

Home insurance

Insurance product information document



Company: Hiscox Underwriting Ltd

Product: Hiscox Home Insurance

Authorised and regulated 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 is a buildings and personal possession insurance policy. The building insurance protects the structure of your home, outbuildings and other structures. The personal possession cover protects general contents, clothing, electronic equipment, art and collections and your jewellery, watches and valuable items.



What is insured?

Your home and personal possessions

You must check your policy schedule to see what cover you have selected along with the corresponding amount insured.

What we will cover

- ✓ Alternative accommodation costs following a covered physical loss or physical damage to your home if your home cannot be lived in for up to a period of three years.
- ✓ Garden restoration costs incurred to restore your garden if it is damaged during the period of insurance.
- ✓ We will pay the cost of changing your locks, if you lose the keys to an outside door, windows, safes and alarms.

Buildings – the structures of your home and outbuildings

- ✓ Physical loss of or physical damage to the property or properties shown in the schedule, including from: accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ Physical damage to building works, materials and supplies used to renovate or extend your home. Up to £75,000.
- ✓ The costs incurred to trace a leak and access the point of escape of a heating fuel leak in your home.

Contents, Art and collections, Jewellery, watches and valuable items

- ✓ Physical loss of or physical damage to your personal possessions while at your home, including from: accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ Accidental loss of heating fuel or metered water.
- ✓ Physical loss of or physical damage to your money.

Your legal liabilities

- ✓ We will cover any claim made against you for compensation arising from any bodily injury or property damage.
- ✓ The costs of putting right any fault or alleged fault with any building, under any defective premises legislation.



What is not insured?

Your home and personal possessions

What we do not cover

- ✗ Mechanical or electrical faults or breakdowns.
- ✗ Electronic data.
- ✗ Loss or damage to an item being transported unless it is adequately packed and secured.
- ✗ Loss or damage arising from freezing of water in fixed water tanks, apparatus and pipes whilst your home is not lived in for more than 60 days in a row between October to April other than when your home is constantly heated to a temperature of at least 10 degrees centigrade.
- ✗ Pollution or contamination.
- ✗ Loss or damage when your home is unfurnished other than when caused by fire, lightning or explosion.
- ✗ Loss or damage caused by wear and tear, rust, rot, fungus or mould, normal settlement, pollution, contamination or vermin.
- ✗ Cyber attack, hacker, social engineering communication or error affecting any computer or digital technology. For example a hacked printer overheats and causes a fire. We would cover the resulting fire damage to insured property but not the damaged printer.
- ✗ Loss or damage caused by coastal or river erosion.
- ✗ Loss or damage to submerged structures other than to the main buildings caused by flood, storm, subsidence, heave or landslip.
- ✗ Loss or damage caused by storm or flood to gates, fences, wind turbines, hedges, lawns, plants or trees other than when damaged by falling trees.
- ✗ Loss or damage caused by subsidence, heave or landslip to certain outside structures unless the main house is damaged at the same time.
- ✗ Drones over 7kg or while being raced.
- ✗ Cost of maintenance and routine redecoration.
- ✗ Quad bikes, motorbikes, electric bikes, e-scooters or golf buggies while being used.
- ✗ The cost of removing an infestation.
- ✗ Loss or damage to unattended bicycles when away from the home other than when secured to a cycle or roof rack, locked to a fixed structure or in a locked building.

- ✓ Your liability as owner of any land you acquire in the United Kingdom within 60 days of the acquisition.

Optional cover (where shown as covered on the policy schedule)

Annual travel

- We will pay reasonable and necessary costs incurred as a result of injury or illness on an insured trip anywhere in the world.

Renovation and extension

- Specialist cover for risks you may be exposed to whilst building works are carried out to your home.

Family legal protections

- We will pay costs and expenses for insured incidents such as employment disputes.

Home emergency

- We will cover you against and will organise repair work if you suffer a sudden and unforeseen incident.

- ✗ Loss or damage to items from unattended vehicles unless the vehicle is locked, the windows are closed and the items are out of sight.
- ✗ Sports equipment while being used.

Your legal liabilities

- ✗ Your liability as owner of any premises which arises under contract or agreement.
- ✗ Your liability for any incident occurring in the United States of America or Canada if you have been in those countries for more than 90 days in total.
- ✗ Any aircraft other than a drone.
- ✗ Any watercraft other than rowing boats, dinghies, sail boards and surfboards.
- ✗ Any mechanically-propelled vehicle other than bikes, motorbikes under 51cc, electric bikes, e-scooters, golf buggies, domestic gardening equipment, mobility scooters and or wheel chairs.
- ✗ Your liability from pollution or contamination of air, water, or soil unless this was caused by an accident. An accident is sudden and unforeseen.
- ✗ Any drone flown in any controlled airspace, within an aerodrome traffic zone, at a height of more than 120 metres above the surface and in any race.
- ✗ Your liability arising out of the provision of any goods or services or you or your employees doing anything for or to a third party for a fee.
- ✗ Revenue-generating activities other than letting your home, incidental farming and clerical and administrative work to carry out in your home.

Optional covers

What we do not cover

Annual travel

- Loss from any pre-booked accommodation travel unless for the booked trip is for a minimum of two nights.
- Any medical expenses incurred in the UK.

Renovation and extension

- Loss, damage or liability where building works ceases for continuous period of 60 days in row unless agreed by us.
- Liability for injury or damage to property caused by the negligence, omission, breach of statutory duty or default by you, your contractor or sub-contractor.

Home emergency

- The cost of repairs for any loss or damage known about before the start date of the policy.
- Replacing sanitary ware, cylinder, tanks, radiators, external overflows and septic tanks.



Are there any restrictions on cover?

General exclusions – applicable to all covers

- ! Loss or damage arising out of deliberate or dishonest acts by you or anyone acting on your behalf.
- ! Loss due to war, invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped.

- ! Biological or chemical contamination or any nuclear reaction or nuclear radiation or radioactive contamination.
- ! Any loss insured elsewhere.



Where am I covered?

United Kingdom including The Channel Islands and Isle of Man. If you have purchased personal possessions cover this will cover your belongings temporarily anywhere in the world for up to 60 days.



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 ensure that the amount insured represents the full value of the property covered.
- 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?

You can choose to pay your insurance in full using your debit card or by instalments through a direct debit facility. No charges will be applied.



When does the cover start and end?

The cover starts on the date shown on your schedule and lasts for 12 months. We will send you notice when your policy is approaching renewal.



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. Where your cover includes additional sections such as family legal protection these cannot be cancelled in isolation. We will never charge you a fee for cancelling your insurance.