

Professions and Specialty Commercial – 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	Customer relations: customerrelations.ireland@hiscox.com +353 1 238 1810
Contact numbers and email addresses for Claims	Liability claims: liabilityclaims.ireland@hiscox.com +353 1 238 1811 Commercial property claims: commercialpropertyclaims.ireland@hiscox.com +353 1 238 1812

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Complaints:	<p>Customer Relations Hiscox SA (Irish branch) The Observatory 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.	

Key benefits: what risks are you protected against?

Contents insurance protects you when the contents of your insured premises are lost, damaged or stolen. We will pay you for damage occurring during the period of insurance, up to the amounts shown in the schedule.

We will pay to repair or replace items following loss or damage:

- caused by storm, flood or escape of water;
- caused by fire;
- caused by accidental damage;
- caused by theft, even where there is no evidence of forced or violent entry to the premises;
- to fixed glass in windows, doors, shelves and mirrors, including the costs of temporary boarding-up;
- to the personal effects of your employees or visitors to your premises, including theft of employees' cycles;
- to stock in your customers' care, provided you inspect the customer or prospective customer's proof of identity and retain their credit or debit card or obtain an electronic swipe of such debit card or debit card;
- to stock on display outside the premises while it is open, provided that it is securely attached to a fixed object;
- to outdoor furniture, heaters, ornaments and other similar items that are normally left outdoors;
- to spoiled refrigerated stock provided that the refrigeration unit is less than five years old or is maintained by a qualified refrigeration engineer.

We will pay for the costs of reconstituting documents and electronic data which have been lost or destroyed, provided a back-up is made at least once a week.

We will automatically increase the amount insured for stock by 30% during your peak trading period.

We will also pay for your direct financial loss from dishonesty which you discover during the period of insurance, provided:

- it was committed by a person under a contract of service with you;
- it was committed while your contents were insured with us; and
- you notify us of your discovery within ten working days.

Significant or unusual exclusions and limitations:

You must ensure that your fire alarms, security systems and physical protections notified to us are in full operation whenever the premises is left unattended. If you do not, we will not make any payment for damage unless you can show that your failure to do so could not have increased the risk of such damage.

You must tell us immediately if the premises will be left unoccupied or will not be used for more than 30 consecutive days. If you do not, we will not make any payment for damage occurring while the premises is unoccupied.

If you use any deep fat frying apparatus at the insured premises, you must ensure that all extraction hoods, canopies, filters and grease traps are cleaned at least once every seven days and all extraction ducts are cleaned at least once every six months. If you do not, we will not make any payment for damage unless you can show that your failure to do so could not have increased the risk of such damage.

We will not pay for losses caused by:

- wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause;
- electrical or mechanical breakdown;
- fraud or dishonesty of any person who is not under a contract of service with you, other than the direct physical theft of property;
- building work where the estimated cost of such work is more than £75,000, unless you tell us at least 30 days before the work starts and comply with any additional requirements we impose.

We will not pay for loss of or damage to any:

- building, marine rig or platform, watercraft, hovercraft, aircraft, drone or other aerial device;
- vehicle, plant or equipment for which insurance or security is required under the provisions of any road traffic legislation;
- cash, bank or currency notes;
- phones, laptops, tablets, PDAs or wearable technology while away from the premises.

Please read the policy for details of terms in full.