

## Art and Private Client – Endorsement

### **IMPORTANT NOTICE: CHANGES TO YOUR POLICY DUE TO BREXIT**

As a result of the likely departure of the United Kingdom from the European Union (Brexit), **we** have had to make some changes to how **our** policies are underwritten from 1<sup>st</sup> January 2019.

**Please note that the changes referred to in this notice do not affect the cover provided under the policy.**

Previously **our** policies were underwritten by Hiscox Underwriting Ltd (HUL) as an intermediary on behalf of the insurers shown in the schedule. Most sections of the policies were insured by Hiscox Insurance Company Limited (HIC), although some sections were insured by other insurers, as detailed on the schedule.

As a result of Brexit, sections of **our** policies that were previously insured by HIC are now insured by Hiscox SA (HSA) directly. HUL will no longer act as intermediary. HSA is an insurance company in the Hiscox group, domiciled and regulated in Luxembourg.

As a result of the change of insurer from HIC to HSA, **we** have had to make a number of changes to the way in which **our** policies are administered, including how complaints are dealt with.

In order to reflect these changes, the following amendments are made to **your policy**, including the schedule:

	<b>Amended to read:</b>
References to Hiscox Insurance Company Limited:	Hiscox SA
Address:	Hiscox SA registered head office: Avenue John F. Kennedy 35F 1855 Luxembourg LUXEMBOURG  Local branch office: Hiscox SA (Irish branch) The Observatory 7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND  Website: <a href="https://Hiscox.ie">https://Hiscox.ie</a>
Company number:	Hiscox SA: Registered in Luxembourg with Trade and Company Register Luxembourg (RCS Luxembourg): registration number B217018  Hiscox SA (Irish branch): Registered in Republic of Ireland with Companies Registration Office: company number 908764
Regulator:	Hiscox SA is subject to the supervision of the Commissariat aux Assurances Local branch regulator: Central Bank of Ireland
Signatory:	Richard O'Dwyer Managing Director, Hiscox SA (Irish branch)
Contact number and email address for Customer Relations	<u>Customer relations:</u> <a href="mailto:customerrelations.ireland@hiscox.com">customerrelations.ireland@hiscox.com</a> +353 1 238 1810
Contact numbers and email addresses for Claims	<u>Private Client claims</u> <a href="mailto:privateclientclaims.ireland@hiscox.com">privateclientclaims.ireland@hiscox.com</a> +353 1 238 1814
Complaints:	Customer Relations Hiscox SA (Irish branch) The Observatory

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	<p>7-11 Sir John Rogerson's Quay Dublin 2 D02 VC42 REPUBLIC OF IRELAND</p> <p>or by telephone on +353 1 238 1810 or +353 1800 901 903 (free toll number), or by email at <a href="mailto:customerrelations.ireland@hiscox.com">customerrelations.ireland@hiscox.com</a>.</p>
Complaints (regulator):	<p>If you remain dissatisfied after the internal dispute resolution process, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman.</p> <p>The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolves complaints with pensions providers and regulated financial services providers.</p> <p>Contact details: Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin DO2 VH29</p> <p>Phone: +353 1 567 7000 Email: <a href="mailto:info@fspoi.ie">info@fspoi.ie</a> Web: <a href="http://www.fspoi.ie">www.fspoi.ie</a></p> <p>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: <a href="http://ec.europa.eu/odr">http://ec.europa.eu/odr</a>.</p> <p>Alternatively, you can also contact:</p> <p>Commissariat aux Assurances 7, boulevard Joseph II L-1840 Luxembourg LUXEMBOURG e-mail: <a href="mailto:caa@caa.lu">caa@caa.lu</a></p> <p>Insurance Ombudsman ACA, 12, rue Erasme, L - 1468 Luxembourg LUXEMBOURG Phone: +352 44 21 44 1 Fax: +352 44-02-89 e-mail: <a href="mailto:mediateur@aca.lu">mediateur@aca.lu</a></p>
In addition, any references to Hiscox Underwriting Ltd in <b>your policy</b> are removed.	

