

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 Hiscox Personal Cyber Insurance. Please note that this policy summary does not contain the full terms and conditions of your contract with us. These can be found in the Hiscox 606 Home Insurance policy wording. If you have any other questions then please contact your insurance agent.

Significant features and benefits

This personal cyber extension is an optional cover of your Hiscox 606 Home Insurance policy. It is designed for people with a personal computer network who have a regular level of email and social media activity and who make financial transactions. Personal cyber cover is designed to protect you against online threats to your personal computer network, hardware, software, information technology and communications system, including any mobile phone or tablet. It is intended to cover your use for personal purposes.

Key benefits include:

- **Hacker damage:** cover for repair or replacement of your computer system, replacing programs and retrieving personal data if someone maliciously targets you and gains unauthorised access to your computer system (a hacker) solely by circumventing, electronically, the security systems in place to protect against such unauthorised access.
- **Cyber theft:** your personal funds, personal documents or title deeds are covered against being lost or transferred by a hacker. We also cover charges you have incurred as a result of your personal digital data or call allowance being used by a hacker.
- **Social engineering:** we will reimburse funds you have transferred as a result of a fraudulent email requesting that you transfer funds from your personal account to the account of a third party.
- **Cyber extortion:** we will cover a ransom which has been surrendered as a result of a threat from a third party following them gaining unauthorised external electronic access to your computer system. This includes threats to damage, destroy or corrupt your personal digital data or computer system or to disseminate, divulge or use any electronically held personal information which is not in the public domain. Cover extends to include the fees and expenses of a consultant to advise you on handling and negotiating such a ransom.
- **Cyber media liability:** cover for any claim, judgement or arbitration award you are required to settle if a third party brings a claim against you following a hacker gaining unauthorised access to your personal email, personal social media posting or personal website. This includes claims for actual or alleged infringement of any intellectual property, defamation, libel, slander, disparagement, malicious falsehood or negligent transmission of a computer virus.
- **DynaRisk*:** each policy includes one 'Pro' licence to DynaRisk*. This facility provides a cyber risk assessment and management tool which will help you determine your personal risk score, vulnerabilities and how you can increase your protection online.

Significant or unusual exclusions/limitations

- The first £500 of each claim or loss.
- We do not cover any loss arising from the failure of services to your home from any third-party service provider.
- We do not cover any loss or liability that relates to your trade, business or profession.
- The cost of repairing or replacing programs, data, photographs, video or music which you are able to access from a cloud, remote server or back-up copies are not covered by this insurance.
- We do not cover any matter prior to the start of your policy that you knew or reasonably ought to have known would be likely lead to a covered claim or loss.

You must take reasonable steps to authenticate and verify the identity of the person who fraudulently emailed a request to you asking you to transfer funds, including their entitlement to request and receive such funds.

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

Claims service

For personal cyber claims and assistance, please contact us on 020 7448 6032.

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Hiscox Syndicates Limited and Hiscox Insurance Company Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.