
What is a policy summary?

This document provides key information about the Hiscox 505 UK 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 Hiscox 505 UK Holiday Homes policy wording. If you would like a copy of the full policy wording or have any questions, please contact us.

Policy name: 505 UK Holiday Homes Insurance

Type of insurance: Home and contents insurance

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Ltd (Family Legal Protection cover underwritten by DAS Legal Expenses Insurance Company Limited and Home Emergency cover is underwritten by Inter Partner Assistance SA)

Significant features and benefits

The Hiscox 505 UK Holiday Homes policy is specifically designed for people with a holiday home.

Key benefits include:

Broad cover

- Cover for buildings and contents against a wide range of named perils e.g. fire, theft, lightning, earthquake, flood etc.
- Public liability cover included as standard and employers' liability cover available if required
- Accidental damage to domestic pipes, cables, sewers and drains for which you are responsible available if required
- Emergency travel, should you need to travel to the holiday home to mitigate the outcome of a claim
- Legal expenses cover as standard

A flexible approach

- A practical approach to security. For example, while we may ask for a minimum level of security to be in place at your home, we normally leave it to your sensible discretion as to whether the security is put into operation each time you leave the property or retire to bed at night
- No single article limit or average clause applied

Significant or unusual exclusions/limitations

- We do not cover losses caused by subsidence, landslip or heave (except for properties situated in Ireland, Portugal, Spain, 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 valuables. Vandalism and acts of malicious persons are not covered if the holiday home is not sufficiently furnished for normal living purposes.
- The family legal protection cover does not cover any employment related issues or disputes.
- You will normally have to pay the initial £500 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

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

You may cancel your policy up to 14 days from the date you receive the policy documents by calling 0845 330 0505. You will then receive a full premium refund if you have not made a claim.

You may cancel your policy at any time by notifying us. If you have not made a claim, we will return any premium you have paid for any period of insurance left.

We may cancel this policy by sending you 30 days' notice by recorded post to your correspondence address shown in the schedule. 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 the minimum refund shown in the schedule.

If you pay the premium by instalments and an instalment remains unpaid after 14 days, we may cancel this policy from the date the last instalment was due.

Claims service

If you suffer a loss and need to make a claim you should contact us immediately on our claims lines:

- For buildings, contents and liability claims call 0845 330 0505
- For family legal protection claims call 0845 601 5094

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

Duty of disclosure

It is your responsibility to disclose all material information that is known to you and which might influence the judgement of insurers in determining the scope of cover, the price or whether or not to accept your risk. This applies throughout the term of the policy. If you fail to disclose material information this may entitle insurers to avoid cover from inception (the starting date of your policy) and seek repayment of claims they may have paid to you. If insurers avoid cover, you will no longer have an insurance policy and claims will not be paid.

If you are unsure whether information or a change in circumstances may be material, you should disclose it.

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

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). You may be entitled to compensation from the scheme if we cannot meet our obligations.

The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy, as described here. FSCS may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. Non-compulsory insurance (such as home insurance): the first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met.

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.