



HISCOX

PRIVATE CLIENT

# An introduction to Hiscox Private Client

At Hiscox, we have a rich heritage in providing specialist insurance and have been protecting private individuals and their families for more than 100 years. First for fine art, when Robert Hiscox joined his father's firm in 1965 and shortly thereafter became the first fine art underwriter in the UK market.

Later for homes and possessions, when in 1990 Robert Hiscox and then business partner Nicholas Thomson locked themselves away in a London hotel room, refusing to emerge until they'd achieved their goal: a market-leading, specialist high-value home and contents policy wording of complete clarity. More recently, we have adapted to protect increasingly-popular home renovation projects, plus global travel and personal cyber-related risks.

At Hiscox Private Client, our team are specialists in the people we insure, not just their policies. Catering for their diverse and often complex needs remains the foundation of our business. Our team of highly-experienced experts are perfectly placed to work with you; from understanding your assets, your lifestyle and what is important to you and working with the underwriter on your behalf to tailor a policy to provide the right level of protection, to being on hand to adapt cover as circumstances change and help with ongoing risk management.

In the event of a claim, your private client manager works with your dedicated claims handler to help get things back to normal as quickly as possible. We believe that relationships are based on trust, so we always start by assuming that a claim is valid. We also know that money can't always replace our most-treasured items, so we work with a range of experts to help find, replace, repair or restore them whenever possible.

With a specialist team, personalised products and services, as well as a select network of experts to provide insight and connections, our aim is to build long-term trusted relationships with our clients.

Insurance for  
the things that  
matter most,  
from experts  
who listen and  
understand  
you and  
your lifestyle.

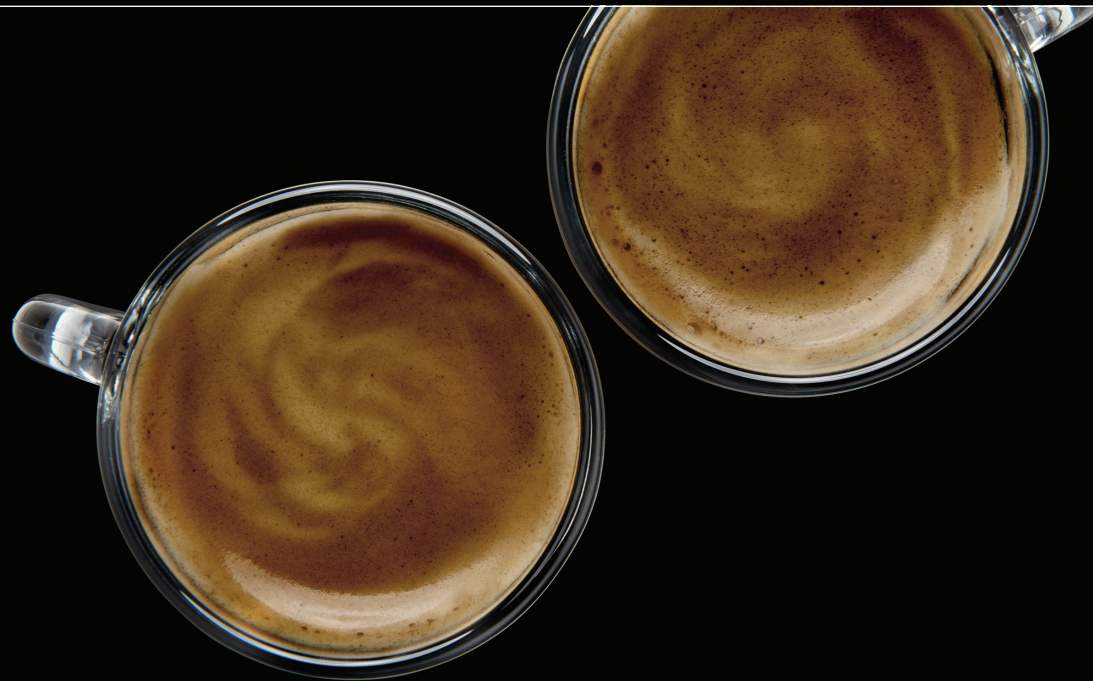


## Relationships matter

Relationships matter to us. To secure a policy or to make a claim there are no forms to complete, just sensible conversations in person, over the phone or via email and a seamless service.

