

What is a policy summary?

This document provides key information about the Hiscox 606 Home and Contents insurance policy. If you have any other questions then please contact your insurance agent.

Policy name: 606 Home and Contents Insurance

Type of insurance: Home and contents insurance

Underwritten by: Hiscox Insurance Company Ltd (legal expenses cover underwritten by DAS Legal Expenses Insurance Company Ltd)

Significant features and benefits

The 606 policy is specifically designed for people with higher value homes and possessions, which means you get broader cover to suit your needs.

Key benefits include:

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
- Wider than standard cover in all areas - for example there is no need to list items of fine art and valuables under €22,500 and €7,500 respectively
- Legal expenses cover (up to €150,000) and helpline for Republic of Ireland policyholders
- Public (€10,000,000) and employers' liability (€15,000,000) cover included.

A flexible approach

- A practical approach to security
- No excess payable on fine art or valuables claims
- Premium discounts given if buildings, contents, fine art or valuables sections have recently been valued by an approved valuer
- Automatic cover for new acquisitions subject to an additional premium.

Additional covers - available at an additional cost

- Annual travel cover for all eligible family members who live at the insured property
- Overseas holiday home - see relevant policy summary.

Significant or unusual exclusions/limitations

We offer some of the broadest levels of cover available, giving our customers true peace of mind. There are no unusual exclusions or limitations in our 606 policy.

You will normally have to pay the initial €400 for each claim on any buildings and contents losses. There is no excess option on claims for fine art. All subsidence claims are subject to a €1,500 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 €150 for each claim per trip for travel if this cover is selected. Pre-existing medical conditions are excluded in the wording, but may be covered on referral.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is covered. Any special conditions and 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 14 days from the start of the contract (plus postage time) and receive a full premium refund. 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

It is when you make a claim that you really find out how good your insurer is and we are confident you will not find a better service in the Republic of Ireland market. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering:

- No deductions for wear and tear, even on clothing
- A guarantee to pay interest on any claim over €3,750 not paid to you by us within four working days of receiving a signed agreement form. We can only keep this promise if your bank is in the United Kingdom and if you give us your bank details at the time you sign the acceptance form. This promise can not apply if you ask us to pay by another method.

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 using our 24-hour emergency claims number on 0044 870 084 3781. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

Questions and complaints

If you have a question or complaint, please speak to your insurance agent or contact us directly using the details below:

Hiscox Customer Services
1 Great St Helen's, London EC3A 6HX
Telephone: 0870 084 3777

If you are not satisfied with the way your complaint has been handled, you may ask the Ombudsman to review your case without affecting your statutory rights.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy, as described here. FSCS may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. Non-compulsory insurance (such as home insurance): the first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met.

Your Hiscox quotation

You have discussed with us exactly what your insurance needs are. We have provided you with a quotation based on the information you gave us. The quotation you received from us gives a breakdown of the total price, including any related fees, charges, expenses and taxes applicable. 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 and Contents policy wording.

Hiscox Insurance Company Ltd and Hiscox Syndicates Ltd 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.