

Cover comparison	New 606 (ref: 5374)
Buildings and tenant's improvements	
Cover	All risks
Fees and extra expenses	An additional 25% is allowed in respect of professional fees
Minimum sum insured	€375,000
Minimum subsidence excess	€1,500
Trace water leak (inside the home)	Up to the building sum insured
Trace water leak (outside the home)	€15,000
Loss of rent	Up to three years
Alternative accommodation	Up to three years
Garden cover	€7,500 (€750 per tree, plant or shrub) - more cover available on request
Contents	
Categories included	Contents, fine art and antiques, valuables
Cover	Worldwide all risks
Inner limits within contents	
Money	€7,500
Credit cards	€45,000
Cycles	Up to the contents sum insured
Contents in garden	€7,500 (variable as required)
Contents in outbuildings and garages	Up to the contents sum insured
Domestic heating fuel and metered water	Up to the contents sum insured
Replacement of locks	Up to the contents sum insured
Personal documents	Up to the contents sum insured
Rent payable	Up to three years
Alternative accommodation	Up to three years
Theft from an unattended vehicle	Up to the contents sum insured
Visitors effects (excludes jewellery, watches, money and credit cards)	Up to the contents sum insured
Valuables (gold, silver and gold-/silver-plated items)	€7,500 for each incident
Retrieval of personal computer data	No inner limit
Fatal injury benefit	€75,000 (€7,500 if under 16)
Students possessions	Up to the contents sum insured
Loss of value following repair	Automatically included in fine art and valuables
Rowing boats, sailboards, and dinghies	€7,500
Trailers and non-motorised horse boxes	€7,500
Quad bikes, motorbikes and golf buggies	€11,250
Ride-on mowers	Up to the contents sum insured
Marquee cover	€15,000
New possessions	25% of sum insured for up to 60 days
Acquired disability	€37,500
Identity fraud	€18,750
Valuables and fine art	
Definition (valuables)	Jewellery, gemstones, watches, furs and guns
SAL limit (for unspecified items) - additional amounts can be specified	Fine art - €22,500, Valuables - €7,500
Overall valuables limit	No inner limit
Public liability	
Limit of liability	€10m
Unrecovered court awards	€7.5m
Pollution	€7.5m
Employers' liability	
Limit of liability	€15m

Acceptance criteria	New 606 (ref: 5374)
Apply to	New business and existing - 606
Target market - acceptance criteria	
Aimed at	Wealthier clients who may have more diverse insurance needs
Minimum sum insured	€150,000 contents and fine art excluding valuables
Maximum sum insured	No upper limit
Valuables sum insured	No upper limit
Stance on standalone buildings	Acceptable subject to minimum sum insured of €750,000
About the home insured - acceptance criteria	
Number	Can be more than one residence
Occupancy	Main residence plus second homes etc, including rented property
Construction	All constructions considered
Type	All types considered
Security	Alarm usually required
General	
Excess	€375 on buildings and contents - other options available on request
Policy period	Annual
Payment method	Broker statement
Other exposures/cover	
Travel	Optional
Legal expenses	€150,000 per event
Hiscox security (travel security information, emergency response and identity fraud)	Automatically included
Various helplines	Automatically included
Second homes/ROI holiday homes - acceptance criteria	
Holiday homes	Insured, friends and family and let properties
Buildings	No minimum sums insured
Contents	No minimum sums insured
Holiday homes outside Ireland	Cover available on request

For more information on 606 please contact your local Hiscox underwriter.