

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?

Travel insurance covers the company or entity shown in the schedule for medical and surgical treatment, emergency transport and accommodation, repatriation and funeral expenses if an insured person becomes ill or dies during an insured business trip. It will also cover the company or entity shown in the schedule for additional or unused travel and accommodation expenses if the trip has to be cancelled, cut short or alternative arrangements need to be made for one of the following reasons:

- an insured person's death, accidental injury or illness;
- an insured person being put in quarantine or called for jury service as a court witness;
- major damage to an insured person's pre-booked accommodation;
- a burglary at or major damage to an insured person's home or business premises;
- kidnap or hi-jack of an insured person;
- cancellation or departure delayed for 24 hours or more of the insured person's scheduled transport.

For medical expenses, emergency travel and repatriation expenses, we will pay:

- the costs incurred for emergency medical, surgical or dental treatment as a result of injury or illness, for up to 12 months from the date that an insured person is injured or becomes ill;
- the additional transport and accommodation expenses incurred by an insured person and up to two other people if the treating medical practitioner deems it necessary.

For cancellation and curtailment, missed departure and travel delay, we will pay:

- an insured person's unused travel, accommodation and pre-booked conference expenses which have been paid and cannot be legally recovered;
- the additional travel and accommodation expenses if an insured person misses their scheduled public transport due to strike, civil commotion, criminal act, fire, flood, earthquake, avalanche, accident, mechanical breakdown or bad weather.

We will also pay:

- for loss or damage to an insured person's personal property and money, including the cost of hiring replacement items;
- a daily benefit to the company or entity shown in the schedule if an insured person suffers kidnap or hi-jack;
- for damages an insured person legally has to pay for an accident which causes death or bodily injury to someone else or damage to someone else's property;
- for legal expenses incurred by or on behalf of an insured person in making a claim for damages against anyone who has caused injury to, or death or illness of that insured person.

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 insuranceunless agreed in writing by us;
- any person while visiting any country which is outside of the geographical limits shown in the policy schedule or which the Foreign and Commonwealth Office advises against all travel or all but essential travel;
- any amount that you are entitled to receive as compensation, refund or reimbursement of any costs or expenses;
- any trip to Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iran, Iraq, Israel, Ivory Coast, Libya, Niger, Somalia, South Sudan, Sudan, Syria or Yemen;
- any claim arising out of a medical condition which the insured person knew about at the time the trip was booked or begins, unless the condition is stable, under control and did not require emergency medical care in the previous 12 months;
- any claim arising out of pregnancy or childbirth within two months of the estimated date of delivery;
- any claim resulting from any emotional or psychiatric disorder or condition;
- any claim resulting from any person taking part in certain extreme sports and leisure activities as listed in the policy wording;
- any claim resulting from HIV, AIDS, AIDS-related complex or any related virus or illness, or any sexually-transmitted disease;
- loss of valuables from any baggage which is not carried by hand and under an insured person's supervision;
- loss of or damage to personal property left in a vehicle, other than items locked in the boot, trunk or glove compartment;
- any ransom payment or any payment to secure the release of any person following their kidnap or hi-jack;
- any person's liability for injury to, or illness or death of, any member of their family or household or their employee;
- any legal expenses incurred by or on behalf of any person without our prior written permission.

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