

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.	

Hiscox have recently made some changes to the Hiscox 606 Home Insurance policy to clarify cover as well as give you even better levels of cover. The brief summary below highlights some of the key changes. For full details of what is and is not covered, please refer to the Hiscox 606 Home Insurance – Ireland wording.

Cover comparison	Old 606 (ref: 5374 06/16)	New 606 (ref 5374: 08/17)
Building and contents		
Garden	Up to 10% of the buildings sum insured in total during the period of insurance and €3,000 per tree, plant or shrub.	Up to 10% of the buildings sum insured in total during the period of insurance and €5,000 per tree, plant or shrub.
Damage by own pets	Up to €5,000 any one period of insurance.	Up to €10,000 any one period of insurance.
Emergency closure resulting in the need for reasonable and necessary alternative accommodation costs as a result of a local authority or emergency service prohibiting you from living in your home for more than 24 hours	Up to €1,200.	Up to €5,000.
Contents, fine art and valuables		
Money	Up to €8,500.	Up to €10,000.
Valuables, gold, silver and gold-and-silver plated items within contents	Up to €7,500.	Up to €10,000.
Retrieval of and replacing your personal digital data	Up to €12,000.	Up to €13,500.
Rowing boats, dinghies and sailboards	Up to €12,000.	Up to €13,500.
Quad bikes, motorbikes and golf buggies	Up to €12,000.	Up to €13,500.
Trailers and non-motorised horseboxes	Up to €12,000.	Up to €13,500.
Home office supplies	Up to €12,000.	Up to €13,500.
Unspecified fine art single article limit	€37,500.	€55,000.
Unspecified valuables single article limit	€20,000.	€27,500.
Drones	Not covered.	Up to the amount insured for contents to cover physical loss or physical damage to your drone. The following obligations apply: 1. maintain direct, unaided visual contact to monitor the drone's flight path; 2. no item is dropped from the drone; 3. only fly your drone if reasonably satisfied that the flight can safely be made; 4. do not fly your drone in: a. in any controlled airspace; b. within an aerodrome traffic zone; c. at a height of more than 120 metres above the surface. We do not cover drones: 1. used for commercial purposes; 2. whilst being raced; 3. exceeding seven kilograms in weight or such weight stipulated by the Irish Aviation Authority Small Unmanned Aircraft (Drones) and Rockets Order 2015 as constituting a small unmanned aircraft.
Your liabilities		
Domestic duties	Exclude duties of those who are employed to provide care for you.	Includes duties to look after you.
Drones	Not covered.	Up to €1,000,000 in total for all claims covered in the period of insurance, including costs and expenses. The following obligations apply: 1. maintain direct, unaided visual contact to monitor the drone's flight path; 2. no item is dropped from the drone; 3. only fly your drone if reasonably satisfied that the flight can safely be made;

Cover comparison	Old 606 (ref: 5374 06/16)	New 606 (ref: 5374 08/17)
Your liabilities (cont.)		
Drones (cont.)	Not covered.	<p>4. do not fly your drone in:</p> <ol style="list-style-type: none"> in any controlled airspace; within an aerodrome traffic zone; at a height of more than 120 metres above the surface. <p>We do not cover drones:</p> <ol style="list-style-type: none"> used for commercial purposes; whilst being raced; exceeding seven kilograms in weight or such weight stipulated by the Irish Aviation Authority Small Unmanned Aircraft (Drones) and Rockets Order 2015 as constituting a small unmanned aircraft.
Mobility scooter	Not covered.	<p>Up to €1,000,000.</p> <p>Excluding while being used on a public road or in circumstances where any Road Traffic Act or similar legislation states you must have motor liability insurance.</p>
Dangerous Dog Act	Excludes liability for a dog that has special controls imposed on it by the Control of Dogs Regulations 1998 (or any subsequent amending regulations).	Excludes liability for a dog that has special controls imposed on it by the Control of Dogs Regulations 1998 (or any subsequent amending regulations) or is not a dog treated as dangerous under the Control of Dogs Act 1986 (or any subsequent amending legislation).
Business use	Excludes liability for any activity on your land or home from which you derive a revenue other than incidental farming and home office.	Excludes liability for any activity on your land or home from which you derive a revenue, other than renting your home, incidental farming and home office business.
Travel		
Curtailement	If the insured trip is cut short covers up to amount insured for the reasonable extra travel and accommodation expenses and unused pre-booked activities and excursions you have paid or have to pay and cannot be recovered.	<p>If the insured trip is cut short covers up to the amount insured for:</p> <ol style="list-style-type: none"> the reasonable extra travel and accommodation expenses incurred by you to return home; and your own unused travel, accommodation and pre-booked activities and excursions you have paid or legally have to pay and cannot be recovered.
Emotional or psychiatric disorder or condition	Not covered.	Covered.
Personal cyber cover (optional)		
New section of cover	Not covered.	<p>New optional section of cover.</p> <p>Up to €60,000 (can be increased up to €100,000) in total during the period of insurance. Following cover is provided.</p> <p>Hacker damage: cover for repair and replacement of a customer's computer system and replacing programs, retrieving personal data if damaged or corrupted by a hacker.</p> <p>Cyber theft: cover for loss of personal funds, documents or deeds following the actions of a hacker. Also covers data and call charges incurred by a hacker. This cover is limited to €25,000 (can be increased to €60,000).</p> <p>Social engineering: covers the theft of your funds transferred to a fraudulent account following the receipt of a fraudulent email. This cover is limited to €30,000 (can be increased to €50,000) if it arises directly from an account of one of your personal contacts being hacked, otherwise cover is limited to €12,000 (can be increased to €20,000).</p>

Cover comparison	Old 606 (ref: 5374 06/16)	New 606 (ref: 5374 08/17)
Personal cyber cover (optional) (cont.)		
New section of cover (cont.)		<p>Cyber extortion: cover for a ransom, fees and expenses of a consultant to advise you on handling and negotiating a ransom demand following a cyber threat). This cover is limited to €60,000 (can be increased to €100,000).</p> <p>Cyber media liability: covers the amount required to settle a claim or judgment or arbitration award against you if you are found guilty of infringing intellectual property rights, transmitting a computer virus or making libellous/slanderous comments which arises directly from a hacker gaining unauthorised access to your personal email, personal social media posting or personal website. This cover is limited to €60,000 (can be increased to €100,000).</p>
General		
False claims condition	If you have made a false claim, we can refuse to pay a claim or we can treat this insurance as though it had never existed.	<p>If your claim is in any way dishonest, exaggerated or fraudulent then we will:</p> <ol style="list-style-type: none"> 1. tell you that we are terminating your policy and back date the termination to the date of the fraud; 2. refuse to make any payment under this policy in respect of any claim made or any loss occurring on or after the date of the fraud; 3. not return any premium. <p>If we have paid any claims after the date of any fraudulent act you must pay us back.</p>