

Hiscox 606 Home Insurance – buildings

Insurance product information document



Company: Hiscox SA

Product: Hiscox 606 Home Insurance

Hiscox SA trading as Hiscox is supervised by the Commissariat aux Assurances (CAA) in Luxembourg and is regulated by the Central Bank of Ireland for conduct of business rules.

This document provides a summary of the key information relating to the standard terms and conditions of this household insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation and you should also check the schedule for any endorsements that change the scope of cover.

What is this type of insurance?

This product is designed to meet the needs of customers who wish to protect their home against loss or damage.



What is insured?

Buildings and tenant's improvements

- ✓ Loss of or physical damage to property shown in the schedule, including from: accidental loss and damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ We will also pay:
 - professionals' fees connected with rebuilding or repairing the damaged property;
 - site clearance costs;
 - costs of complying with authority or government requirements.
- ✓ If you are buying a new home, we will cover loss or damage caused by fire until you obtain insurance. Up to 60 days from exchange of contracts.
- ✓ Alternative accommodation costs following covered loss or physical damage. Up to three years.
- ✓ Following covered physical damage over €12,000 by flood or escape of water, we will pay to mitigate or prevent a future occurrence. Up to the lesser of €6,000 or 10% of the covered damage.
- ✓ Lost income from damage to solar panels or wind turbines. Up to 45 days' income.
- ✓ Trace and access costs after a leak of water or heating fuel. Up to the buildings sum insured.
- ✓ Charges levied by The Fire Authority in controlling or extinguishing a fire at your home. Up to €10,000.
- ✓ Loss of rent following damage. Cover up to three years' rent.



What is not insured?

Buildings and tenant's improvements

- ✗ Loss or damage caused by wear and tear, settlement, rising damp, vermin and infestation, cleaning, renovation and repairs or pollution.
- ✗ Subsidence to buildings other than the main house, unless the main house is also damaged by subsidence.
- ✗ Storm or flood to outdoor items.
- ✗ Misuse, faulty workmanship, design or faulty materials.
- ✗ Maintenance and routine repair.

General exclusions – applicable to all covers

- ✗ Deliberate acts by you.
- ✗ Transmission of a computer virus by you.
- ✗ Loss due to war, biological or chemical contamination or any nuclear reaction or radiation.
- ✗ Any loss insured elsewhere.



Are there any restrictions on cover?

Buildings and tenant's improvements

- ! Losses caused by building works over €100,000 are not covered unless you tell us about the works in advance.
- ! Unless specified otherwise, the most we will pay for any one item, pair or set is:
 - €55,000 for fine art; and
 - €27,500 for valuables.
- ! For damage caused by pets, we will not pay more than €10,000.
- ! Damage caused by leaking water while your home is unoccupied is only covered if your heating is maintained at ten degrees or if tanks and apparatus are turned off and drained down.
- ! We won't cover damage to items in transit that aren't adequately packed and secured.
- ! Loss or damage while the home is unfurnished, unless caused by fire, lightning or explosion.

General – applicable to all sections

- ! We will not cover the amount of the excess.
- ! We will not cover losses unless you are covered under the relevant section of the policy.
- ! Cover for certain items or types of loss or claim are limited. All relevant limits can be found in the policy wording or



Where am I covered?

At your home and anywhere else in the world, as detailed in each section in the policy wording and schedule.



What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss.
- You must tell us if you are undertaking renovation or building works over €100,000.
- You must tell us if your home is going to be unoccupied for more than 60 days or is going to be unfurnished.
- You must see a qualified medical practitioner as soon as possible after suffering any illness or injury that might be covered.



When and how do I pay?

Please check your policy schedule for payment method.



When does the cover start and end?

Please check your policy schedule for your cover start and end dates.



How do I cancel the contract?

By telephone, email or post. You will receive a full refund if you cancel within 15 days of insuring with us. If you cancel after the first 15 days and have not made a claim we will return a pro-rata proportion of your premium. We will never charge you a fee for cancelling your insurance.



Important information

How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible.

For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

Complaints procedure

If you have a complaint, you can contact us using the details below.

Hiscox Customer Relations
Hiscox SA (Irish branch)
The Observatory
7-11 Sir John Rogerson's Quay
Dublin 2
D02 VC42

By phone: 1800 901 903
By phone from mobiles or abroad: +353 1 238 1810
By email: customerrelations.ireland@hiscox.com

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.

The Financial Services and Pensions Ombudsman (FSPO) is an independent, impartial, fair and free service that helps resolve complaints with pensions providers and regulated financial services providers.

Contact details:
Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin
D02 VH29

Phone: +353 1 567 7000
Email: info@fspoi.ie
Web: www.fspoi.ie

Alternatively, you can also contact:

Commissariat aux Assurances
7, boulevard Joseph II
L-1840 Luxembourg
Luxembourg
Email: caa@caa.lu

If you are a consumer, you may also address your complaint in English to the Insurance Ombudsman in Luxembourg, located at:

Insurance Ombudsman
ACA
12, rue Erasme
L - 1468 Luxembourg
Luxembourg
Phone: +352 44 21 44 1
Fax: +352 44-02-89
Email: mediateur@aca.lu

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>.

General information

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Commissariat aux Assurances and the regulation of the Central Bank of Ireland. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

About us

Hiscox SA is a Luxembourg regulated insurance company, which is subject to the supervision of the Commissariat aux Assurances (CAA).

Hiscox SA is duly authorised to carry on non-life insurance business in other member states of the European Union and the European Economic Area.

Further details can be found at www.caa.lu.

Hiscox SA is registered in Luxembourg with the Trade and Company Register Luxembourg (RCS Luxembourg) with reference number B217018. Hiscox SA head office is located at Avenue John F. Kennedy 35F, 1855 Luxembourg, Luxembourg.

Further details can be found at www.lbr.lu.

Hiscox SA is subject to the supervision of the Commissariat aux Assurances in Luxembourg and is regulated by the Central Bank of Ireland for conduct of business rules.

Hiscox SA branch in the Republic of Ireland is registered with the Companies Registration Office with reference number 908764. Hiscox SA branch in the Republic of Ireland is located at:

The Observatory
7-11 Sir John Rogerson's Quay
Dublin 2
D02 VC42
Republic of Ireland

Further details can be found at <https://www.cro.ie/>.

Hiscox SA is subject to the Consumer Protection Code 2012 which offers protection to consumers, details of this code can be found on the Central Bank of Ireland's website.

Hiscox SA is registered in Luxembourg with Trade and Company register Luxembourg (RCS Luxembourg): registration number B217018, at Avenue John F. Kennedy 35F, 1855 Luxembourg, Luxembourg.

Our relationship with you

While we will provide you with information on the cover offered, further information or advice will only be provided if it is made available to you by your chosen insurance intermediary. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.

You will be required to make premium payments in accordance with the terms of the policy. Failure to pay any amounts due may result in us cancelling coverage in line with the terms and conditions of the policy.

This insurance is governed by the laws of the country stated in the general terms and conditions. Any dispute arising out of or relating to this insurance, including over its construction and validity will be referred to a single arbitrator in accordance with the general terms and conditions and the Arbitration Act then in force in the country stated.

Using your personal information

Hiscox SA is acting as a data controller and we collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at: cookies: www.hiscox.ie/cookies and privacy: www.hiscox.ie/privacy.

You can also contact us at any time by telephoning +353 (0) 1238 1800 or by emailing us at dataprotectionofficer@hiscox.com.

This important information document is effective from January 2019.