

Overseas 606 Home Insurance

Insurance product information document



Company: Hiscox Underwriting Ltd

Product: Overseas 606 Home Insurance

Authorised and regulated by the FCA – register number 308922

This document provides a summary of the key information relating to this overseas home and contents 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 policy is designed to meet the needs of customers who wish to protect their home against loss or damage. We'll cover your expenses to replace stolen, lost or damaged items wherever they are in the world. We'll also cover your liability to other people following accidents. This policy also covers emergency travel costs to return home following covered loss or damage to your contents.



What is insured?

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

Buildings and tenant's improvements

- ✓ Physical loss of or physical damage to property shown in the schedule.
- ✓ We will also pay:
 - professionals' fees connected with rebuilding or repairing the damaged property;
 - site clearance costs;
 - costs of complying with authority or government requirements.
- ✓ Up to 25% of the insured cost of repairs to the buildings. If you are buying a new home, we will cover loss or damage caused by fire until you obtain insurance. Up to 60 days from exchange of contracts.
- ✓ If you are selling your home, we will cover the buyer if no other insurance is in place. Between exchange of contracts until completion.
- ✓ Alternative accommodation costs following covered loss or physical damage. Up to three years.
- ✓ Carpets, curtains and appliances if your home is rented out unfurnished. Up to £5,000.
- ✓ Trace and access costs after a leak of water or heating fuel. Up to the buildings sum insured for internal leaks or £15,000 for leaks outside the home.
- ✓ Fire brigade charges you incur following covered damage. Up to £10,000.
- ✓ Garden restoration following covered damage. Up to 5% of the buildings sum insured and £1,000 per plant unless specified in the schedule.
- ✓ Loss of rent following damage. Cover up to three years' rent.
- ✓ Replacement locks if keys are lost or stolen. Up to buildings sum insured.

Contents, fine art and valuables

- ✓ Loss of or physical damage to personal possessions shown in the schedule.
- ✓ The costs of reasonable adjustments to your home if you become permanently disabled. Up to £50,000.



What is not insured?

Buildings and contents

- ✗ Loss or damage caused by wear and tear, settlement, rising damp, exposure, vermin, infestation, pets, renovation and repairs, cleaning, contamination or pollution.
- ✗ Subsidence, heave or landslip unless provided in the schedule
- ✗ Coastal or river erosion.
- ✗ Storm or flood to outdoor items or leaks from swimming pools.
- ✗ Quad bikes, motorbikes or golf buggies while in use.
- ✗ Boats while being raced.
- ✗ Misuse, faulty workmanship, design or faulty materials.
- ✗ Maintenance and routine repair or redecoration.
- ✗ Mechanical or electrical faults or breakdown.
- ✗ The value to you of lost information.
- ✗ Transit anywhere outside the country of your home.

Your liabilities

- ✗ Damage to your own property or injury to yourself.
- ✗ Liability arising from: any land not at the address on the schedule, your business other than home office business, passing on infectious diseases, aircraft, watercraft over 12 feet, motorised vehicles (including quad bikes, motorbikes under 51 cc, golf buggies, wheelchairs and gardening equipment while being raced or on a public road) or animals.
- ✗ Your liability to pay a fine or penalty.
- ✗ Professional advice or the supply of products.
- ✗ Work by your employees, other than domestic duties, home office business and incidental farming.
- ✗ Court awards granted in the USA or Canada.
- ✗ Liability solely under contract.

Emergency travel

- ✗ Travel where the loss or physical damage to your contents is £2,000 or less.
- ✗ Travel for any other purpose.

General exclusions – applicable to all covers

- ✗ Deliberate acts by you.
- ✗ Computer error or virus or transmission of a computer virus

- ✓ Alternative accommodation costs or loss of rent owed by or to you following covered loss or physical damage. Up to three years.
- ✓ Physical damage to business records. Up to £10,000 to reconstitute data and up to £10,000 for book debts.
- ✓ Physical damage to personal records. Up to £2,500 for digital data including music, photographs and videos.
- ✓ Increased costs of working. Up to £25,000.
- ✓ Increase in the value of fine art following the death of the artist. Up to £100,000.
- ✓ Fine art you bought but must return if you do not have good title to it. Up to £25,000.
- ✓ Accidental loss of fuel or metered water.
- ✓ Loss of, physical damage to, or unauthorised use of, your bank cards. Up to £30,000.
- ✓ Loss of or physical damage to your money. Up to £5,000.

