

## What is a policy summary?

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This document provides key information about the Hiscox Holiday Homes insurance policy. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Holiday Homes policy wording. If you would like a copy of the full policy wording or have any questions, please contact us.

**Policy name:** Holiday Homes Insurance

**Type of insurance:** Home and contents insurance

**Underwritten by:** Syndicate 33 at Lloyd's managed by Hiscox Syndicates Ltd or Hiscox Insurance Company Ltd.

## Significant features and benefits

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The Holiday Homes policy is specifically designed for people with a holiday home.

### Key benefits include:

#### Broader cover

- Cover for buildings and contents against a wide range of named perils e.g. fire, theft, lightning, earthquake, flood etc.
- Public liability (£5,000,000) and employers' liability (£5,000,000) cover included
- Automatic cover for outbuildings and permanent structures up to £15,000
- Accidental damage to domestic pipes, cables, sewers and drains for which you are responsible
- Cover for gold, silver and gold- and silver-plated items up to £2,000 (excluding jewellery)
- Emergency travel, should you need to travel to the holiday home to mitigate the outcome of a claim
- Access to Hiscox Security Services, should you need any personal security advice (only available for overseas holiday homes)
- Legal expenses cover as standard (only available for UK holiday homes)

#### A flexible approach

- A practical approach to security
- No single article limit or average clause applied

## Significant or unusual exclusions/limitations

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We do not cover losses caused by subsidence, landslip or heave (except for properties situated in Ireland, Portugal, France and the UK). Where we do cover subsidence, landslip or heave, we will not cover loss or damage to buildings (or structures) not attached to the main house unless the main house is damaged at the same time. We also do not provide cover for your jewellery or watches (page 3 of wording). Vandalism and acts of malicious persons are not covered if the holiday home is not sufficiently furnished for normal living purposes (page 9 of wording).

The family legal protection cover does not cover any employment related issues or disputes.

You will normally have to pay the initial £100 (or £250 if your holiday home is in the UK) for each claim. This policy excess applies to claims made on the buildings and contents sections of your policy. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.

## Duration of contract

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Insurance contracts normally run for a period of 12 months. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

## Cancellation rights

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You can cancel your new insurance policy up to 14 days from the start of the contract (plus postage time) and if you haven't made a claim you will receive a full premium refund. After this you may cancel your insurance at any time by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left. However, we will not return any premium if the amount is less than £25.

We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and will not charge any cancellation penalties such as administration charges.

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## Claims service

If you suffer a loss and need to make a claim you should contact us immediately on +44 (0)1206 773776. If temporary repairs are needed you should arrange for them to be done immediately.

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## Questions and complaints

If you have a question or complaint, please contact us directly using the details below:

Hiscox Customer Services

PO Box 5734

Southend-on-Sea

Essex SS1 2ZD

Telephone: 0845 330 0505

Facsimile: 0845 345 6801

Email: [contactus@hiscox.com](mailto:contactus@hiscox.com)

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights.

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. For this type of insurance, the maximum level of compensation you can receive is 90% of the claim with no upper limit. Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk).

Hiscox Insurance Company Limited and Hiscox Syndicates Limited are authorised and regulated by the Financial Services Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.