

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?

Personal accident insurance provides a benefit amount following accidental bodily injury which results in the death or permanent or temporary disablement of an insured person. We will pay you the applicable benefit amount shown in the schedule if the death or disablement arises from an incident occurring during both the period of insurance and the active time shown in the policy schedule.

For accidental bodily injury, we will pay the company or entity shown in the policy schedule:

- the capital benefit amount shown in the policy schedule if an insured person suffers an accidental bodily injury that results in death or permanent total disablement;
- the temporary benefit amount shown in the policy schedule if an insured person suffers an accidental bodily injury that results in disablement which prevents them from carrying out their usual occupation.

We will also pay the company or entity shown in the policy schedule:

- the medical and physiotherapy treatment expenses incurred with our consent if an insured person suffers an accidental bodily injury;
- the psychological counselling expenses incurred with our consent if an insured person suffers permanent disablement;
- the funeral expenses incurred with our consent following death of an insured person due to accidental bodily injury;
- the expenses incurred with our consent to retrain an insured person and make alterations to their workplace following their permanent disablement;
- the recruitment expenses incurred with our consent to replace an insured person following their permanent disablement.

You also have the option of adding cover for illness and compassionate leave which prevents an insured person from carrying out their usual occupation. If you select this optional cover, we will pay the company or entity shown in the policy schedule the temporary benefit shown in the policy schedule for each full week of an insured person's absence from their work for you due to:

- an illness which first manifests itself during the period of insurance;
- compassionate leave which is granted by you during the period of insurance.

Significant or unusual exclusions and limitations:

We will not pay for:

- any person who is not:
 - currently employed by you;
 - legally resident in the UK; or
 - aged between 16 and 70 years old at the start date of the period of insurance unless agreed in writing by us;
- any temporary disablement which lasts for a shorter period than the minimum absence period shown in the policy schedule;
- any temporary disablement which lasts for a longer period than the absence period shown in the policy schedule;
- any compassionate leave which lasts for a longer period than two weeks.

We will not pay for any accidental bodily injury:

- sustained while taking part in certain extreme sports and leisure activities as listed in the policy wording;
- sustained while taking part in any aerial activities, other than travel by commercial airlines as a passenger;
- occurring in Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iran, Iraq, Israel, Ivory Coast, Libya, Niger, Somalia, South Sudan, Sudan, Syria or Yemen.

We will not pay for any accidental bodily injury or illness arising out of or contributed to by:

- any emotional or psychiatric disorder or condition;
- any physical defect, infirmity or medical condition which the insured person knew about at the start date of the period of insurance and which required any medical advice or treatment in the previous 24 months;
- any congenital, cardiovascular, oncological, chronic or gradually operating condition or infection which could recur and which the insured person knew about at the start date of the period of insurance;
- HIV, AIDS, AIDS-related complex or any related virus or illness, or any sexually-transmitted disease;
- pregnancy or childbirth.

Please read the policy for details of its terms in full.