*“As a customer today it’s difficult to get hold of a human being within a big corporation. And once you do, no one is accountable and they just stick to a process with no individual intelligence, flexibility or common sense. I wanted to run a human business that would love the customer and treat them with individual attention.”*

Robert Hiscox



**Hiscox is a leading specialist insurer; one of the few in the UK to have achieved Chartered Insurer status from the Chartered Insurance Institute – the gold standard of excellence, professionalism and integrity and a reward for our commitment to delivering the highest quality service.**

Hiscox Private Client offer insurance from a dedicated private client manager who understands our clients and their lifestyles and can tailor a product and service to meet their exact needs – no matter how complex.

### A DISCREET AND PERSONALISED SERVICE

You will be assigned a dedicated private client manager – we’ll come out to see you personally if that’s what you’d prefer – who will take the time to get to know you, so that you have the right level of protection to suit your individual needs.

### AN INSURANCE POLICY TO SUIT YOUR LIFESTYLE

We know that there is no typical client. That’s why we will design a bespoke policy to protect you, your home, your possessions and your valuable cars. In addition we can provide cover for your overseas homes. This gives you the simplicity of one point of contact to manage insurance cover with one renewal date for all of the things that matter to you. Your dedicated private client manager will be on-hand to answer any queries and adapt your policy at any time.

### MORE THAN JUST INSURANCE

Insurance from Hiscox Private Client is more than just insurance. Our team work with you to manage your risks in line with your lifestyle. We can introduce you to our select network of trusted experts if you require and keep you updated with insights that mirror your interests.

## Superior claims handling

Our claims promise is that we always start by assuming your claim is valid. Our dedicated and award-winning claims team take a common-sense approach to your circumstances and ensure your claim is handled fairly with empathy and efficiency. Money can’t always replace your most treasured items, so we work with a range of experts to help replace, repair or restore them whenever possible.





# Specialist home insurance

Hiscox Private Client offer a premium home insurance product designed for high net worth individuals. Each policy includes cover you wouldn't find within a standard home and contents insurance policy, and is tailored to suit your needs.

## LEAKBOT

We offer a LeakBot smart water device and one engineer visit at no extra cost to qualifying home insurance customers. Water leaks in homes are increasing significantly across the UK and can cause major disruption and damage. LeakBot is simple to set-up and can detect small leaks before they become a bigger issue. We are proud to be the first UK insurer to offer such a solution.\*

## COVER FOR MORE THAN ONE PROPERTY

We can insure multiple properties (including rentals and holiday homes) in the UK and Western Europe.

## CARE FOR YOUR POSSESSIONS

### ANYTIME, ANYWHERE

Worldwide cover for theft, loss and damage of your possessions when you take them away from home.

## ADDITIONAL PROTECTION FOR YOU AND YOUR FAMILY

If you and/or your family are involved in a traumatic or stressful event such as aggravated assault in an attempted burglary, carjacking, air rage or identity fraud, we will be there to provide specialist help and support.

## PROTECTION FOR STAFF AND VISITORS

Public liability and employers' liability cover of £10 million each.

## ACCESS TO SPECIALIST SERVICES

We can put you in touch with a network of trusted experts such as surveyors, furniture restorers, safe installers, legal advisors and a 24-hour personal security helpline for when you are travelling abroad.

\*Hiscox will cover the cost, usually £150 +VAT, of one home visit per device every 12 months from a specialist LeakBot engineer. LeakBot RRP £149.

# Protecting your passions

Our specialist home insurance offers broad cover for everything from art and antiques to watches and wine. There is no need for exclusions or separate policies, it is all covered in one policy.

