

## 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.	

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## What is a policy summary?

This document provides key information about the Hiscox Holiday Homes insurance policy. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Holiday Homes policy wording. If you would like a copy of the full policy wording or have any questions, please contact us.

**Policy name:** Holiday Homes Insurance

**Type of insurance:** Home and contents insurance

**Underwritten by:** Syndicate 33 at Lloyd's managed by Hiscox Syndicates Ltd or Hiscox Insurance Company Ltd.

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## Significant features and benefits

The Holiday Homes policy is specifically designed for people with a holiday home who also insure their main home with Hiscox.

### Key benefits include:

#### Broader cover

- Cover for buildings and contents against a wide range of named perils e.g. fire, theft, lightning, earthquake, flood etc.
- Public liability (£5,000,000) and employers' liability (£5,000,000) cover included
- Automatic cover for outbuildings and permanent structures up to £15,000
- Accidental damage to domestic pipes, cables, sewers and drains for which you are responsible
- Cover for gold, silver and gold- and silver-plated items up to £2,000 (excluding jewellery)
- Emergency travel, should you need to travel to the holiday home to mitigate the outcome of a claim
- Access to Hiscox Security Services, should you need any personal security advice (only available for overseas holiday homes)
- Legal expenses cover as standard (only available for UK holiday homes)

#### A flexible approach

- A practical approach to security
- No single article limit or average clause applied

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## Significant or unusual exclusions/limitations

We do not cover losses caused by subsidence, landslip or heave (except for properties situated in Ireland, Portugal, France and the UK). Where we do cover subsidence, landslip or heave, we will not cover loss or damage to buildings (or structures) not attached to the main house unless the main house is damaged at the same time. We also do not provide cover for your jewellery or watches (page 3 of wording). Vandalism and acts of malicious persons are not covered if the holiday home is not sufficiently furnished for normal living purposes (page 9 of wording).

The family legal protection cover does not cover any employment related issues or disputes.

You will normally have to pay the initial £500 for each claim. This policy excess applies to claims made on the buildings and contents sections of your policy. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.

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## Duration of contract

Insurance contracts normally run for a period of 12 months. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

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## Cancellation rights

You can cancel your new insurance policy up to 14 days from the start of the contract (plus postage time) and if you haven't made a claim you will receive a full premium refund. After this you may cancel your insurance at any time by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left. However, we will not return any premium if the amount is less than £25.

We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and will not charge any cancellation penalties such as administration charges.

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## Claims service

If you suffer a loss and need to make a claim you should contact us immediately on +44 (0)1206 773776. If temporary repairs are needed you should arrange for them to be done immediately.

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## Information

In deciding to accept your insurance and in setting its terms and premium, we relied on the information you have given us. You must take care to ensure that your answers to any questions are accurate and complete. You must also tell us, as soon as possible, if there are any changes to the information you have given us. If you are in any doubt, please contact your insurance agent. If you do not tell us about changes or give us incorrect information it may affect any claim you make or could result in your insurance being invalid.

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## Questions and complaints

If you have a question or complaint, please contact us directly using the details below:

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR

Telephone: 0800 116 4627/01904 681 198  
Email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights.

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. For this type of insurance, the maximum level of compensation you can receive is 90% of the claim with no upper limit. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Hiscox Syndicates Ltd and Hiscox Insurance Company Ltd are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.