

What is a policy summary?

This document provides key information about the Hiscox Overseas 606 Home Insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Hiscox Overseas 606 Home Insurance policy wording. Unless some other law is agreed in writing, this policy will be governed by the laws of England. If you have any other questions then please contact your insurance agent.

Policy name: Overseas 606 Home Insurance

Type of insurance: Home and contents insurance

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Ltd and Syndicate 33 at Lloyd's managed by Hiscox Syndicates Ltd.

Significant features and benefits

This Overseas 606 policy is specifically designed for people with higher value homes and possessions.

Key benefits include:

Broad cover

- Cover for your possessions wherever they are in the world including accidental loss and damage.
- Buildings also covered for full accidental damage.
- We can cover your valuables as long as you inform us of the overall value and notify us on individual items over £15,000.
- We can also cover your fine art as long as you inform us of the overall value of your collection and notify us on individual items over £25,000.
- Public liability cover included.
- Employers' liability cover included as standard for risks located in the European Economic Area, Switzerland and Monaco.

A tailored overseas policy

- Emergency travel cover, should you need to travel abroad to mitigate the outcome of a claim.
- Currency conversion condition for Euros and US Dollars.
- Compulsory cover for natural catastrophes in France and Spain included.

A flexible approach

- A practical approach to security.
- No excess payable on fine art or valuables claims.
- Automatic cover for new acquisitions subject to an additional premium.

Significant or unusual exclusions/limitations

You will normally have to pay the initial £500 for each claim on any buildings and contents losses. There is no excess option on claims for fine art and valuables. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

We do not offer cover for your liability to your employees as standard for risks located outside of the European Economic Area, Switzerland and Monaco. We do not cover liability for any claims arising out of bodily injury which are, or should be, payable by reason of any workman's compensation scheme, social security scheme or similar insurance scheme arising in connection with or due to employment.

We do not cover losses caused by subsidence, heave or landslip (except for properties situated in France, Ireland or Portugal, where a minimum excess of £1,000 shall apply).

Any special exclusion, limitation or terms that may apply will be found in your individual quotation and schedule.

Duration of contract

Insurance contracts normally run for a period of 12 months. We strongly urge you to review your contract each year to ensure you have adequate cover in place.

Cancellation rights

You can cancel your insurance policy up to 15 days from the start of the contract (plus postage time) and receive a full premium refund if you have not made a claim. After this you may cancel your insurance at any time by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left. However, we will not return any premium if the amount is less than the minimum refund shown in the schedule.

We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and will not charge any cancellation penalties such as administration charges.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance agent as soon as possible.

If this is not possible then you can call our overseas claims team directly on +44 (0)1206 773 776. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

Information

In deciding to accept your insurance and in setting its terms and premium, we relied on the information you have given us. You must take care to ensure that your answers to any questions are accurate and complete. You must also tell us, as soon as possible, if there are any changes to the information you have given us. If you are in any doubt, please contact your insurance agent. If you do not tell us about changes or give us incorrect information it may affect any claim you make or could result in your insurance being invalid.

Questions and complaints

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Hiscox Customer Relations either in writing at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR

Telephone: 0800 116 4627/01904 681 198

Email: customer.relations@hiscox.com

Where this policy is underwritten by Hiscox Syndicates Ltd, you may refer the matter to the Policyholder & Market Assistance department at Lloyd's if you are not satisfied with the way your complaint has been handled. The contact details are:
Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, Telephone: 020 7327 5693.

Complaints that cannot be resolved by the Hiscox Customer Relations department may then be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process. This complaint procedure is without prejudice to your right to take legal proceedings.

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.