## A COMMON-SENSE APPROACH

No need to list jewellery and watches under £25,000 in value, or fine art pieces under £50,000 in value.

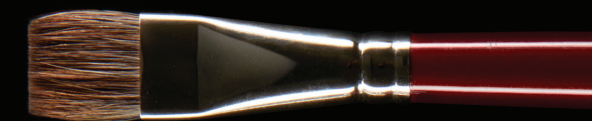
## PERSONAL CHOICE

In the event of damage to a specified piece, you decide whether we repair, replace or pay the value of the item. If a damaged piece is repaired, we will also pay the loss in value.

## NEW ACQUISITIONS COVER

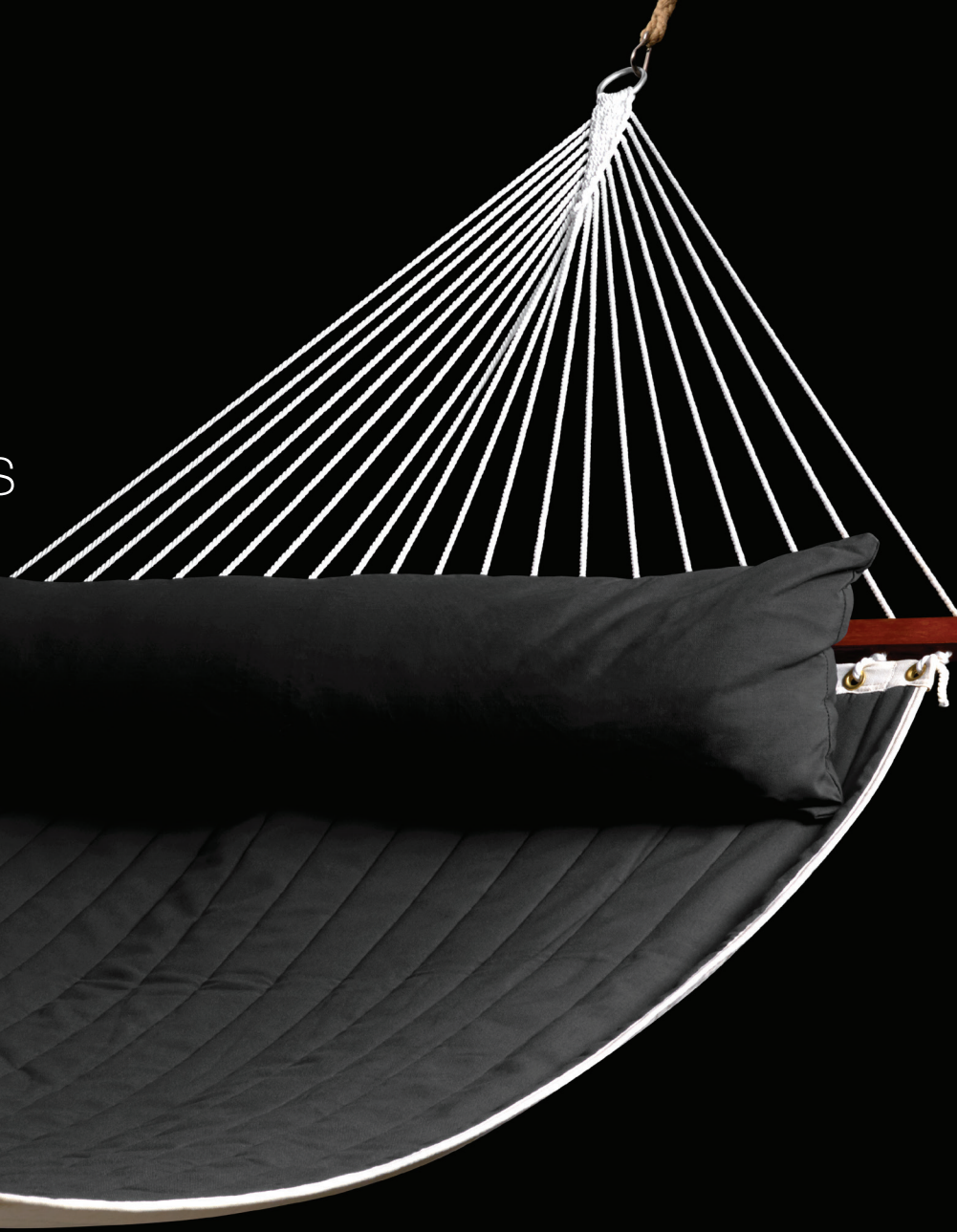
We understand insurance isn't at the forefront of your mind, so we will increase your art, collections and valuable items by up to 25% to cover any new items you acquire during the period of insurance. We just ask you notify us within 90 days of acquisition and settle any premium due.

