

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 document provides key information about the Hiscox 606 Home Insurance – Ireland policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the 606 Home Insurance policy wording.

If you have any other questions then please contact your insurance agent.

Policy name: Hiscox 606 Home Insurance – Ireland

Type of insurance: Home and contents insurance

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited and Syndicate 33 at Lloyd's managed by Hiscox Syndicates Limited (Family legal protection underwritten by DAS Legal Expenses Insurance Company Limited).

Significant features and benefits

The Hiscox 606 Home Insurance policy is specifically designed for people with higher-value homes and possessions.

Key benefits include:

Broad cover

- Cover for your possessions wherever they are in the world including accidental loss and damage.
- Buildings also covered for full accidental damage.
- We can cover your valuables as long as you inform us of the overall value and notify us on individual items over €27,500. We can also cover your fine art as long as you inform us of the overall value of your collection and notify us on individual items over €55,000.
- Drones up to seven kilograms in weight are covered against accidental loss or damage and any claim for damages you may legally have to pay.
- Legal expenses cover (up to €150,000) and helpline for Republic of Ireland policyholders.
- Public (€10,000,000) and employers' liability (€15,000,000) cover included.
- Family protection cover – you and your family are automatically covered against kidnap and ransom, aggravated assault following a burglary, air rage, car-jacking, road rage and stalking threat cover (as per limit on your schedule). Cover also includes fees and expenses reasonably incurred by you as a direct result of identity fraud (up to €37,500).

A flexible approach

- A practical approach to security.
- No excess payable on fine art or valuables claims.
- Automatic cover for new acquisitions subject to an additional premium.

Additional covers – available at an additional cost

- Annual travel cover for family members named on the schedule.
- Personal cyber cover.

Significant or unusual exclusions/limitations

You will normally have to pay the initial €750 for each claim on any buildings and contents losses. There is an option for no excess on claims for fine art and valuables. All subsidence claims are subject to a €1,500 excess. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

Cover does not extend to all damage caused by subsidence, landslip and heave.

We do not cover loss or damage caused by anything which happens gradually, including smoke, rising damp, wear and tear, gradual deterioration, rust or oxidation, normal settlement, warping or shrinkage, rot, fungus, mould or infestation; moths, insects, rats, mice, squirrels, rodents or other vermin; pollution or contamination; misuse, faulty workmanship or design, or the use of unsuitable or faulty materials.

Inner limits apply to some covers and can be found in the policy wording.

Under our travel cover:

- You will normally have to pay the initial €750 for each claim for travel if this cover is selected.
- Pre-existing medical conditions are excluded in the wording unless the condition is normally stable, under control and you have not been required to have more than one check-up or in-patient treatment, or emergency medical care in the preceding 12 months.
- We will not make payment for cancellation or curtailment of any trip because of a medical condition, unless you provide a doctor's certificate to support your claim.

- Injury or illness overseas: We will not pay any medical expenses or personal accident benefit unless you see a suitably qualified medical practitioner as soon as possible after suffering illness or injury and follow any medical advice you are given.
- Medical expenses: we will not cover any costs incurred more than 12 months after the date you were injured or first became ill.

Under our legal expenses cover, we do not cover the cost and expenses incurred before our written acceptance of a claim.

Any special exclusion, limitation or terms that may apply will be found in your individual quotation and schedule.

Duration of contract

Insurance contracts normally run for a period of 12 months. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

Cancellation rights

You can cancel your new insurance policy up to 15 days from the start of the contract (plus postage time) and receive a full premium refund if you have not made a claim. After this you may cancel your insurance at any time by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left. However, we will not return any premium if the amount is less than the minimum refund shown in the schedule.

We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and will not charge any cancellation penalties such as administration charges.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance agent immediately.

If this is not possible then you can call us directly on 01 238 1838. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

For 24-hour access to plumbers, roofers and other emergency contractors, please contact us on our domestic helpline on 1800 817 106.

Information

In deciding to accept your insurance and in setting its terms and premium, we relied on the information you have given us. You must take care to ensure that your answers to any questions are accurate and complete. You must also tell us, as soon as possible, if there are any changes to the information you have given us. If you are in any doubt, please contact your insurance agent. If you do not tell us about changes or give us incorrect information it may affect any claim you make or could result in your insurance being invalid.

Questions and complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox Customer Relations either in writing at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR

Telephone: 0800 116 4627/01904 681 198

Email: customer.relations@hiscox.com

Complaints that cannot be resolved by the Hiscox Customer Relations department may then be referred to the Financial Services Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. For this type of insurance, the maximum level of compensation you can receive is 90% of the claim with no upper limit. Full details are available at www.fscs.org.uk.

Hiscox Underwriting Ltd is authorised by the Financial Conduct Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Unless some other law is agreed in writing, this policy will be governed by the laws of England.