

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 1st 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:

	Amended to read:
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: https://Hiscox.ie
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> customerrelations.ireland@hiscox.com +353 1 238 1810
Contact numbers and email addresses for Claims	<u>Private Client claims</u> privateclientclaims.ireland@hiscox.com +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 customerrelations.ireland@hiscox.com.</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: info@fspoi.ie Web: www.fspoi.ie</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: http://ec.europa.eu/odr.</p> <p>Alternatively, you can also contact:</p> <p>Commissariat aux Assurances 7, boulevard Joseph II L-1840 Luxembourg LUXEMBOURG e-mail: caa@caa.lu</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: mediateur@aca.lu</p>
In addition, any references to Hiscox Underwriting Ltd in your policy are removed.	

What is a policy summary?

This summary document is an extension to and forms part of your Hiscox 606 Home Insurance policy summary. This document provides key information about your renovation and extension insurance. Please note that this policy summary does not contain the full terms and conditions of your contract with us. The full terms can be found in your Hiscox Renovation and Extension Insurance policy wording. If you have any other questions then please contact your insurance agent.

Significant features and benefits

The renovation and extension is designed to extend the cover provided under your 606 policy to give additional protection against the risk of loss or damage arising from renovation, extension or other building works taking place at your home. Please note this cover only operates during the period of the building works.

Key benefits include:

- Building works are covered for full accidental damage.
- Property owner's liability cover for accidents which take place as a result of the building works taking place at your home. This cover includes claims for compensation you legally have to pay, as a result of the building works at your home, for nuisance, trespass or interference with any easement or right of air, light, water or way committed during the period of insurance.
- The option to include cover for your owned plant as well as hired in plant used in the building works or whilst in transit to or from the building works site. Where we have agreed to pay for physical loss or damage to hired in plant we will also cover continuing hire charges you are legally liable to pay for lost or damaged hired in plant.
- The option to include non-negligent liability cover. You are covered against any claim for damages by reason of bodily injury or damage to property caused by collapse, subsidence, heave, vibration, weakening or removal of support or lowering of ground water where negligence by your contractor or any sub-contractor cannot be clearly established.

Significant or unusual exclusions/limitations

If you are responsible for managing the building works you must fulfil the safety obligations shown under the important conditions section of your Hiscox Renovation and Extension Insurance policy wording. When insurance is required in joint names with your contractor the above safety obligations also apply to them. These obligations will also be set out in the renovation and extension hand-out we provide for your project manager or architect before any work commences on your home.

We may ask you to provide us with a home survey report to establish the condition of the buildings at your home. If such a report is not available or provided to us within the time frames we have agreed upon then the onus will be upon you to prove that any physical loss or physical damage to your home was not caused by or did not result from any pre-existing defect.

Theft of unfixed non-ferrous metal of any description is excluded unless it is contained within a secured and locked purpose built security container or a building where all openings have been secured by locked windows and doors.

We will not cover loss or damage to machinery forming part of the building works unless it happens during the seven days of testing or one month from the date of commissioning.

We do not cover tyres, tools cutting edges, moulds, dies, patterns, non-metallic linings, glass, pulverising and crushing surfaces, flexible pipes, cables, drive belts, or parts requiring periodic renewal of owned or hired in plant, unless the physical loss or physical damage is caused by persons acting maliciously.

If any of your contractors are named in your schedule and are responsible for causing injury or damage to property we may start recovery proceedings in your name. We ask that you give us all the assistance we need to do this. You must not enter into any agreement with any of your contractors waiving our right to start proceedings in your name.

Under our non-negligent liability cover, we do not cover your liability for injury or damage to property caused by the negligence, omission, breach of statutory duty or default by you, your contractor(s) or sub-contractor(s) or any servant or agent of yours or of your contractor(s) or sub-contractor(s) involved in the contract.

Any special exclusions, limitations or terms that may apply will be found in your individual quotation and schedule.

Duration of contract

This addition of cover to your 606 policy runs for the period of the building works shown in your renovation and extension schedule. You will need to specify the anticipated start and completion date of the building work when applying for this insurance. The renovation and extension insurance policy wording operates in conjunction with your 606 policy. Cover will continue until the completion date of the building work provided your 606 policy remains in force. If your 606 policy does not renew or is cancelled then the cover provided for your building works will also be cancelled or come to an end.