Fine art: it's more than a policy – it's our passion



At Hiscox, we've been sharing our clients' passion for fine art and collectables for more than 40 years. Not only do we insure art, we also collect, sponsor and promote it. Our decades of experience and understanding of the art world means that we can offer truly bespoke cover and a claims service that is fast, discreet and understands the needs and wants of collectors.

Protecting your  
lifestyle, not just  
your possessions



## Renovation and extension insurance

We understand that embarking on home improvements is an exciting time for our clients, but few realise that there are usually implications for the cover provided by their home insurance. Building works can invalidate home insurance policies entirely, leaving your biggest asset potentially uninsured.

### PEACE OF MIND

You can rest assured that your household insurance is extended to cover the project on an all-risks basis. It includes cover for: the existing structure; contents in the home, storage or at another property; works in progress; plant and machinery; building materials; property owner's liability and alternative accommodation.

### FLEXIBLE POLICY

The policy can be in joint names with the contractor if required, or solely in your name.

### CONTINUITY OF COVER

Cover provided for before, during and after the works have been completed.

### DEDICATED PRIVATE CLIENT MANAGER

During what is an equally exciting and stressful time, you have the reassurance of dealing with your private client manager who remains on hand to answer any queries or questions as the project progresses.

## Travel insurance

Our travel product offers worldwide cover for you and your family, whether you are travelling separately or together. With winter sports included as standard, medical expenses and cancellation and curtailment covered up to the value of £15,000 per person, per trip, you can relax knowing you are covered.

Travel insurance is available alongside your home insurance policy.

## Personal cyber insurance

We understand that protecting yourself online is as important as protecting your home and possessions. Our personal cyber insurance provides cover for hacker damage, cyber theft, social engineering, cyber extortion and cyber media liability.

Personal cyber insurance is available as an addition to your home insurance policy.



# High-value motor insurance

We understand that if you have chosen to drive something a little more special, you require the insurance to match.

Hiscox motor insurance has been designed specifically for drivers of higher-value cars and includes a number of features that you won't find with ordinary car insurance.

**FULLY COMPREHENSIVE COVER**  
Whatever car you are driving, even those not owned by you.

Anyone over 30 years' old can drive your cars – fully comprehensively with your permission.

**AN AGREED VALUE**  
We will pay whatever is the highest of the agreed value and the market value, up to a limit of £100,000.

**YOUR CHOICE OF GARAGE**  
We trust you to choose the garage where repairs are done, because we want this to be convenient for you.

**A COURTESY CAR SIMILAR TO YOUR OWN**  
Should you need to borrow a courtesy car while your vehicle is being repaired, we will arrange a similar car to your own.

**AN UNLIMITED NUMBER OF FOREIGN TRIPS**  
Your car will be covered for an unlimited number of foreign trips, up to a maximum of 90 days per trip.

**PEACE OF MIND**  
You can rest assured knowing you have cover in place for your personal plates, lock replacement and audio system. You will also be protected in the event you can't drive due to ill health or if you lose your licence.

A car like yours deserves  
insurance like ours.



# For more information

Please contact us to arrange a free, no obligation insurance consultation with a private client manager.

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Claims are dealt with on a case-by-case basis and are subject to the terms and conditions of the policy wording. For full details please read the policy wording.

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