie/privacy).

You can also contact us at any time by telephoning +353 (0) 1238 1800 or by emailing us at [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com).

This important information document is effective from January 2019.