HISCOX

Factsheet

Digital Traded High Net Worth Home Insurance

Hiscox has nearly 35 years' experience providing specialist home and contents insurance. We also offer tailored cover for high-value homes and for valuable items such as jewellery, art, watches and collections.

With this in mind, Hiscox also continues to look to the future, making full cycle digital placement options a key part of our High Net Worth proposition.

We continue to expand our digital trading capabilities for high-net-worth household risks, giving both Acturis and non-Acturis brokers simple, digital ways to place business with Hiscox. These enhancements improve efficiency, increase self-service options, and maintain direct access to our specialists – enabling you to focus your time on the complex cases that need your attention.

Why Hiscox 606 digitally?

01	Hiscox is one of the few insurers who offer HNW cover on a full cycle digital basis for both Acturis and Non-Acturis users.
02	The systems offer start to finish self-service functionality including quotes, new business, mid-term adjustments and renewals.
03	All customer documentation is easily accessible including schedule, statement of fact, wording and IPID.
04	Instant quote and bind on risks which quote without referral and quick responses with reduced touch points on risks which refer.
05	The same great quality Hiscox product/ covers, SME's and support and claims service.
06	Quicker, easier quote journeys.
07	Ongoing appetite expansion and functionality enhancements.

Hiscox 606 cover on digital includes:

Buildings and contents (for up to 5 properties)	✓	Employers' liability	✓
Valuables	✓	Public liability	✓
Fine art, antiques and collectibles	✓	Legal expenses	✓
Money	✓	Home emergency	✓

Additional Hiscox covers available through digital

Travel		Personal Cyber	

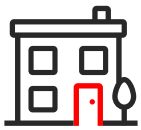
We aim to issue most quotations without underwriting referral, however some risks will need to be case underwritten. In the event of a claim, coverage will be determined by the specifics of the incident and the policy schedule and wording, not the content of this factsheet.

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Limits automatically set within digital

The right limits will need to be set for your customer at quote stage. You will need to speak to your underwriter if anything falls outside of these.



Buildings sum insured

Up to **£4m**

with a minimum of £500k for the main residence



Contents, Fine art, Antiques and Collectibles sum insured

Up to **£1m**

combined total (provided the value of valuables does not exceed the overall contents, art and collectibles limit)



Single Article Limits

25k for valuables

50k for fine art, antiques and collectibles

Risks we can write without referral digitally



- Second properties including holiday and second homes in the United Kingdom, where we are insuring for the main residence
- Risks with clerical business use at home
- Up to £250k of building works if the property remains occupied
- Valuables covered on a worldwide basis
- Grade 2 listed buildings

Risks we can write on referral digitally



- Properties of non-standard construction
- Properties that are unoccupied for more than 60 consecutive days
- Non-clerical business activities in the home
- Contents sum insured: up to £1m on referral

Outside of digital appetite



- Properties that are insufficiently furnished for normal occupation
- Properties that are in a poor state of repair
- Properties with any element of thatched roofing
- SAL valuables over £100k
- Policy Holders who are non-UK residents
- Overseas properties



Want to know more? Contact our Hiscox 606 specialist:

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Request access to Hiscox digital today.

Click here

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