



## Hiscox 606 Home Insurance

Hiscox is one of the UK's leading specialist insurers of higher value homes. We believe in doing things a little differently, often covering risks that other companies find too complex or too much trouble. Our 606 policy is designed for people with higher value homes and possessions, which means you can get broader cover to suit your needs.



**Why Hiscox?**

You can rely on a Hiscox home insurance policy to ensure that everything you value is protected. The quality of service and breadth of cover is everything you'd expect from Hiscox, one of the UK's leading insurers of higher value homes.

We aim to remain at the cutting edge of business innovation, and yet, at the same time, we continue to honour the exclusive service philosophy for which we have been acclaimed for more than 100 years. At Hiscox, who we insure remains as important as what we insure.

**Exceptional service**

Hiscox aims to provide an extraordinary product, delivered with extraordinary levels of service. By concentrating our services solely on the most discerning clients, we are able to provide wider cover at competitive prices.

**Experienced specialists**

As a client of Hiscox, we aim to provide an exclusive service by a knowledgeable, professional and proactive team. Experts in their field, our specialists will deal with your claim with integrity, speed and efficiency.

**Key benefits of Hiscox 606****Broader cover**

- Cover for your possessions wherever they are in the world including accidental loss and damage (most standard policies will only cover possessions inside the home against named perils such as fire, storm, theft, flood etc.).
- 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 policy holders.
- Public (£10 million) and employers' liability (£10 million) cover included.
- Free access to 24-hour advice on all matters of personal security, from safety abroad to ID theft at home.
- Cover for defective title, so if you purchase a piece of fine art and someone claims that the item is not rightfully yours, and you are legally obliged to return the article to its rightful owner, we will pay up to 10% of the value of the fine art (maximum £25,000).
- 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. Cover also includes fees and expenses reasonably incurred by you as a direct result of identity fraud.
- Valuables extended replacement cover – subject to a professional valuation within the last three years, we will cover your specified valuables up to their market value at the time of loss even if this has increased. This will be capped at the total sum insured for specified valuables.

**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.

**Fast fair claims service**

- Our knowledgeable and highly experienced claims handlers will deal with your claims quickly in a highly professional manner.
- If a property visit is required we can issue a cheque of up to £20,000 on the day.
- 98% of clients who made a claim (surveyed Nov 07 - March 08) were satisfied with our expert claims service.

**Who is the policy suitable for?**

Hiscox 606 has been specifically designed for owners of higher value homes and possessions, with over £150,000 worth of contents and fine art (plus valuables).

**Additional cover**

You can choose to add:

- worldwide annual family travel insurance
- overseas holiday home insurance.

**More information**

For more information about the benefits of the Hiscox 606 policy or to obtain a quote please contact your insurance broker. Alternatively call Hiscox on 0845 213 8777.

Hiscox Underwriting Ltd and Hiscox Insurance Company Ltd are authorised and regulated by the Financial Services Authority. This policy is only available for UK based entities.