

## What is a policy summary?

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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 Hiscox 606 Home Insurance policy wording.

If you have any other questions then please contact your insurance agent.

**Policy name:** Hiscox 606 Home Insurance

**Type of insurance:** Home and contents insurance

**Underwritten by:** Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited and Syndicate 33 at Lloyd's managed by Hiscox Syndicates Limited (Family legal protection underwritten by DAS Legal Expenses Insurance Company Limited).

## Significant features and benefits

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The Hiscox 606 Home Insurance 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 and building works (including materials and supplies) up to £100,000 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 £25,000. 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 £50,000.
- Drones up to seven kilograms in weight are covered against accidental loss or damage and any claim for damages you may legally have to pay.
- 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 £30,000).
- Home emergency – you are covered up to £1,500 including VAT for costs incurred to prevent a loss or repair damage which you have suffered due to an unforeseen incident resulting in an emergency.

#### 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.
- Personal cyber cover.
- Renovation and extension cover.

## Significant or unusual exclusions/limitations

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You will normally have to pay the initial £500 for each claim on any buildings and contents losses. There is an option for no excess 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.

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

We do not cover loss or damage caused by anything which happens gradually, including smoke, rising damp, wear and tear, gradual deterioration, rust or oxidation, normal settlement, warping or shrinkage, rot, fungus, mould or infestation; moths, insects, rats, mice, squirrels, rodents or other vermin; pollution or contamination; misuse, faulty workmanship or design, or the use of unsuitable or faulty materials.

Inner limits apply to some covers and can be found in the policy wording.

Under our travel cover:

- 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 unless the condition is normally stable, under control and you have not been required to have more than one check-up or in-patient treatment, or emergency medical care in the preceding 12 months.

- We will not make payment for cancellation or curtailment of any trip because of a medical condition, unless you provide a doctor's certificate to support your claim.
- Injury or illness overseas: We will not pay any medical expenses or personal accident benefit unless you see a suitably qualified medical practitioner as soon as possible after suffering illness or injury and follow any medical advice you are given.
- Medical expenses: we will not cover any costs incurred more than 12 months after the date you were injured or first became ill.

Under our legal expenses cover, we do not cover the cost and expenses incurred before our written acceptance of a claim.

Under our home emergency cover, we do not cover the cost of any repairs unless we have authorised in advance. We also do not cover repairs to boiler over 15 years old or with an output over 60kw per hour, warm air or solar powered heating systems.

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

## Duration of contract

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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

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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

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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 01206 773 776. 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 and other emergency contractors, please contact us on our home emergency helpline on 0800 1700 935.

## Information

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In deciding to accept your insurance and in setting its terms and premium, we relied on the information you have given us. You must take care to ensure that your answers to any questions are accurate and complete. You must also tell us, as soon as possible, if there are any changes to the information you have given us. If you are in any doubt, please contact your insurance agent. If you do not tell us about changes or give us incorrect information it may affect any claim you make or could result in your insurance being invalid.

## Questions and complaints

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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, The Hiscox Building, Peasholme Green, York YO1 7PR

Telephone: 0800 116 4627/01904 681 198 Email: [customer.relations@hiscox.com](mailto: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](http://www.fscs.org.uk).

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