

Home Insurance

Insurance product information document



Company: Hiscox Underwriting Ltd

Product: Hiscox Home Insurance

Authorised and regulated in the UK 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 is a buildings and personal possession insurance policy. The building insurance protects the structure of your home, outbuildings and other structures. The personal possession cover protects general contents, clothing, electronic equipment, art and collections and your jewellery, watches and valuable items.



What is insured?

Your home and personal possessions

You must check your policy schedule to see what cover you have selected along with the corresponding amount insured.

What we will cover

- ✓ Alternative accommodation costs following a covered physical loss or physical damage to your home if your home cannot be lived in for up to a period of three years.
- ✓ Garden restoration costs incurred to restore your garden if it is damaged during the period of insurance.
- ✓ We will pay the cost of changing your locks, if you lose the keys to an outside door, windows, safes and alarms.

Buildings – the structures of your home and outbuildings

- ✓ Physical loss of or physical damage to the property or properties shown in the schedule, including from: accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ Physical damage to building works, materials and supplies used to renovate or extend your home. Up to £75,000.
- ✓ The costs incurred to trace a leak and access the point of escape of a heating fuel leak in your home. Up to the buildings sum insured.
- ✓ Loss of rent that you cannot recover as landlord while your home cannot be lived in following a covered loss for physical loss or physical damage.

Contents, art and collections, jewellery, watches and valuable items

- ✓ Physical loss of or physical damage to your personal possessions while at your home, including from: accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ The costs of reasonable alterations to your home if you become permanently physically disabled following a sudden and foreseen accident.
- ✓ Physical loss or physical damage to personal property belonging to your visitors and domestic staff who do not live with you.



What is not insured?

Your home and personal possessions

What we do not cover

- ✗ Mechanical or electrical faults or breakdowns.
- ✗ Electronic data.
- ✗ Loss or damage to an item being transported unless it is adequately packed and secured.
- ✗ Loss or damage arising from freezing of water in fixed water tanks, apparatus and pipes whilst your home is not lived in for more than 60 days in a row between October to April other than when your home is constantly heated during those months.
- ✗ Pollution or contamination.
- ✗ Loss or damage when your home is unfurnished other than when caused by fire, lightning or explosion.
- ✗ Loss or damage caused by wear-and-tear, rust, rot, fungus or mould, normal settlement, pollution, contamination, vermin or the cost of removing an infestation.
- ✗ Loss or damage caused by coastal or river erosion.
- ✗ Any normally submerged or partially submerged structure.
- ✗ Loss or damage caused by storm or flood to gates, fences, wind turbines, hedges, lawns, plants or trees other than when damaged by falling trees and damage to electric gates.
- ✗ Loss or damage caused by subsidence, heave or landslip to certain outside structures unless the main house is damaged at the same time.
- ✗ Physical loss or damage caused by wear-and-tear, rust, rot, fungus or mould, normal settlement, pollution, contamination, vermin or the cost of removing an infestation.
- ✗ Drones over 7kg or while being raced.
- ✗ Cost of maintenance and routine redecoration.
- ✗ Quad bikes, motorbike or golf buggies while being used.
- ✗ Loss or damage to unattended bicycles when away from the home other than when secured to a cycle or roof rack, locked to a fixed structure or in a locked building.
- ✗ Loss or damage to items from unattended vehicles unless the vehicle is locked, the windows are closed and the items are out of sight.

- ✓ Accidental loss of heating fuel or metered water.
- ✓ Physical loss of or physical damage to your money.

Your legal liabilities

- ✓ We will cover any claim made against you for compensation arising from any bodily injury or property damage.
- ✓ The costs of putting right any fault or alleged fault with any building, under any defective premises legislation.
- ✓ Your liability as owner of any land you acquire in the United Kingdom within 60 days of the acquisition.

Optional cover

Annual travel

- We will pay reasonable and necessary costs incurred as a result of injury or illness on an insured trip anywhere in the world.

Renovation and extension

- Specialist cover for risks you may be exposed to whilst building works are carried out to your home.

Family legal protections

- We will pay costs and expenses for insured incidents such as employment disputes.

Home emergency

- We will cover you against and will organise repair work if you suffer a sudden and unforeseen incident.

- ✗ Sports equipment while being used.

Your legal liabilities

- ✗ Your liability as owner of any premises which arises under contract or agreement.
- ✗ Your liability for any incident occurring in the United States of America or Canada if you have been in those countries for more than 90 days in total.
- ✗ Any aircraft other than a drone.
- ✗ Any watercraft other than rowing boats, dinghies, sail boards and surfboards.
- ✗ Any mechanically-propelled vehicle other than bikes, motorbikes under 51cc, golf buggies, domestic gardening equipment, mobility scooters and or wheel chairs.
- ✗ Your liability from pollution or contamination of air, water, or soil unless this was caused by an accident. An accident is sudden and unforeseen.
- ✗ Any drone flown in any controlled airspace, within an aerodrome traffic zone, at a height of more than 120 metres above the surface and in any race.
- ✗ Your liability arising out of the provision of any goods or services or you or your employees doing anything for or to a third party for a fee.
- ✗ Revenue-generating activities other than letting your home, incidental farming and clerical and administrative work to carry out in your home.

Optional covers

What we do not cover

Annual travel

- Loss from any pre-booked accommodation travel unless for the booked trip is for a minimum of two nights.
- Any medical expenses incurred in the UK.

Renovation and extension

- Loss, damage or liability where building works ceases for continuous period of 60 days in row unless agreed by us.
- Liability for injury or damage to property caused by the negligence, omission, breach of statutory duty or default by you, your contractor or sub-contractor.

Home emergency

- The cost of repairs for any loss or damage known about before the start date of the policy.
- Replacing sanitary ware, cylinder, tanks, radiators, external overflows and septic tanks.



Are there any restrictions on cover?

General exclusions – applicable to all covers

- ! Loss or damage arising out of deliberate or dishonest acts by you or anyone acting on your behalf.
- ! Loss or distortion of information resulting from computer error or malfunction or computer virus.
- ! Loss due to war, invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped.
- ! Biological or chemical contamination or any nuclear reaction or nuclear radiation or radioactive contamination.
- ! Any loss insured elsewhere.



Where am I covered?

United Kingdom including The Channel Islands and Isle of Man. If you have purchased personal possessions cover this will cover your belongings temporarily anywhere in the world for up to 60 days.



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 £75,000.
- You must tell us if your home is going to be unoccupied for more than 60 days or is going to be unfurnished.



When and how do I pay?

You can choose to pay your insurance in full using your debit card or by instalments through a direct debit facility. No charges will be applied.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts for 12 months. We will send you notice when your policy is approaching renewal.



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

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at www.financial-ombudsman.org.uk.

General information

Hiscox Underwriting Ltd underwrites the policy on behalf of Hiscox Insurance Company Limited (benefits and services under the home emergency cover section are provided by ARAG PLC and family legal protection cover is underwritten by DAS Legal Expenses Insurance Company Limited).

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 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.