

Property - damage

Insurance product information document



Company: Hiscox SA

Product: Property – damage 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 property damage 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 this cover.

What is this type of insurance?

This product is designed to meet the needs of customers who wish to protect their technical equipment, event and venue property against loss or damage.



What is insured?

- ✓ Loss or damage to event property whilst at the insured event or in transit, including staging, rigging, trusses, seating, fencing, signage, sales stock, materials and work in progress which will become part of sales stock, stationery and other event property.
- ✓ Loss or damage to buildings, fixed machinery, plant equipment used for loading and unloading during the build-up or breakdown of the insured event, fixtures and fittings at the venue.
- ✓ Loss or damage to technical equipment, shown in the schedule as covered, whilst at the insured event or in transit.
- ✓ We will also insure the continuing hire charges for equipment hired in whilst any such equipment is being repaired or replaced.



What is not insured?

- ✗ Damage caused by:
 - natural ageing, wear and tear, inherent defect, rot, fungus, mould, vermin or infestation, or any gradually operating cause.
 - dryness, humidity, exposure to light or extreme temperatures other than from storm, frost or fire.
 - rain, sleet, snow, frost, hail, flood or wind to moveable property in the open, unless specified event property is included in your schedule.
- ✗ Damage to property being cleaned or maintained.
- ✗ Faulty or defective workmanship or design, electrical or mechanical fault or breakdown.
- ✗ Unexplained loss or disappearance, including theft by any employee or sub-contractor.
- ✗ Deliberate or reckless acts or omissions.
- ✗ Theft or dishonesty:
 - by or in collusion with any principal, shareholder, partner, director or other officer or any employee unless such theft by your employee is discovered within 7 days.
 - of property loaned or entrusted to any person by that person, unless with a common carrier.
- ✗ Any indirect loss, other than hire charges if covered.
- ✗ Terrorism.
- ✗ Film or sound recording equipment being used in or for any hazardous activity.
- ✗ Any:
 - property once it has been sold by you.
 - property leased, hired or rented by you to others after it passes out of your legal ownership or control.
 - buildings owned or normally occupied by you.
 - machinery, plant, fixtures or fittings or other property forming part of the venue location where you act as both venue owner or manager and organiser of the insured event.
 - watercraft, aircraft or vehicles licensed for use on any public road other than on static display while at the insured event.
 - clothing, personal property, jewelry, watches, precious metals or stones, furs, money, securities, deeds, evidence of debt or other valuable paper.
 - form of data.
 - marquees or temporary structures, unless your schedule

includes cover for such property.

- plants, trees, animals and living things of all types.
- computers, laptops, tablets, LCD, LED or plasma screens, cameras, projectors or portable communications equipment unless shown in your schedule as covered.
- lighting elements and lamps forming part of technical equipment, unless your schedule includes cover for technical equipment:



Are there any restrictions on cover?

- ! We will only cover continuing hire charges if you are legally liable for such costs under a written contract and we have made payment or admitted liability for such loss or damage.
- ! If the amount insured does not represent the value to reinstate your property, we will proportionately reduce the amount we pay.
- ! We will not cover the amount of the excess.
- ! We will only cover damage occurring in the period of insurance.
- ! Cover or the bases of settlement for certain items or types of loss are limited. All relevant limits can be found in the policy wording or schedule.



Where am I covered?

At the insured event and anywhere else stated on your policy schedule.



What are my obligations?

- You must ensure that you disclose all facts and matters which might be relevant and that all information provided to us is true, accurate and complete.
- You must let us know if the information provided changes.
- You must take reasonable care to minimise any damage.
- You must ensure that all insured property is adequately packed and secured in transit.
- You must ensure that where insured property is left in an unattended vehicle the vehicle is securely closed and locked, any alarm fitted is activated, concealed from view and between sunset and sunrise kept in an enclosed building or secured compound.
- You must tell us promptly about any damage.



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 giving 30 days' notice in writing. We will return a pro-rata proportion of your premium unless the amount is below any minimum payment stipulated in the general terms and conditions of your policy wording. We will never charge you a fee for cancelling your insurance.

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.