

Hiscox have recently made some changes to the Hiscox 606 Home Insurance policy to clarify cover as well as give you even better levels of cover. The brief summary below highlights some of the key changes. For full details of what is and is not covered, please refer to the Hiscox 606 Home Insurance wording.

Cover comparison	Old 606 (ref: 6050 06/16)	New 606 (ref: 6050 08/17)
Buildings		
Building works	<p>You must tell us about any building work which is estimated to cost more than £100,000 at least 30 days before the works start and before you enter into any contract for the works.</p> <p>No cover for the buildings works, materials or supplies.</p>	<p>You must tell us about any building work which is estimated to cost more than £100,000 at least 30 days before the works start and before you enter into any contract for the works.</p> <p>Cover up to £100,000 for buildings works, materials and supplies for use on works to extend, renovate or build your home against physical loss or physical damage. Cover applies to works, materials and supplies which belong to you or for which you are legally responsible. Cover applies to works, materials and supplies which belong to you or for which you legally responsible while located within the grounds of your home.</p>
Building and contents		
Garden	Up to 10% of the buildings sum insured in total during the period of insurance and £2,500 per tree, plant or shrub.	Up to 10% of the buildings sum insured in total during the period of insurance and £5,000 per tree, plant or shrub.
Damage by own pets	Up to £5,000 any one period of insurance.	Up to £10,000 any one period of insurance.
Emergency closure resulting in the need for reasonable and necessary alternative accommodation costs as a result of a local authority or emergency service prohibiting you from living in your home for more than 24 hours	Up to £1,000.	Up to £5,000.
Contents, fine art and valuables		
Money	Up to £7,500.	Up to £10,000.
Valuables, gold, silver and gold-and-silver plated items within contents	Up to £5,000.	Up to £10,000.
Retrieval of and replacing your personal digital data	Up to £10,000.	Up to £12,500.
Rowing boats, dinghies and sailboards	Up to £10,000.	Up to £12,500.
Quad bikes, motorbikes and golf buggies	Up to £10,000.	Up to £12,500.
Trailers and non-motorised horseboxes	Up to £10,000.	Up to £12,500.
Home office supplies	Up to £10,000.	Up to £12,500.
Unspecified fine art single article limit	£30,000.	£50,000.
Unspecified valuables single article limit	£17,500.	£25,000.
Drones	Not covered.	<p>Up to the amount insured for contents to cover physical loss or physical damage to your drone.</p> <p>The following obligations apply:</p> <ol style="list-style-type: none"> 1. maintain direct, unaided visual contact to monitor the drone's flight path; 2. no item is dropped from the drone; 3. only fly your drone if reasonably satisfied that the flight can safely be made; 4. do not fly your drone in: <ol style="list-style-type: none"> a. in any controlled airspace; b. within an aerodrome traffic zone; c. at a height of more than 120 metres above the surface.

Cover comparison	Old 606 (ref: 6050 06/16)	New 606 (ref: 6050 08/17)
Contents, fine art and valuables (cont.)		
Drones (cont.)	Not covered.	We do not cover drones: <ol style="list-style-type: none"> 1. used for commercial purposes; 2. whilst being raced; 3. exceeding seven kilograms in weight or such weight stipulated by the Air Navigation Order 2009 as constituting a small unmanned aircraft.
Your liabilities		
Domestic duties	Exclude duties of those who are employed to provide care for you.	Includes duties to look after you.
Drones	Not covered.	Up to £1,000,000 in total for all claims covered in the period of insurance, including costs and expenses. The following obligations apply: <ol style="list-style-type: none"> 1. maintain direct, unaided visual contact to monitor the drone's flight path; 2. no item is dropped from the drone; 3. only fly your drone if reasonably satisfied that the flight can safely be made; 4. do not fly your drone in: <ol style="list-style-type: none"> a. in any controlled airspace; b. within an aerodrome traffic zone; c. at a height of more than 120 metres above the surface. We do not cover drones: <ol style="list-style-type: none"> 1. used for commercial purposes; 2. whilst being raced; 3. exceeding seven kilograms in weight or such weight stipulated by the Air Navigation Order 2009 as constituting a small unmanned aircraft.
Mobility scooter	Not covered.	Up to £1,000,000. Excluding while being used on a public road or in circumstances where any Road Traffic Act or similar legislation states you must have motor liability insurance
Dangerous Dog Act	Excludes liability for a dog treated as 'dangerous' under the Dangerous Dogs Act 1991.	Clarified that this excludes a dog that is labeled as a 'special controlled dog' under the Dangerous Dogs Act 1991 or any similar or successor legislation.
Business use	Excludes liability for any activity on your land or home from which you derive a revenue other than incidental farming and home office business.	Excludes liability for any activity on your land or home from which you derive a revenue, other than renting your home, incidental farming and home office business.
Travel		
Curtailment	If the insured trip is cut short covers up to amount insured for the reasonable extra travel and accommodation expenses and unused pre-booked activities and excursions you have paid or have to pay and cannot be recovered.	If the insured trip is cut short covers up to the amount insured for: <ol style="list-style-type: none"> 1. the reasonable extra travel and accommodation expenses incurred by you to return home; and 2. your own unused travel, accommodation and pre-booked activities and excursions you have paid or legally have to pay and cannot be recovered.
Emotional or psychiatric disorder or condition	Not covered.	Covered.

Cover comparison	Old 606 (ref 6050 06/16)	New 606 (ref 6050 08/17)
Personal cyber cover (optional)		
New section of cover	Not covered.	<p>New optional section of cover.</p> <p>Up to £50,000 (can be increased up to £100,000) in total during the period of insurance. Following cover is provided.</p> <p>Hacker damage: cover for repair and replacement of a customer's computer system and replacing programs, retrieving personal data if damaged or corrupted by a hacker.</p> <p>Cyber theft: cover for loss of personal funds, documents or deeds following the actions of a hacker. Also covers data and call charges incurred by a hacker. This cover is limited to £25,000 (can be increased to £50,000).</p> <p>Social engineering: covers the theft of your funds transferred to a fraudulent account following the receipt of a fraudulent email. This cover is limited to £25,000 (can be increased to £50,000) if it arises directly from an account of one of your personal contacts being hacked, otherwise cover is limited to £10,000 (can be increased to £20,000).</p> <p>Cyber extortion: cover for a ransom, fees and expenses of a consultant to advise you on handling and negotiating a ransom demand following a cyber threat. This cover is limited to £50,000 (can be increased to £100,000).</p> <p>Cyber media liability: covers the amount required to settle a claim or judgment or arbitration award against you if you are found guilty of infringing intellectual property rights, transmitting a computer virus or making libellous/slandorous comments which arises directly from a hacker gaining unauthorised access to your personal email, personal social media posting or personal website. This cover is limited to £50,000 (can be increased to £100,000).</p>
General		
False claims condition	If you have made a false claim, we can refuse to pay a claim or we can treat this insurance as though it had never existed.	<p>If your claim is in any way dishonest, exaggerated or fraudulent then we will:</p> <ol style="list-style-type: none"> 1. tell you that we are terminating your policy and back date the termination to the date of the fraud; 2. refuse to make any payment under this policy in respect of any claim made or any loss occurring on or after the date of the fraud; 3. not return any premium. <p>If we have paid any claims after the date of any fraudulent act you must pay us back.</p>