

## 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

## Art and Private Client – Endorsement

	<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 Overseas 606 Home Insurance

Proposal form

Please read the following questions carefully and answer them all providing additional information where required. If you need more space, please provide answers on a separate sheet of paper, clearly highlighting the question number. If you have any queries, please speak to your insurance agent.

**Please use CAPITAL LETTERS and BLACK INK.**

### Broker details

Broker

Contact

Telephone  Fax

Email

### Client details

Name

Occupation  Date of birth  /  /

Correspondence address

Post code

Property to be insured address

Post code

Renewal date  /  /  Quote required date  /  /

Target premium £  Existing insurer

Has any person to be covered by this insurance ever been convicted of and/or charged with any offence (other than motoring convictions and/or spent convictions)? Yes  No

Has any person to be covered by this insurance ever had insurance cancelled, refused or declined? Yes  No

Has any person to be covered by this insurance ever been the subject of any bankruptcy proceedings, debt relief order, individual voluntary arrangement (IVA) or County Court Judgment (CCJ)? Yes  No

### Claims

Has anyone whose property is to be insured sustained any loss or damage during the last five years, for which they have claimed or not, which would have been covered by this type of insurance if it had been in force? Yes  No

If Yes, please provide details below:

Date of loss:	Incurred amount:	Claim cause and details:
	£	



# Hiscox Overseas 606 Home Insurance

Proposal form

## Property to be insured

Year of construction

When did you purchase the property?

When was the property last renovated?

Floor area: Main building:  m<sup>2</sup> Outbuildings:  m<sup>2</sup>

What type of property is it?

House  Flat or apartment – which floor is it situated on?  of

Is the property in whole or in part officially recognised as being of historical or cultural interest? (for example, a ‘monument historique’ in France or classified ‘Bella Arti’ in Italy) Yes  No

Are you aware of any restrictions to the rebuilding or repairing of your property? (for example, Zone Rouge or other planning restricted area). Yes  No

Are the buildings (including outbuildings and walls) in good condition? Yes  No

If you have answered Yes to any of the above, please give details below:

Please give a brief description of the property:

What is the type of residence?

Main residence

Secondary home – how many weeks a year is it occupied?

Whilst the home is not occupied, how often will the property be checked on and by whom?

## Amounts to be insured

All the amounts to be insured must be stated in a single currency. This is also the currency in which you will have to pay your premium. Unless you specify a currency below we will use Pounds Sterling.

Currency applicable to this insurance:

Euros (EUR)  Pounds Sterling (GBP)  US Dollars (USD)

Other – please specify:

## Security

Does the property have an alarm? Yes  No

If Yes, what type e.g. Bells, Redcare, CS?

Is the alarm under a maintenance contract? Yes  No

Does the property have a fire alarm? Yes  No

If Yes, what type e.g. Bells, Redcare, CS?

Does the property have smoke detectors fitted? Yes  No

If Yes, what type e.g. battery-operated, mains-wired?



# Hiscox Overseas 606 Home Insurance

Proposal form

Is there a safe at the property? Yes  No

If Yes, what is the make and model?

Do you employ domestic staff? Yes  No

If Yes:  Daytime only  Resident on the property

**Building cover requirements**

Main building	<input type="text"/>
Outbuildings	<input type="text"/>
Tenant's improvement's	<input type="text"/>

**Contents cover requirements**

General contents (excl. fine art and valuables)	<input type="text"/>
---	----------------------

## Fine art

(Please note unspecified single article limit of £30,000)

	Specified:	Unspecified:
Pictures, drawings, paintings, sketches, prints etc.	<input type="text"/>	<input type="text"/>
Antique furniture	<input type="text"/>	<input type="text"/>
Statues and sculptures of a non-fragile nature	<input type="text"/>	<input type="text"/>
Items of a brittle or fragile nature, porcelain	<input type="text"/>	<input type="text"/>
Clocks, watches, barometers, mobiles or mechanical art	<input type="text"/>	<input type="text"/>
Gold, silver and other precious metals (inc. precious coins)	<input type="text"/>	<input type="text"/>
Wine collection	<input type="text"/>	<input type="text"/>
Other fine art or collections (please provide details)	<input type="text"/>	<input type="text"/>
<input type="text"/>		

## Valuables

(Please note unspecified single article limit of £17,500)

	Specified:	Unspecified:
Furs	<input type="text"/>	<input type="text"/>
Guns	<input type="text"/>	<input type="text"/>
Jewellery and watches covered worldwide	<input type="text"/>	<input type="text"/>
Jewellery and watches kept in the home safe only	<input type="text"/>	<input type="text"/>
Jewellery and watches kept in a bank safe	<input type="text"/>	<input type="text"/>

## Valuations

Have the following been professional valued:

Buildings? Yes  No   
Fine art? Yes  No   
Contents? Yes  No   
Valuables? Yes  No



## Hiscox Overseas 606 Home Insurance Proposal form

Are there photographs of the following items:

Fine art? Yes  No

Valuables? Yes  No

### Underwriting information

Is this the main residence? Yes  No

Age of property (oldest part)  Number of bedrooms

Are the buildings (including outbuildings) in good condition and repair? Yes  No

Are all buildings (including outbuildings) built of brick, stone or concrete and roofed with slate, tile or concrete? Yes  No

Have the buildings or grounds ever flooded or has flooding occurred within 200 metres of the grounds? Yes  No

Has the property previously suffered any damage as a result of subsidence, landslip, heave or been subject to structural repair? Yes  No

Are the buildings rented or let to people other than your family or friends? Yes  No

Are the buildings used for any business or professional purposes or open to the public, other than holiday lettings? Yes  No

Are there any building works exceeding £500,000 planned for the property within the next year? Yes  No

Are any business activities carried out at the premises to be insured, other than limited to clerical or art-related work? Yes  No

Are the buildings or grounds open to the public? Yes  No

Excess required (standard £500)

### Additional details

### Using your personal information

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com).

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at [www.hiscox.co.uk/cookies-privacy](http://www.hiscox.co.uk/cookies-privacy).