

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@fspo.ie Web: www.fspo.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 FAQs



Q1. Will I be covered if my bank, building society or other financial organisation is hacked directly?

A: No, this will not be covered by this policy as you have not been hacked directly. The financial organisation will be responsible for reimbursement of any funds.

Q2. Will this policy cover equipment which is not owned by me but may be kept at my home, such as a laptop owned by my business or company I work for?

A: No, as this equipment will be the responsibility of your business/employer and should be insured by them.

Q3. Will this policy cover equipment that is owned by me that may also get used for my business, profession or trade on occasions?

A: Yes.

Q4. Will this policy cover digital data, digital photographs and digital videos used in conjunction with my business, profession or trade?

A: No, this policy only covers your own personal digital data, digital photographs and digital videos.

Q5. Will this policy cover physical personal money, personal documents, personal title deeds, personal data, personal photographs or personal videos?

A: No, that would be covered under the contents cover of your Hiscox 606 Home Insurance policy, if in force.

Q6. Will this policy cover all social engineering techniques, such as those over the telephone or in person?

A: No, this policy covers the cyber-related techniques through emails.

Q7. Will all ransom payments be covered under this policy?

A: No, there are certain situations, such as where it is suspected that known terrorist organisations or sanctions are involved, where we are not permitted legally to make such payments. You will also need to obtain our written permission first for other ransom payments.

Q8. Is the cover for personal funds, personal documents and personal title deeds restricted to those held by banks and building societies?

A: No, we will also cover these if held elsewhere, such as within other financial organisations, certificated share dealing services, solicitors or other organisations which may hold this information on your behalf.

Q9. Does this policy cover all aspects of my smart or connected home?

A: Yes, if there is an element of hardware or software incorporated in the device connected to your home network.

Q10. If I am the victim of a covered cybercrime, what assistance can you provide?

A: We have over 14 years of experience in providing cyber cover around the world and have partnered with experts in this field to ensure you have the support needed to help you with your claim. We provide you with advice and if we deem necessary, cover the cost to deploy an expert to your home.

Q11. Does this cover my own emails or social media postings made directly by me?

A: No, this does not cover any email or social media postings which are made by you. Only those made by a malicious third party pretending to be you.

Q12. What is DynaRisk?

A: This is a service that provides you with a personalised cyber risk score along with simple step-by-step actions on how to reduce your risk of cyber fraud. The system also checks to see if your information has been stolen and notifies you accordingly.

Q13. Is DynaRisk part of Hiscox?

A: No, DynaRisk is not part of Hiscox.

Q14. How do I use DynaRisk?

A: Once cover is inceptioned, you will be provided with an activation code for a one-year 'Pro' licence. Please visit www.dynarisk.com and select the one-year 'Pro' option and enter the activation code.

Q15. Can I tell a third-party that I have personal cyber insurance cover in place?

A: No, you must not reveal the amount of cover available under this policy, otherwise we may reduce the amount we pay.

Q16. Is there an excess applied to this policy?

A: Yes, there is a £500 excess (€600 in Ireland) which we will apply to all claims made under this cover.

Q17. If the services provided to my home, such as my internet service provider (ISP) or email account provider is hacked, can I claim under this policy?

A: No, this policy only provides cover if you have been hacked.

Q18. If I suspect that I may have a loss or claim which will be covered by this policy, can I start a policy to cover such loss or claim?

A: No, this policy will not cover any matter that you already know of or reasonably ought to know of, prior to the start of this policy which could lead to a potential loss or claim.

Q19. Can I pay for this policy by Direct Debit?

A: Yes, you can pay by interest-free Direct Debit if you pay by this method for your Hiscox 606 Home Insurance policy.

Q20. Can I just select cover for specific cybercrimes or choose different cover limits from the two offered? For example, just purchasing the social engineering cover, and changing the cover limit to £100,000.

A: No, for the current time, this comes as a package offering with the two limit options only.

Q21. Can I add this cover to my policy mid-term?

A: Yes, although you will be charged in full if six months or more remain on the policy. 75% of the premium will be charged if less than six months remain on the policy.

