

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

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 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.	



Hiscox 606 Home Insurance – Ireland

Broker summary of benefits

Policy wording ref: 5374 08/17

This is for broker information only. Full cover details can be found in the policy wording.

Buildings and tenant's improvements	
Cover	All risks
Minimum subsidence excess	€1,500
Trace water leak	Up to the buildings sum insured
Loss of rent	Up to three years
Alternative accommodation	Up to three years
Garden cover	10% of buildings sum insured – €5,000 per tree, plant or shrub
Home upgrade following flood or escape of water claim	Up to €6,000
Environmental upgrade	Up to €6,000
Emergency closure	Up to €5,000
Denial of access	Up to one year
Contents	
Categories included	Contents, fine art and antiques, valuables
Cover	Worldwide all risks
Inner limits within contents	
Money	€10,000
Credit cards	€50,000
Cycles	Up to the contents sum insured
Contents in garden	Up to the contents sum insured
Contents in outbuildings and garages	Up to the contents sum insured
Rent payable	Up to three years
Alternative accommodation	Up to three years
Emergency closure	Up to €5,000
Denial of access	Up to one year
Theft from an unattended vehicle	Up to the contents sum insured
Visitors effects (excludes jewellery, watches, money and credit cards)	Up to the contents sum insured
Valuables (gold, silver and gold-/silver-plated items)	Up to €10,000 for each incident under contents section
Retrieval of digital data (music, photographs and video)	Up to €13,500
Students' possessions	Up to the contents sum insured
Rowing boats, sailboards and dinghies	Up to €13,500
Trailers and non-motorised horse boxes	Up to €13,500
Quad bikes, motorbikes and golf buggies	Up to €13,500
Ride-on mowers	Up to the contents sum insured
Marquee cover	Up to €50,000
New possessions and gifts	Up to 25% of sum insured for up to 90 days
Acquired disability	Up to €100,000
Residential care	Up to contents sum insured
Accidental damage by own pets	Up to €10,000
Valuables and fine art	
Definition (valuables)	Jewellery, gemstones, watches, furs and guns
Loss of value following repair	Automatically included for fine art and valuables
Single article limit (for unspecified items) – additional amounts can be specified	Fine art – €55,000 Valuables – €27,500
Death of artist	Up to €150,000
Defective title	Up to €100,000
Overall valuables limit	No inner limit



Hiscox 606 Home Insurance – Ireland

Broker summary of benefits

Policy wording ref: 5374 08/17

Family protection cover	
Aggravated assault	Limits as shown on schedule
Aggravated burglary	Limits as shown on schedule
Air rage	Limits as shown on schedule
Car-jacking	Limits as shown on schedule
Identity fraud	Limits as shown on schedule
Road rage	Limits as shown on schedule
Kidnap and ransom	Limits as shown on schedule
Stalking threat	Limits as shown on schedule
Other exposures/cover	
Public liability limit of indemnity	€10m
Employers' liability limit of indemnity	€15m
Travel	Optional
Legal expenses	€150,000 per event
Personal security and travel advice	Automatically included
Various helplines	Automatically included
Personal cyber	Optional