

What is a policy summary?

This document provides key information about the Hiscox 606 Home Insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the 606 Home Insurance policy wording. If you have any other questions then please contact your insurance agent.

Policy name: 606 Home Insurance

Type of insurance: Home and contents insurance

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Ltd and Syndicate 33 at Lloyd's managed by Hiscox Syndicates Ltd (legal expenses cover underwritten by DAS Legal Expenses Insurance Company Ltd)

Significant features and benefits

This 606 policy is specifically designed for people with higher value homes and possessions.

Key benefits include:

Broad cover

- Cover for your possessions wherever they are in the world including accidental loss and damage
- Buildings also covered for full accidental damage
- We can cover your valuables as long as you inform us of the overall value and notify us on individual items over £15,000. We can also cover your fine art as long as you inform us of the overall value of your collection and notify us on individual items over £25,000
- Legal expenses cover (up to £100,000) and helpline for UK policyholders
- Public (£10,000,000) and employers' liability (£10,000,000) cover included
- Family protection cover - you and your family are automatically covered against kidnap and ransom, aggravated assault following a burglary, air rage, car-jacking, road rage and stalking threat cover (as per limit on your schedule). Cover also includes fees and expenses reasonably incurred by you as a direct result of identity fraud (up to £25,000).

A flexible approach

- A practical approach to security
- No excess payable on fine art or valuables claims
- Automatic cover for new acquisitions subject to an additional premium

Additional covers - available at an additional cost

- Annual travel cover for family members named on the schedule
- Overseas holiday home – see relevant policy summary.

Significant or unusual exclusions/limitations

You will normally have to pay the initial £500 for each claim on any buildings and contents losses. There is no excess option on claims for fine art and valuables. All subsidence claims are subject to a £1,000 excess. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

You will normally have to pay the initial £500 for each claim for travel if this cover is selected. Pre-existing medical conditions are excluded in the wording, but may be covered on referral.

In regards to travel, we will not make any payment for any trip that is booked or made by anyone who is 71 years old or over at the start of the period of insurance unless this is known to us.

Cover does not extend to all damage caused by subsidence, landslip and heave.

Any special exclusion, limitation or terms that may apply will be found in your individual quotation and schedule.

Duration of contract

Insurance contracts normally run for a period of 12 months. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

Cancellation rights

You can cancel your new insurance policy up to 15 days from the start of the contract (plus postage time) and receive a full premium refund if you have not made a claim. After this you may cancel your insurance at any time by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left. However, we will not return any premium if the amount is less than the minimum refund shown in the schedule.

We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and will not charge any cancellation penalties such as administration charges.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance agent immediately.

If this is not possible then you can call us directly on 0845 213 8776. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

For 24-hour access to plumbers, roofers, cleaners and other emergency contractors, please contact us on our domestic helpline on 0800 731 3639.

Duty of disclosure

It is your responsibility to disclose all material information that is known to you and which might influence the judgement of insurers in determining the scope of cover, the price or whether or not to accept your risk. This applies throughout the term of the policy. If you fail to disclose material information this may entitle insurers to avoid cover from inception (the starting date of your policy) and seek repayment of claims they may have paid to you. If insurers avoid cover, you will no longer have an insurance policy and claims will not be paid.

If you are unsure whether information or a change in circumstances may be material, you should disclose it.

Questions and complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox Customer Relations either in writing at:

Hiscox Customer Relations
Hiscox House
Sheepen Place
Colchester
CO3 3XL

or by telephone on 01206 773705
or by email at customer.relations@hiscox.com.

Complaints that cannot be resolved by the Hiscox Customer Relations department may then be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

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. For this type of insurance, the maximum level of compensation you can receive is 90% of the claim with no upper limit. Full details are available at www.fscs.org.uk.

Hiscox Underwriting Ltd, Hiscox Insurance Company Limited and Hiscox Syndicates Limited are authorised and regulated by the Financial Services Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.