

## What is a policy summary?

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This document provides key information about the Hiscox 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 606 Home Insurance policy wording. If you have any other questions then please contact your insurance agent.

**Policy name:** 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 (Family legal protection underwritten by DAS Legal Expenses Insurance Company Ltd).

## Significant features and benefits

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The 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 £17,500. 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 £30,000.
- Legal expenses cover (up to £100,000) and helpline for UK policyholders.
- Public (£10,000,000) and employers' liability (£10,000,000) cover included.
- Family protection cover - you and your family are automatically covered against kidnap and ransom, aggravated assault following a burglary, air rage, car-jacking, road rage and stalking threat cover (as per limit on your schedule). Cover also includes fees and expenses reasonably incurred by you as a direct result of identity fraud (up to £30,000).
- Home emergency – you are covered up to £1,500 including VAT for costs incurred to prevent a loss or repair damage which you have suffered due to an unforeseen incident resulting in an emergency.

#### 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.

#### Additional covers - available at an additional cost

- Annual travel cover for family members named on the schedule.
- Overseas holiday home – see relevant policy summary.
- Motor insurance – see relevant policy summary.

## Significant or unusual exclusions/limitations

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You will normally have to pay the initial £500 for each claim on any buildings and contents losses. There is an option for no excess on claims for fine art and valuables. All subsidence claims are subject to a £1,000 excess. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

You will normally have to pay the initial £500 for each claim for travel if this cover is selected. Pre-existing medical conditions are excluded in the wording, but may be covered on referral.

In regards to travel, we will not make any payment for any trip that is booked or made by anyone who is 71 years old or over at the start of the period of insurance unless this is known to us.

Cover does not extend to all damage caused by subsidence, landslip and heave.

We do not cover loss or damage caused by anything which happens gradually, including smoke, rising damp, wear and tear, gradual deterioration, rust or oxidation, normal settlement, warping or shrinkage, rot, fungus, mould or infestation; moths, insects, rats, mice, squirrels, rodents or other vermin; pollution or contamination; Misuse, faulty workmanship or design, or the use of unsuitable or faulty materials.

Inner limits apply to some covers and can be found in the policy wording.

Under our legal expenses cover, we do not cover the cost and expenses incurred before our written acceptance of a claim.

Under our home emergency cover, we do not cover the cost of any repairs unless we have authorised in advance. We also do not cover repairs to boiler over 15 years old or with an output over 60kw per hour, warm air or solar powered heating systems.

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

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## Duration of contract

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

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## Cancellation rights

You can cancel your new 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.

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## Claims service

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

If this is not possible then you can call us directly on 01206 773776. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

For 24-hour access to plumbers, roofers and other emergency contractors, please contact us on our home emergency helpline on 0800 1700 935.

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## 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.

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

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

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