

# Holiday Home Insurance

Insurance product information document



**Company:** Hiscox Underwriting Ltd

**Product:** Holiday 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 overseas holiday home and contents 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 holiday home and possessions against loss or damage. We'll cover your expenses to replace stolen, lost or damaged items while in the holiday home and temporarily elsewhere in the same country. We'll also cover your liability to other people following accidents. This policy also covers emergency travel costs to return to your holiday home following covered loss or damage to your holiday home.



### What is insured?

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

#### Buildings and tenant's improvements

- ✓ Physical loss of or physical damage to property shown in the schedule including from: fire, lightning, explosion or earthquake; storm or flood; subsidence, landslip and heave; weight of snow; escape of water from apparatus; oil leakage from heating appliances; smoke; theft; collision; acts of terrorism; riots; power surges; accidental damage (where selected).
- ✓ We will also pay:
  - professionals' fees connected with rebuilding or repairing the damaged property;
  - site clearance costs;
  - costs of complying with authority or government requirements.
- ✓ Glass and sanitary ware.
- ✓ Accidental damage to underground pipes and cables.
- ✓ Alternative accommodation costs following covered loss or physical damage if your home cannot be lived in for up to a period of two years.
- ✓ Trace and access costs after a leak of water.
- ✓ Garden restoration following covered damage.
- ✓ Loss of rent following damage. Cover up to two years' rent or £25,000 whichever is the lesser.

#### Contents

- ✓ Loss of or physical damage to personal possessions shown in the schedule including from: fire, lightning, explosion or earthquake; storm or flood; subsidence, landslip and heave; weight of snow; escape of water from apparatus; oil leakage from heating appliances; smoke; theft; collision; acts of terrorism; riots; accidental damage (where selected).
- ✓ Alternative accommodation costs or loss of rent owed by or to you following covered loss or physical damage. Up to two years.
- ✓ Replacement locks if keys are lost or stolen.
- ✓ Outdoor items.
- ✓ Accidental loss of fuel or metered water.
- ✓ Sports items and subscriptions.
- ✓ Contents removed from your holiday home for up to 90 days.

#### Your liabilities

- ✓ Your liability to others for injury or property damage occurring at your home.

#### Emergency travel



### What is not insured?

#### Buildings and contents

- ✗ Subsidence other than in UK, France, Spain, Portugal or Ireland.
- ✗ Subsidence caused by renovation and repairs.
- ✗ Subsidence caused to outdoor items unless affecting the main house, caused to floors unless affecting load bearing walls.
- ✗ Storm or flood to outdoor items or leaks from swimming pools.
- ✗ Weight of snow damage to outbuildings of non-standard construction and their contents, other outdoor items or contents unless the main building is also damaged.
- ✗ Biological, chemical contamination or utility supply failure resulting from terrorism.
- ✗ Escapes of water or malicious damage while the property is unfurnished.
- ✗ Money and valuables other than when in the holiday home.
- ✗ Accidental damage when let to people other than your friends or relatives unless you have a signed contract.
- ✗ Accidental damage caused by pets
- ✗ Maintenance and routine repair or redecoration.
- ✗ Mechanical or electrical faults or breakdown, exposure, cleaning, corrosion, renovation, pets, faulty workmanship or faulty materials.
- ✗ Loss or damage caused by vandalism or malicious acts while the buildings are not sufficiently furnished for normal living purposes.
- ✗ 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.

#### Your liabilities

- ✗ Damage to your own property or injury to yourself.
- ✗ Liability arising from: any land not at the address on the schedule, passing on infectious diseases, aircraft, watercraft, any motorised vehicles (including those used on public roads that require insurance) other than wheelchairs and gardening equipment or animals other than pets.
- ✗ Your liability to pay a fine or penalty.
- ✗ Professional advice, the supply of products or any business other than letting the holiday home.
- ✗ Work by your employees, other than domestic duties.
- ✗ Court awards granted in the USA or Canada.
- ✗ Liability solely under contract.

#### General exclusions – applicable to all covers

✓ If your holiday home suffers covered loss or physical damage, we will pay travel and accommodation costs to visit to mitigate the loss.

- ✗ Deliberate acts by you.
- ✗ Loss or damage caused by wear and tear or gradual deterioration, unsuitable or defective materials, normal settlement, rising damp, erosion, vermin, infestation, oxidation, warping, mould, gradually operating causes.
- ✗ War, confiscation or any nuclear reaction or radiation. Any loss insured elsewhere, including the amount you are covered for under the Consorcio de Compensación de Seguros for extraordinary risks in Spain.



## Are there any restrictions on cover?

### Buildings and contents

- ! We won't cover damage to items in transit that aren't adequately packed and secured, items outside the country of the holiday home, or items that are left in an unattended vehicle.

### Your liabilities

- ! We do not cover your liability for injury or property damage anywhere other than your home or liability for claims by employees unless you also insure your contents with us.
- ! 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.
- ! We won't cover your liability for accidents in the USA or Canada if you (or the employee if liability arises from your employee's work) have been there for more than 90 days in total during the period of insurance.

### Emergency travel

- ! You must notify us of the damage to your contents within 21 days of the loss or damage, obtain our consent before booking the travel and retain all travel documents and receipts.



## Where am I covered?

✓ At the address on the schedule 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, give accurate and complete information and tell us if the information changes.
- You must ensure items are insured at full value.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any potential claim or loss.
- You must tell us if you are undertaking renovation or building works over £25,000 before you enter into any contracts and at least 30 days before the work starts.



## When and how do I pay?

Please check your policy schedule for payment method.



## When does the cover start and end?

Please check your policy schedule for your cover start and end dates



## How do I cancel the contract?

By writing to us. You will receive a full refund if you cancel within 14 days of insuring with us and you have not made a claim. If you cancel after the first 14 days and have not made a claim we will return a pro-rata proportion of your premium.

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**How to make a claim**

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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.

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**Complaints procedure**

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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](mailto:customer.relations@hiscox.com)

If the insurer named in your schedule is Hiscox Syndicates Limited and you are not satisfied with the way your complaint has been dealt with you can refer the matter to the complaints department at Lloyd's. The contact details are:

Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA

Tel no: 020 7327 5693  
Fax no: 020 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: <http://www.lloyds.com/complaints>

Details of Lloyd's complaints procedures are set out in a leaflet 'Your Complaint - How We Can Help' available at <http://www.lloyds.com/complaints> and are also available from the above address.

If you remain dissatisfied after we have considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Their address is:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
Tel no: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

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**General information**

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Hiscox Underwriting Ltd underwrites the policy on behalf of Hiscox Insurance Company Limited, Hiscox SA, certain underwriters at Lloyd's (managed by Hiscox Syndicates Limited) and third-party insurers as detailed in policy schedule.

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](http://www.fscs.org.uk).

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**Our services**

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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 22 Bishopsgate, London EC2N 4BQ 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, Hiscox Insurance Company Limited and Hiscox SA.

**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 (an insurer), certain underwriters at Lloyd's (managed by Hiscox Syndicates Limited) 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.