

## 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 1<sup>st</sup> 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:

	<b>Amended to read:</b>
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: <a href="https://Hiscox.ie">https://Hiscox.ie</a>
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> <a href="mailto:customerrelations.ireland@hiscox.com">customerrelations.ireland@hiscox.com</a> +353 1 238 1810
Contact numbers and email addresses for Claims	<u>Private Client claims</u> <a href="mailto:privateclientclaims.ireland@hiscox.com">privateclientclaims.ireland@hiscox.com</a> +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 <a href="mailto:customerrelations.ireland@hiscox.com">customerrelations.ireland@hiscox.com</a>.</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: <a href="mailto:info@fspoi.ie">info@fspoi.ie</a> Web: <a href="http://www.fspoi.ie">www.fspoi.ie</a></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: <a href="http://ec.europa.eu/odr">http://ec.europa.eu/odr</a>.</p> <p>Alternatively, you can also contact:</p> <p>Commissariat aux Assurances 7, boulevard Joseph II L-1840 Luxembourg LUXEMBOURG e-mail: <a href="mailto:caa@caa.lu">caa@caa.lu</a></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: <a href="mailto:mediateur@aca.lu">mediateur@aca.lu</a></p>
In addition, any references to Hiscox Underwriting Ltd in <b>your policy</b> are removed.	

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### Summary of change

#### Changes to the policy

Changes to the cover

The following tables show the key differences between our new policy wording and our previous wording.

This is a summary of the changes only. You should refer to the schedule and policy wording for the full description of the cover in place and for confirmation of which sections of cover apply. The limits previously shown within the policy are now located in the schedule. Please ensure your amounts insureds are still adequate.

#### Section: Home and personal possessions

Changes to 'special definitions'

The definitions for buildings, contents, art and collections, jewellery, watches and valuable items have been updated. Please check the policy wording to ensure the new definitions remain suitable. Specific changes to special definitions are shown in the table below.

Definition	Old wording	New wording
Outbuildings and other structures	Included in buildings definition	Separate outbuildings definition
Guns and furs	Within valuables cover	Moved to art and collections cover
Jewellery, watches and valuable items	Not included	Krugerrand, gold bullion and precious metals held as commodities
Money	Not included	Excludes cryptocurrencies
Domestic employees	Included people you employ for your home office business	Not included

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Increased cost of working.</b> The period of interruption before which we will pay claims arising from the failure of the supply of a utility service has been reduced from 72 hours to 24 hours.	Covered	Enhanced	✓

Changes to 'what is not covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Home office – book debts and business records.</b>	Covered up to £10,000	Not covered	✗
<b>Submerged structures.</b> We will not pay for loss or damage to any structure which is normally submerged or partially submerged.	Covered	Not covered	✗

Changes to special limits

Area of cover	Previous policy	New policy	Improvement in cover
<b>Damage cause by pets.</b>	£10,000	Up to the sum insured	✓

## Section: Travel

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Pre-booked activities and excursions.</b> Where you proceed with an insured trip, we will reimburse amounts you have paid for pre-booked activities and excursions which you are unable to attend due to accidental injury or illness to you or a travelling companion.	Not covered	Covered	✓
<b>Additional cover</b>			
<b>Cruise cover – missed port.</b> We will pay if your scheduled port visit is cancelled due to adverse weather or timetable restrictions.	Not covered	Covered	✓
<b>Cruise cover – cabin confinement.</b> We will pay for each full day that you are confined by the ship's medical officer to your cabin for medical reasons.	Not covered	Covered	✓
<b>Motor excess waiver.</b> We will reimburse the excess applied to your car hire insurance in the event of a claim.	Not covered	Covered	✓

Other important changes

**Pre-existing medical conditions.** It is important that you disclose pre-existing medical conditions which affect you, the people travelling or other people upon whose health your trip depends. We may apply additional terms depending on the condition. The policy wording includes a list of conditions which are automatically covered and which you do not need to declare to us.

## Section: Family legal protection

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Insured incident 9 – education admissions appeals.</b> We will pay the costs of an appeal against a refusal to admit your child to their chosen educational establishment or following their exclusion or expulsion.	Not covered	Covered	✓
<b>Insured incident 10 – planning application refusal appeals.</b> We will pay the costs to appeal a refusal by the local planning authority to grant planning permission.	Not covered	Covered	✓

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**Section: Home emergency**

Changes to 'what is covered'

Area of cover	Previous policy	New policy	Improvement in cover
<b>Replacement boiler costs.</b> We will pay a contribution of £250 towards the cost to replace your central heating boiler where the estimated repair costs exceed its value.	Not covered	Covered	✓

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