

Company: Hiscox Underwriting Ltd

Product: Hiscox Home Insurance

Authorised and regulated in the UK by the FCA – register number 308922

This document provides a summary of the key information relating to this household insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy is designed to meet the needs of customers who wish to protect their home and contents against loss or damage, and protect themselves against claims made against them for compensation following an accident.



What is insured?

Your home and personal possessions

Please check the policy schedule to see whether you are covered for your home, your personal possessions or both

- ✓ Loss of or physical damage to the property or properties shown in the schedule, including from: flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ Alternative accommodation costs following covered loss or physical damage. Up to three years.
- ✓ The cost of changing your locks if you lose keys to outside doors, windows, safes and alarms.
- ✓ If you sell your buildings, cover will extend to the buyer between exchange and completion.
- ✓ Trace and access costs after a leak of water or heating fuel. Up to:
 - £15,000 for leaks inside the home.
 - £10,000 for leaks outside the home.

Your legal liabilities

- ✓ Your liability to pay compensation following an accident happening anywhere in the world.
- ✓ Damages awarded to you following bodily injury or property damage, if they have not been paid within three months.

Optional covers

Please check the policy schedule to see whether you benefit from the covers shown below

Accidental loss or damage: loss of or physical damage to the property or properties shown in the schedule caused by a sudden, unexpected and unintended accident.

Home office: if you undertake clerical and administrative work from your home and employ no more than 2 people, we will cover:

- loss of or physical damage to furniture and office equipment used for your work whilst at your home or away from your home for no more than 60 consecutive days.
- the extra necessary costs of continuing your work at the home if it is interrupted by an accidental failure in the supply of utilities, or following loss or physical damage covered by this policy. Up to 12 months costs.
- the reasonable cost of replacing or reconstituting business records and data, and the amounts you are unable to recover, following loss or physical damage covered by this policy.



What is not insured?

Your home and personal possessions

- ✗ Loss or damage caused by wear and tear, settlement, rising damp, vermin and infestation, cleaning, renovation and repairs or pollution.
- ✗ Storm or flood to outdoor items.
- ✗ Subsidence to water tanks, outside areas and solid floors unless the house is also damaged.
- ✗ Faulty workmanship, design or faulty materials.
- ✗ Mechanical or electrical breakdown.
- ✗ Loss of or damage to ride-on lawnmowers unless locked in a building when not in use.
- ✗ Damage caused deliberately by a lodger.

Your legal liabilities

- ✗ Damage to your own property.
- ✗ Liability arising from:
 - owning or occupying land not in the schedule;
 - passing on an infectious disease;
 - vehicles other than gardening equipment or wheelchairs;
 - aircraft or watercraft, other than sailboards or surfboards;
 - animals, other than cats, horses or dogs (but not dangerous dogs);
 - any contract, unless you would have been liable anyway;
 - providing goods, services or anything for a fee;
 - your employees, other than domestic duties.
- ✗ The costs of putting something right under the Defective Premises Act.
- ✗ Fines or penalties.
- ✗ Awards in courts outside the UK and EU.

General exclusions – applicable to all covers

- ✗ Deliberate acts by you or on your behalf.
- ✗ Loss due to war, biological or chemical contamination or any nuclear reaction or radiation.
- ✗ Deliberate actions of authorities.
- ✗ Losses arising from a computer virus.
- ✗ Any loss insured elsewhere.



Are there any restrictions on cover?

Your home and personal possessions

- ! Theft of students' possessions unless force and violence are

used to enter or leave the building.

- ! Increased costs of working will only be paid after a failure of supply of at least 24 hours.
- ! Damage to business records is not covered unless weekly back-ups are made.
- ! We won't cover damage to items in transit that aren't adequately packed and secured.
- ! We only cover items in unattended vehicles that are out of sight and where the vehicle is locked and the windows are closed.
- ! We won't cover bikes unless locked up.

Your legal liabilities

- ! We won't cover your liability for accidents in the USA or Canada if you have been there for more than 90 days in total during the period of insurance.
- ! We will only cover unpaid damages if:
 - the incident was not work-related;
 - we would have covered you if you caused the incident; and
 - you are not waiting for an appeal.
- ! We will only cover pollution or contamination caused by a sudden and unexpected release and where you tell us within 60 days of the end of the period of insurance.

General

- ! 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 schedule.



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 £75,000.
- You must tell us if your home is going to be unoccupied for more than 60 days or is going to be unfurnished.



When and how do I pay?

By Direct Debit (monthly or annually) or Credit/Debit Card.



When does the cover start and end?

Please see your schedule.



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 and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom
By phone: 0800 116 4627
By phone from mobiles or abroad: +44 (0)1904 681198
By email: customer.relations@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. Full details are available at www.financial-ombudsman.org.uk.

General Information

Hiscox Underwriting Ltd underwrites the policy on behalf of Hiscox Insurance Company Limited (benefits and services under the home emergency cover section are provided by ARAG PLC and family legal protection cover is underwritten by DAS Legal Expenses Insurance Company Limited).

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

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. Full details are available at www.fscs.org.uk.

Our services

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 Financial Conduct Authority. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

About us

Hiscox Underwriting Ltd, registered in England no. 02372789, at 1 Great St Helen's, London EC3A 6HX is authorised and regulated by the Financial Conduct Authority. Our FS Register number is 308922. Our permitted business is arranging home insurance. You can check this on the FS's Register by visiting website <https://register.fca.org.uk/> The FCA is the independent watchdog that regulates financial services.

Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd and Hiscox Insurance Company Limited.

Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd (the intermediary) on behalf of Hiscox Insurance Company Limited (an insurer), Hiscox SA and partner insurers for certain parts of the cover (these will be set out in the policy schedule). We act as agent for the insurers in undertaking certain responsibilities and therefore will not be acting as an independent insurance intermediary.

Hiscox Underwriting Ltd receives commission for this from Hiscox Insurance Company Limited and Hiscox SA. If you purchase a policy that is serviced or underwritten by a third party, we will set the price you pay for this policy which will be made up of the base cost from the supplier along with an element of profit and administration costs. In addition to this we may receive a profit share from the third party. We do not charge a separate fee for arranging the insurance.

At your request we will endeavour to arrange cover based on the information you have provided. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. 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.

How our product meets your needs

Our buildings cover meets the demands and needs of someone who owns or is liable for their home building and wishes to protect this against damage

If selected, our accidental damage cover meets the demands and needs of someone who owns or is liable for their home building and wishes to protect these against damage from unexpected and unintentional accidents.