

Clause 396**Total terrorism exclusion clause**

This insurance does not cover any loss, damage, liability or contamination caused by or arising directly or indirectly from a terrorist attack (or threat of attack).

For the purpose of this clause, a terrorist attack means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to the public, or any section of the public.

Clause 420**Theft limitation clause**

We will not be liable for any loss or damage by theft or attempted theft unless it involves entry to, or exit from the building by forcible and violent means.

Clause 482**Insured by Syndicate 33 clause**

This policy is underwritten by Syndicate 33 at Lloyd's managed by Hiscox Syndicates Ltd.

Clause 483**Insured by Hiscox Insurance Company Ltd clause**

This policy is underwritten by Hiscox Insurance Company Ltd.

Clause 910**Earthquake exclusion clause**

We do not cover loss or damage caused by earthquake or volcanic eruption.

Clause 911**Earthquake deductible clause**

A specific excess applies to each incident of loss or damage caused by earthquake or volcanic eruption. The amount of this excess is £5,000 (€7,500 if your policy is issued in euros) or 5% of the combined amounts insured for buildings, contents and fine art if this is more.

Clause 914**Acknowledgment of pre-contractual disclosure clause (Spain)**

You acknowledge that you have received from us your policy booklet which contains all relevant information relating to the law applicable to this contract of insurance, the various mechanisms for making claims, the member state in which our registered office is situated, the authority in charge of controlling our activities, and our name, address and legal form.

Clause 917**Non-admitted clause**

This insurance contract is negotiated and made in the United Kingdom between you and us, authorised to conduct insurance business in the United Kingdom. You acknowledge that no solicitation for the insurance has been made by us outside of the United Kingdom, that the contract is subject to English law and jurisdiction and that claims are payable in the United Kingdom. You acknowledge that any applicable local taxes will be paid by you directly to the appropriate authority.

Clause 920**Subsidence extension clause**

We cover loss or damage to the insured property directly caused by subsidence or ground heave of the site upon which the buildings stand or by landslip.

We do not cover:

- a. the first £1,000 of each incident of loss or damage caused by these perils;
- b. loss or damage caused by subsidence, ground heave or landslip:
 - i. to domestic fixed fuel tanks, swimming pools, terraces, patios, hard tennis courts, driveways, footpaths, walls, gates, hedges and fences, unless the main house is also physically damaged at the same time;
 - ii. to solid floors unless the load bearing walls are physically damaged at the same time;
 - iii. as a result of demolition, alteration, extension, repair or any similar process to the buildings;
- iv. as a result of normal settlement, faulty design, the use of faulty materials or inadequate construction of foundations;
- v. as a result of coastal or river erosion.