

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 Personal Cyber Insurance – Ireland
Sales factsheet



As dependency on computers, electronic devices and the internet grows, so do the chances of your clients' and their families becoming victims of cyber crime.

Hiscox Personal Cyber Insurance has been specifically designed for 606 Home Insurance customers and can simply be added onto our 606 Home Insurance policy for an additional premium. The cover includes the repair or replacement of your personal computer, laptops, tablets or mobile phones and their personal programs along with the reconstitution of digital data, pictures and videos if they have been damaged, altered or corrupted by a hacker.

Key features

- **Hacker damage:** cover up to €60,000 (or €100,000 if the higher limit option is taken) for the repair or replacement of your computer system, programs and the retrieval of personal data if someone maliciously targets you and gains access to your computer system.
- **Cyber theft:** cover up to €30,000 (or €50,000 if the higher limit option is taken) to cover your personal funds, personal documents or title deeds against being lost or transferred by a hacker.
- **Social engineering:** up to €30,000 cover (or €50,000 if the higher limit option is taken) for the theft of client funds transferred to a fraudulent account following a phishing attack.
- **Cyber extortion:** up to €60,000 cover (or €100,000 if the higher limit option is taken) for a ransom being demanded following a cyber crime.
- **Cyber media liability:** up to €60,000 cover (or €100,000 if the higher limit option is taken) for financial loss, as a result of a clients' personal accounts being hacked, and they're found guilty of infringing intellectual property rights, transmitting a computer virus or making libellous/slandorous comments.

Why choose Hiscox?

- Each policy includes one 'Pro' licence to DynaRisk*, a cyber-risk assessment and management tool which will help clients to determine their personal cyber score, where their vulnerabilities lie, how they can increase their protection online, highlight any known data breaches involving email accounts, undertake anti-phishing training and review how-to guides.
- With an estimated two million cyber crime incidents taking place in 2016, compared to 686,000 domestic burglary offences**, clients need to know what to do if they become a victim of cyber crime. We have cyber victim assistance*** ready to provide expert advice and guidance to clients if they are attacked.
- A dedicated, award-winning claims team†. We take a common-sense approach to claims and ensure they are handled quickly, efficiently and fairly.

Appetite

- Available to new and existing 606 household customers.
- Clients should have not suffered a loss in the last five years which would have been covered by this insurance, if it had been in force.
- Clients should not be aware of any incidents which may lead to a loss which would be covered by this insurance.
- Clients must have up-to-date antivirus and firewalls in place to protect their personal computer, laptop, tablet, mobile phone and home computer network.
- The client should update their Android, Apple or other applicable operating systems within 90 days of an update becoming available.

Sources

*DynaRisk is a third-party company and product and not part of Hiscox.

**<https://www.cyberaware.gov.uk/blog/britons-urged-take-cyber-security-seriously-home-security>.

***We partner with Control Risks – a global risk consultancy specialist.

†2017 Consumer Intelligence award winner for claims, as voted for by householders.

