

This document provides key information about the Hiscox 505 Classic Home and Contents policy. It does not contain the full terms and conditions of the contract. These can be found in the Hiscox 505 Classic Home and Contents policy wording, schedule and/or quotation.

What is a Hiscox 505 Classic Home and Contents policy?

It is a policy that meets the demands and needs of owner occupiers or tenants who wish to protect their private permanent residences and/or contents against physical loss or physical damage.

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

Section A - Buildings

Significant features and benefits

- Automatic cover up to the amount insured for accidental loss or damage to the buildings belonging to you or for which you are legally responsible.
- If you lose your keys to outside doors, windows, alarms or safes we will pay up to £2,500 for any one claim towards the cost of replacing your locks (and we won't even ask you to pay your policy excess).
- We cover the tracing of a water leak from underground service pipes for which you are legally responsible, paying up to £2,500 for any one occurrence.
- We will pay up to 25% of the amount insured, or £75,000, whichever is greater to cover the cost of alternative accommodation while the home is being repaired following an insured event.

Significant limitations and exclusions

- Loss or damage caused by falling trees, storm or flood to gazebos, pergolas, arbours, gates, hedges or fences.

Section B - Contents and valuables

Significant features and benefits

- Cover up to the amount insured for your contents and valuables, inclusive of accidental loss and damage, while they are in the home and whilst temporarily away from the home (for up to 60 days).
- Cover for student's belongings, as standard, whilst they are living away from home and studying full time at a university or a college of further/higher education.
- Valuables can be covered under this policy without the need to individually list your items, as long as you inform us of the overall value and notify us about individual items, pairs or sets worth over £15,000.
- We automatically provide cover for up to a 25% increase on your contents and valuables sums insured to accommodate any items you may acquire throughout the period of insurance (although you must tell us within 60 days and pay the extra premium required). This includes new purchases not yet informed to us and gifts not yet given.
- Up to £10,000 for any one claim for unauthorised use of bank and credit cards following loss or theft, and up to £2,500 for any one claim for the cost of retrieving your personal electronic data from your computers.

Significant limitations and exclusions

- There are some special limits which apply to your contents cover (for instance £2,500 for any one bicycle whilst away from the home, £5,000 for contents in outbuildings, £5,000 for outdoor items, £2,500 for students belongings whilst in student accommodation or on campus) full details of which can be found in the policy wording. We may extend these for an additional premium.
- Sports equipment whilst it is being used.
- Loss of or damage over £2,500 from, in or on any unattended vehicle. We do not cover theft of any item from an unattended vehicle unless the item is hidden out of sight or in the vehicle's locked glove compartment and violence and force are used to enter the vehicle.
- Loss or damage over £5,000 of or from any one bag or piece of luggage away from the home that you are not looking after personally.
- Loss or damage to an item being transported unless it is packed and secured well enough, given the nature of the item and how it is transported.
- Loss of, or damage to, boarder's possessions or student's belongings caused by theft or attempted theft unless violence and force are used to enter or leave a building or locked room.

Section A and B – Buildings and contents

Significant limitations and exclusions

- Loss or damage caused by wear and tear or gradual deterioration, rot, fungus, mould or infestation; chewing, scratching, tearing, denting, vomiting or fouling by your pets; pollution or contamination; moths, insects, rats, mice, squirrels, rodents or other vermin; misuse, faulty workmanship or design, or using faulty materials.
- Loss or damage caused by water suddenly leaking from fixed water tanks, apparatus and pipes while your home is not being lived in for more than five days in a row. This exclusion will not apply if the heating throughout your home is maintained at a minimum temperature of ten degrees centigrade or you shut off and drain fixed water tanks, apparatus and pipes.
- If your home has not been lived in for more than 60 days in a row, or is unfurnished, we will not pay for any loss or damage to buildings, contents or valuables unless the damage is caused by fire, lightning or explosion.
- If you intend to undertake any work to extend, renovate, build or demolish any part of your buildings and the estimated cost of such works is more than £50,000, you will need to tell us and we may then amend the terms of the policy.

Section C – Your liabilities

Significant features and benefits

- If your buildings are covered you are insured for your liability as owner of your home (up to £5,000,000). If your contents are covered you are insured for your liability as occupier of your home (up to £5,000,000), personal liability (up to £5,000,000) and cover for your liability to your domestic employees (up to £10,000,000).
- Court awards you cannot recover up to £1 million for any one claim.

Significant limitations and exclusions

- Your liability to others (except your employees) arising out of any animal other than cats, horses or dogs other than a Japanese Tosa, Dogo Argentino, Fila Brasileiro or any dog known as a Pitbull type or to be bred for fighting or having that appearance.
- Liability for accidents which happen in the United States of America or Canada if you or your domestic employees have been in either or both of those countries for more than 90 days in total during the 12 months from the start of the policy.

Section D – Family legal protection

Significant features and benefits

- This section provides up to £50,000 for any one claim for a range of legal costs and expenses cover, which can help you defend prosecutions, for instance a motoring offence, or bring action against someone who has injured you or damaged your house or infringed your contractual rights.

Significant limitations and exclusions

- Any costs or expenses incurred before our written acceptance of a claim.
- Any legal action you take which we have not agreed to, or where you do anything that hinders the claim.

Section E – Legal, tax and counselling helplines

Significant features and benefits

- Legal, tax and counselling helplines available 24-hours a day, seven days a week, for your peace of mind.

Section F - Home emergency

Significant features and benefits

- 24-hour home emergency protection, providing £500 (plus VAT) worth of cover per incident for emergency repairs, with no excess to pay.

Significant limitations and exclusions

- Repairs for any leaking or dripping tap that requires re-washing or replacing; burst or leaking flexible hoses or leaking appliances or saniflow toilets and other mechanical equipment; any incident in your home if it has not been lived in for more than 30 days in a row.
- Repairs to any boiler over 15 years old or with an output over 60 kw per hour, warm air or solar powered heating systems, pressurised systems, unvented cylinders or unvented boilers.

Excess

You will normally have to pay an initial excess for each claim you make on this 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. All subsidence, landslip and heave claims are subject to a £1,000 excess. No excess applies to home emergency cover.

Duration of contract

This is an annual policy with a choice of payment methods. After your renewal date, if you continue to pay the premium your policy will continue automatically unless you tell us that you do not wish to renew. We strongly urge our customers to review their policy each year to ensure they have adequate cover in place.

Cancellation rights

You may cancel this policy within 14 days from the date you receive the policy documents by calling 0845 330 0505. You will then receive a full premium refund provided no claims have been made.

You may cancel this 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 insurance 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.

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 on our 24-hour claims lines:

- for buildings, contents and liability claims call 0845 330 0505
- for family legal protection claims call 0845 601 5094
- for home emergency claims call 0845 213 8400

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

Information you provide to us

If you do not take reasonable care to answer all questions honestly and to the best of your knowledge, or you have made a false claim, your claim may be rejected, not paid in full or we may treat the insurance as if it never existed.

Complaints

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

Hiscox Customer Relations
Hiscox, Hiscox House
Sheepen Place
Colchester CO3 3XL

By phone: +44 (0)1206 77 3705

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.

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.

Governing law

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.

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.