

This document provides key information about your Hiscox Home Insurance policy. The full terms and conditions of the contract can be found in your policy wording (ref: 13186 11/15) and schedule.

What is a Hiscox Home Insurance policy?

This policy is designed to meet the needs of customers who wish to protect their homes and personal possessions against loss or damage.

In order to give our customers the flexibility to choose the cover they require some of the cover described here is optional. You can select the excess to be applied to your policy unless a compulsory excess is required as part of our terms. The excess is the first part of each agreed claim that you are required to pay. Your schedule will set out the cover you have chosen for contents, art and collections, jewellery and watches.

Buildings and personal possessions

Your schedule will show you what cover you have chosen, the amount of cover and the excesses which apply.

The cover we provide is known as 'all risks' cover which means that you are covered for any loss or damage unless there is an exclusion. Traditionally insurers list specific perils which they cover for example, theft or storm. Our 'all risks' approach provides comprehensive cover in a format that is easier for our customers to understand.

We will cover you for loss or damage to your buildings and personal possessions, including cover for your personal possessions while they are anywhere in the world (up to 60 days). By personal possessions we mean the cover you have chosen for contents, art and collections and jewellery and watches.

Tailoring your cover

Your buildings and possessions cover can be tailored to suit your needs.

You can choose to include accidental damage cover for your buildings and personal possessions (this will be shown on your schedule).

You can choose to include accidental loss cover for items which are accidentally lost, have disappeared without explanation, been left somewhere or are now irretrievable (this will be shown on your schedule).

Home office cover is available if you run a small clerical or administrative business from your home (this will be shown on your schedule). We cannot cover your personal possessions used for any other business activity.

Significant limitations and exclusions of this policy

- There are some specific limits which apply to your buildings and personal possessions cover (for example, for theft from outbuildings, outdoor equipment, unattended luggage and bicycles away from the home). These are shown in your schedule.
- We do not cover loss or damage caused by general wear and tear or anything which happens gradually.
- We do not cover loss or damage caused by storm or flood to fences, gates and hedges although we will cover damage if caused by falling trees including the necessary costs of removing the fallen tree in order to carry out repairs.
- We only cover loss or damage to outside features such as swimming pools, patios, driveways and walls which is caused by subsidence, heave or landslip if the main house is damaged at the same time.
- We do not cover theft of any item from an unattended vehicle unless the vehicle is locked, with the windows closed and the item has been hidden out of sight.
- We do not cover loss or damage to bicycles while away from your home unless the bicycle has been locked to a fixed structure or is within a locked building.
- We do not cover loss or damage to your family member's student belongings if caused by theft or attempted theft unless violence and force are used to enter or leave the building from which the incident occurred.

Your liabilities

Your schedule will show you the amount of cover we provide and any limits which apply.

We will cover you against any claim for compensation which you legally have to pay following an accident which happens anywhere in the world. We will also pay costs and expenses we agree to in advance to defend the claim.

There is no excess to pay.

Significant limitations and exclusions of this policy

- We do not cover your liability arising out of any work your employees do for you other than domestic duties relating to your home and gardens.
- We do not cover your liability arising out of owning or using any land or building not at the address in the schedule.
- We do not cover liability for accidents which happen in the United States of America or Canada if you have been in those countries for more than 90 days in total during the policy period.

Home emergency

Your schedule will show you whether cover is provided.

We will organise and cover the cost of emergency repairs following a sudden and unforeseen incident resulting in an emergency in your home. This includes loss of hot water, central heating and emergency plumbing.

Cover includes call out charges, labour, parts and materials up to £1,000 for each emergency including VAT, with no excess to pay.

Significant limitations and exclusions of this policy

- Any incident in your home if it has not been lived in for more than 30 days in a row.
- Repairs to any boiler over 15 years old.

Legal expenses

Your schedule will show you whether cover is provided.

We provide cover for legal costs and expenses to help you defend prosecutions for insured incidents including employment disputes and contract disputes up to a limit of £100,000 for each claim with no excess to pay.

You can phone our helpline on the number shown in your schedule to receive legal advice.

Significant limitations and exclusions of this policy

- Any contract disputes relating to an agreement that was entered into outside the period of insurance.
- Any legal action where reasonable prospects of success do not exist at any point during the claim.
- We do not cover any legal action you take which we have not agreed to, or where you do anything that hinders the claim.
- If anyone other than a preferred law firm is used then the most we will pay in costs and expenses is no more than the amount we would have paid to a preferred law firm.

Your obligation to us

It is important that the information you provide is accurate, complete and up to date. Please tell us if this information changes as we may need to apply additional terms to the policy. If you are in any doubt please talk to us. Failure to tell us may affect a claim or could result in your insurance being invalid.

It is important that you tell us if your home is to be unoccupied or unfurnished for more than 60 days in a row as losses are more likely to occur in unoccupied or unfurnished properties.

Remember to let us know at least 30 days before any work to extend, renovate, build or demolish any part of your buildings starts and where the estimated cost of such works is more than £50,000.

Duration of contract

This is an annual policy with a choice of payment methods. After your renewal date, your policy will continue automatically unless you tell us that you do not wish to renew. We strongly urge our customers to review their policy each year to ensure they have adequate cover in place.

Cancellation rights

You may cancel this policy within 15 days of insuring with us by calling us and you will then receive a full premium refund provided no claims have been made.

You may cancel this policy at any time by notifying us. If you have not made a claim we will return a pro-rata proportion of the premium for any period of insurance left.

We will only cancel this insurance for a valid reason and only after giving you at least 30 days' notice which will be sent by recorded post to the address shown in your schedule. We will return a pro rata proportion of the premium.

If you pay by instalments, please ensure these are paid. If they remain unpaid for 15 days, we will contact you to understand why but we may cancel your insurance from the date the last instalment was paid.

How to make a claim

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.

Complaints procedure

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

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at www.financial-ombudsman.org.uk.

Important information

Hiscox Underwriting Ltd underwrites the policy on behalf of Hiscox Insurance Company Limited (benefits and services under the home emergency cover section are provided by ARAG PLC and family legal protection cover is underwritten by DAS Legal Expenses Insurance Company Limited).

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.

Our services

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 1 Great St Helen's, London EC3A 6HX 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 and Hiscox Insurance Company Limited.

Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company 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. 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.

If you have any concerns about any aspect of our service you should contact Hiscox Customer Relations at the address shown above. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Hiscox Underwriting Ltd is covered by the Financial Services Compensation Scheme (FSCS).