Hiscox Renovation and Extension Insurance  
Be aware: important conditions for you  
and your contractor



# When any of your contractors are named as a joint insured on your policy, or where you are responsible for managing the building works project at your home, it is important that you and your contractors are aware of your obligations under the renovation and extension section of your home insurance policy.

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Please read this factsheet thoroughly and share it with your joint named contractor(s). We may refuse your claim or reduce any payment we may make if we believe that you have failed to fulfil the obligations detailed below.

## Fire precautions

When carrying out any work involving the application of heat or the use of angle grinders or disc cutters, you, or any of your contractors, must ensure that:

- a thorough examination of the immediate vicinity of the work, including the area on the other side of any wall or partition, is made to see whether any material is in danger of catching fire either directly or by conducted heat. Please ensure that a record of each inspection is kept
- all moveable and combustible materials are removed from the immediate area of the work to at least 15 meters away from the point of application of heat. Combustible materials which cannot be moved must be covered and fully protected by screens of non-combustible material
- there is available for immediate use:
  - two portable multi-purpose dry powder fire extinguishers to European Standard BS EN 3 or British Standard BS5423, with a minimum capacity of 4.0 kilograms each and serviced in accordance with BS5306-3; or
  - a hydraulic hose reel, provided the situation is one where water would not aggravate a fire or explosion.
- the lighting of all blow lamps, blow torches, welding and cutting equipment is carried out strictly in accordance with the manufacturer's instructions and no piece of lighted equipment is left unattended
- any gas cylinders not required for immediate use are kept outside the building in which work is taking place and, in any event, at least 15 metres from the point of application of heat or use of angle grinders or disc cutters
- any tar bitumen or asphalt boiler is not left unattended; is located at ground level on a non-combustible surface; and is used in the open air
- for at least one hour after the completion of each period of work, or stage of work, involving the application of heat or use of angle grinders or disc cutters, the area is inspected to ensure that any outbreak of fire, or signs of all possible outbreak of fire, will be noticed.

## Underground services

When carrying out any excavation or earth-moving operations involving digging, drilling or boring, you or your contractor must ensure that:

- prior to starting any excavation or earth moving work:
  - all enquiries, including those with the relevant authority responsible, as to the location of existing pipes, cables, mains, or other underground services have been made and confirmed in writing;
  - remote electrical devices are used, where practicable, to locate existing pipes, cables, mains or other underground services;
  - all people carrying out excavation or earth moving work are made aware of the location of pipes, cables, mains, or other underground services.
- the method of work minimises the risk of physical loss or damage to pipes, cables, mains, or other underground services
- a full written record of the enquiries and measures taken to locate and minimise the risk of physical loss or damage to pipes, cables, mains and other underground services is kept.

## Changes to building plans

You, or any of your contractors, must obtain agreement from the structural or consulting engineer if there are any significant changes or variations to the building plans before work commences.

You must also tell us, as soon as possible, of any change in plans. When we are notified of a change we will tell you if this affects your policy. For example, we may amend the terms of your policy or require you to pay more for your insurance.

## Lifting operations

You, or any of your contractors, must ensure that use of any items of lifting plant or lifting equipment is conducted in accordance with the British Standard for the Safe Use of Cranes – BS7121 (or as amended).

## Check plumbing

You, or any of your contractors, must ensure that all plumbing and connected pipework is pressure tested at the moment the water is first switched on and checked for two consecutive hours to ensure there are no leaks.

## Unattended premises

- When your home is unoccupied during the building works and left unattended overnight, you, or any of your contractors, must:
  - turn off gas, water, and electricity supplies at the mains, unless such services are required to prevent frost damage or to power security systems or fire protection systems;
  - ensure all doors, windows, and other access points are secured and alarm protection (where available) is activated;
  - ensure that the site is thoroughly inspected by you, or your representative, at least once per week. Any work that is necessary to maintain security arrangements or to rectify defects, must be carried out as soon as possible without unreasonable delay.

## Further information

For further information on the insurance policy or your obligations please contact your broker.

Renovation and extension policies are underwritten by Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited. Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.