



HISCOX

PRIVATE CLIENT

Why arrange your insurance with Hiscox Private Client?

Insurance from experts who understand your lifestyle and can tailor a product and service to meet your exact needs – no matter how complex.

We specialise in insuring individuals like you with high-value homes and contents.

Whether you have a love for contemporary art, or a taste for something more classical; perhaps you have an extensive jewellery collection; a passion for classic cars; or have built the latest in home cinemas; we will work with you to create a bespoke policy to protect your home(s) and possessions. A Hiscox policy will provide you with comprehensive protection and the freedom to enjoy your home(s) and belongings with the peace of mind of knowing that you have the right cover in place.

A DISCREET AND PERSONALISED SERVICE

You will be assigned a dedicated relationship manager – we'll come out to see you personally if that's what you'd prefer – who will take the time to get to know you, so that you have the right level of protection to suit your individual needs.

AN INSURANCE POLICY TO SUIT YOUR LIFESTYLE

We know that there is no typical client. That's why we will design a bespoke policy to protect your home, your possessions and your valuable cars. In addition we can provide cover for your overseas homes. This gives you the simplicity of one point of contact to manage insurance cover for all of the things that matter to you.

A SIMPLE STRAIGHTFORWARD PROCESS

Arranging your personal insurance shouldn't be complicated or a chore, with endless forms to complete. So we make the process easy – no forms, just sensible conversations – informative and convenient for you.

FLEXIBLE PROTECTION

We appreciate that you may need to change your cover through the year to reflect new purchases or changes in your circumstances, so we are always available to update your policy.

With over 75 years' experience in the team, Hiscox Private Client provides exceptional home insurance solutions to individuals and families with higher-value homes and possessions. Trust us to be there when you need us most.



When the worst happens, expect the best

We will arrange a bespoke Hiscox Home Insurance policy to suit your needs, however complex.



Specialist home insurance

ACCESS TO SPECIALIST SERVICES

We can put you in touch with a network of trusted experts such as surveyors, furniture restorers, safe installers, legal advisors and a 24-hour personal security helpline for when you are travelling abroad.

COVER FOR MORE THAN ONE PROPERTY

We can insure multiple properties (including rentals and holiday homes).

ADDITIONAL PROTECTION FOR YOU AND YOUR FAMILY

If you and/or your family are involved in a traumatic or stressful event such as aggravated assault in an attempted burglary, carjacking, air rage or identity fraud, we will be there to provide specialist help and support.

COVER FOR HOME IMPROVEMENTS

We can provide cover if you decide to extend or renovate your home, saving you from switching insurers to cover building works.

Enjoy peace of mind and the highest level of customer service from your Hiscox Private Client manager.

CARE FOR YOUR POSSESSIONS ANYTIME, ANYWHERE

Worldwide cover for theft, loss and damage of your possessions when you take them away from home.

Travel insurance is available as an add-on to the main policy, with cover for cancellation and curtailment of trips, medical expenses, as well as winter sports cover as standard.

Fine art: it's more than a policy – it's our passion

At Hiscox, we've been sharing our clients' passion for fine art and collectables for more than 40 years. Not only do we insure art, we also collect, sponsor and promote it. Our decades of experience and understanding of the art world means that we can offer truly bespoke cover and a claims service that is fast, discreet and understands the needs and wants of collectors.

Overseas home insurance

When it comes to insuring an overseas home it is important to get the right cover in place, particularly when your property is left vacant for long periods. Hiscox Private Client can arrange cover through our dedicated and specialist team with their extensive knowledge of local markets.

DOCUMENTS IN ENGLISH

With a market-leading policy wording, based on English law, written in English and with access to our English-speaking claims experts, you can be confident that no matter the country, you know exactly where you stand.

NO OCCUPANCY CONDITIONS

There is no reduction on theft cover if your property is left unoccupied.

COMPREHENSIVE PROTECTION

Your home will be covered for any losses resulting from fire, flood or theft. This includes replacing contents new for old (with no reduction for wear and tear) and changing door and window locks.

PROTECTION FOR YOUR VISITORS AND STAFF

We automatically include up to £5 million liability insurance to cover you if a member of staff, visitor or tenant suffer any injuries whilst at your property.

COVER FOR SHORT-TERM LETS

You will be protected when letting your property, including damage caused by tenants and loss of rent up to £25,000.

Relax – your overseas home is covered (even when you’re not there)



A car like yours deserves
insurance like ours



Specialist motor insurance

We understand that if you have chosen to drive something a little more special you require the insurance to match.

Hiscox Motor Insurance has been designed specifically for drivers of higher-value cars and includes a number of features you won't find with ordinary car insurance.

FULLY COMPREHENSIVE COVER

Whatever car you are driving, even those not owned by you.

Anyone over 30 years old can drive your cars – fully comprehensively with your permission.

A GUARANTEED VALUE

In the event your car is written off, we will pay you up to the agreed value or replace it with a brand new car if less than a year old and one is available.

YOUR CHOICE OF GARAGE

We trust you to choose the garage where repairs are done, because we want this to be convenient for you.

A COURTESY CAR SIMILAR TO YOUR OWN

Should you need to borrow a courtesy car while your vehicle is being repaired, we will arrange a similar car to your own.

AN UNLIMITED NUMBER OF FOREIGN TRIPS

Your car will be covered for an unlimited number of foreign trips, up to a maximum of 90 days per trip.

PEACE OF MIND

You can rest assured knowing you have cover in place for your personal plates, lock replacement and audio system. You will also be protected in the event you can't drive due to ill health or if you lose your licence.

REGULAR INFORMATION ON THE PROGRESS OF A CLAIM

Access to a 24/7/365 helpline so you can keep track on the status of your claim and find out when you'll be back on the road in your car.

A common sense approach to insurance

Hiscox is one of the few insurers in the UK to have achieved Chartered Insurer status from the Chartered Insurance Institute (CII) – the gold standard of excellence, professionalism and integrity in insurance and a reward for our commitment to delivering the highest quality service. Insurance doesn't have to be complicated and we work hard, no matter how complex your needs, to make the process as simple and as straightforward as possible.

Award-winning claims service

With a dedicated, award-winning claims team, professionalism and experience are key. Our claims team are qualified (or working towards qualifications) in insurance law or loss adjusting. They will take a common sense approach to your case and ensure it is handled quickly, efficiently and fairly.

GOING THE EXTRA MILE

Money can't always replace your most treasured items, so we work with a range of experts to help replace, repair or restore them whenever possible. For example, we don't just rebuild after a fire but send in a specialist team to see what can be recovered or restored.

PERSONAL CHOICE

You generally have the freedom to choose your own contractors and suppliers. We often only require one estimate for repair work and can usually settle a claim based on the estimate instead of waiting for an invoice on completion.

FOR MORE INFORMATION

Find out more about how Hiscox Private Client can help protect your home(s) and belongings:

T 020 7448 6887
E private.client@hiscox.com
www.hiscoxprivateclient.com



Claims are dealt with on a case-by-case basis and are subject to the terms and conditions of the policy wording. For full details please read the policy wording.

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