Your liabilities

- ✓ Your liability:
 - to others for injury or property damage occurring at your home.
 - for injury or property damage occurring anywhere in the world.
 - for injury or disease to your domestic employees.

Emergency travel

- ✓ If your contents are lost or physically damaged, we will pay travel costs for you and up to one other family member to return home by air or rail to mitigate the loss:
 - up to £600 per return ticket for each incident of loss;
 - up to £2,000 in total for the period of insurance.

by you.

- ✗ War, confiscation or any nuclear reaction or radiation.
- ✗ Biological, chemical contamination or utility supply failure resulting from terrorism.
- ✗ Any loss insured elsewhere, including the amount you are covered for under the Consorcio de Compensación de Seguros for extraordinary risks in Spain.



Are there any restrictions on cover?

Buildings and contents

- ! Extended replacement costs are only provided if the buildings sum insured reflects a valuation by an approved valuer within the last 5 years, the valuation does not reveal any repair restrictions and your building is not listed.
- ! Unless specified otherwise, the most we will pay for any one item, pair or set is:
 - £25,000 for fine art; and
 - £15,000 for valuables.
- ! Damage caused by leaking water while your home is unoccupied is only covered if your heating is maintained at ten degrees or if tanks and apparatus are turned off and drained down.
- ! We won't cover damage to items in transit that aren't adequately packed and secured.
- ! Loss or damage while the home is unfurnished, unless caused by fire, lightning or explosion.

Your liabilities

- ! We do not cover your liability for injury or property damage anywhere other than your home or liability for claims by employees unless you also insure your contents with us.
- ! We will only cover pollution or contamination caused by a sudden and unexpected release and where you tell us within 60 days of the end of the period of insurance.
- ! We won't cover your liability for accidents in the USA or Canada if you (or the employee if liability arises from your employee's work) have been there for more than 90 days in total during the period of insurance.
- ! We won't cover bodily injury claims which should be covered by a social security or compensation scheme.

Emergency travel

- ! We do not cover you for emergency travel unless you also insure your contents with us.
- ! You must notify us of the damage to your contents within 21 days of the loss or damage, obtain our consent before booking the travel and retain all travel documents and receipts.

General – applicable to all sections

- ! We will not cover the amount of the excess, unless we agree the excess does not apply.
- ! We will not cover losses unless you are covered under the relevant section of the policy.
- ! Cover for certain items or types of loss or claim are limited. All relevant limits can be found in the policy wording or schedule.
- ! We will cover you as required under French or Spanish law.



Where am I covered?

At the address on the schedule and anywhere else in the world, as detailed in each section in the policy wording and schedule.



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 ensure items are insured at full value.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any potential claim or loss.
- You must tell us if you are undertaking renovation or building works over £50,000 before you enter into any contracts and at least 30 days before the work starts.
- 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?

Please check your policy schedule for payment method.



When does the cover start and end?

Please check your policy schedule for your cover start and end dates.



How do I cancel the contract?

By giving us 15 days' notice by writing to us. You will receive a full refund if you cancel within 15 days of insuring with us and you have not made a claim. If you cancel after the first 15 days and have not made a claim we will return a pro-rata proportion of your premium.

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

In the event that you remain dissatisfied with the way your complaint has been handled, you may refer the matter to the Complaints team at Lloyd's. Their address is:

Complaints

Lloyd's

One Lime Street

London EC3M 7HA

Tel No: 020 7327 5693

Fax No: 020 7327 5225

E-mail: complaints@lloyds.com

Website: <http://www.lloyds.com/complaints>

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at <http://www.lloyds.com/complaints> and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

Their address is:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Tel No: 0800 023 4 567 or 0300 123 9123

E-mail: complaint.info@financial-ombudsman.org.uk

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

General Information

Hiscox Underwriting Ltd underwrites the policy on behalf of Hiscox Insurance Company Limited, certain underwriters at Lloyd's (managed by Hiscox Syndicates Ltd) and third party insurers as detailed in policy schedule.

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, certain underwriters at Lloyd's (managed by Hiscox Syndicates Ltd) 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.