

Hiscox have recently made some changes to their 606 product to give you even better levels of cover. The brief summary below highlights some of the key changes.

Area of cover	Old 606	New 606
Buildings and tenant's improvements		
Trace water leak (inside home)	€3,750	Up to buildings sum insured
Trace water leak (outside home)	Not covered	€15,000
Loss of rent and alternative accommodation	Up to 2 years	Up to 3 years
Buying new home	Not covered	Automatic cover for new home (fire only) for up to 60 days from exchange
Damage to garden	€3,750 Individual tree/plant limit €500	€7,500 Individual tree/plant limit €750
Contents		
Domestic heating fuel and metered water	€3,750	Up to contents sum insured
Credit cards	€15,000	€45,000
Contents in open (e.g. statues, garden furniture)	€3,750	€7,500
Money in house and safe	€3,750	€7,500
Personal documents	€7,500	Up to contents sum insured
Lock replacement	€3,750	Up to contents sum insured
Sports equipment whilst in use (except guns and saddlery)	Not covered	Covered
New acquisitions	15% of contents sum insured for 60 days	25% of contents sum insured for 60 days
Computer software	€3,750 limit per loss	Up to contents sum insured
Computer data	€3,750	Up to contents sum insured
Acquired disability (cost to adapt the home)	€15,000	€37,500
Digital music	Not covered	€3,750
Valuables and fine art		
Fine art single article limit	€7,500	€22,500
Defective title cover	Not covered	10% of fine art amount, maximum €37,500 to cover value of a specified item the insured has to return to its rightful owner
Specified fine art basis of settlement	Restoration for partial loss	Repair, replace or cash settlement at the insured's option for partial loss
Public liability		
Limit of liability	€2,600,000	€10,000,000
Travel cover		
Given as standard	Given as standard	Now an optional cover
Cancellation limit	€7,500	€22,500
Ski Package / Ski hire / Piste closure	Not covered	Covered
Cost of replacing travel documents	Not covered	Covered
Hijack and kidnap benefit	Not covered	Covered
Other covers		
Legal expenses limit	Not covered	€150,000
Identity fraud assistance	Not covered	€18,750
Kidnap and ransom	Not covered	Now an optional cover