

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 – Ireland wording.

Cover comparison	Old 606 (ref: 5374 06/16)	New 606 (ref 5374: 08/17)
<b>Building and contents</b>		
<b>Garden</b>	Up to 10% of the buildings sum insured in total during the period of insurance and €3,000 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.
<b>Damage by own pets</b>	Up to €5,000 any one period of insurance.	Up to €10,000 any one period of insurance.
<b>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</b>	Up to €1,200.	Up to €5,000.
<b>Contents, fine art and valuables</b>		
<b>Money</b>	Up to €8,500.	Up to €10,000.
<b>Valuables, gold, silver and gold-and-silver plated items within contents</b>	Up to €7,500.	Up to €10,000.
<b>Retrieval of and replacing your personal digital data</b>	Up to €12,000.	Up to €13,500.
<b>Rowing boats, dinghies and sailboards</b>	Up to €12,000.	Up to €13,500.
<b>Quad bikes, motorbikes and golf buggies</b>	Up to €12,000.	Up to €13,500.
<b>Trailers and non-motorised horseboxes</b>	Up to €12,000.	Up to €13,500.
<b>Home office supplies</b>	Up to €12,000.	Up to €13,500.
<b>Unspecified fine art single article limit</b>	€37,500.	€55,000.
<b>Unspecified valuables single article limit</b>	€20,000.	€27,500.
<b>Drones</b>	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"> <li>1. maintain direct, unaided visual contact to monitor the drone's flight path;</li> <li>2. no item is dropped from the drone;</li> <li>3. only fly your drone if reasonably satisfied that the flight can safely be made;</li> <li>4. do not fly your drone in: <ol style="list-style-type: none"> <li>a. in any controlled airspace;</li> <li>b. within an aerodrome traffic zone;</li> <li>c. at a height of more than 120 metres above the surface.</li> </ol> </li> </ol> <p>We do not cover drones:</p> <ol style="list-style-type: none"> <li>1. used for commercial purposes;</li> <li>2. whilst being raced;</li> <li>3. exceeding seven kilograms in weight or such weight stipulated by the Irish Aviation Authority Small Unmanned Aircraft (Drones) and Rockets Order 2015 as constituting a small unmanned aircraft.</li> </ol>
<b>Your liabilities</b>		
<b>Domestic duties</b>	Exclude duties of those who are employed to provide care for you.	Includes duties to look after you.
<b>Drones</b>	Not covered.	<p>Up to €1,000,000 in total for all claims covered in the period of insurance, including costs and expenses.</p> <p>The following obligations apply:</p> <ol style="list-style-type: none"> <li>1. maintain direct, unaided visual contact to monitor the drone's flight path;</li> <li>2. no item is dropped from the drone;</li> <li>3. only fly your drone if reasonably satisfied that the flight can safely be made;</li> </ol>

Cover comparison	Old 606 (ref: 5374 06/16)	New 606 (ref: 5374 08/17)
<b>Your liabilities (cont.)</b>		
<b>Drones (cont.)</b>	Not covered.	<p>4. do not fly your drone in:</p> <ol style="list-style-type: none"> <li>in any controlled airspace;</li> <li>within an aerodrome traffic zone;</li> <li>at a height of more than 120 metres above the surface.</li> </ol> <p>We do not cover drones:</p> <ol style="list-style-type: none"> <li>used for commercial purposes;</li> <li>whilst being raced;</li> <li>exceeding seven kilograms in weight or such weight stipulated by the Irish Aviation Authority Small Unmanned Aircraft (Drones) and Rockets Order 2015 as constituting a small unmanned aircraft.</li> </ol>
<b>Mobility scooter</b>	Not covered.	<p>Up to €1,000,000.</p> <p>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.</p>
<b>Dangerous Dog Act</b>	Excludes liability for a dog that has special controls imposed on it by the Control of Dogs Regulations 1998 (or any subsequent amending regulations).	Excludes liability for a dog that has special controls imposed on it by the Control of Dogs Regulations 1998 (or any subsequent amending regulations) or is not a dog treated as dangerous under the Control of Dogs Act 1986 (or any subsequent amending legislation).
<b>Business use</b>	Excludes liability for any activity on your land or home from which you derive a revenue other than incidental farming and home office.	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.
<b>Travel</b>		
<b>Curtailment</b>	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.	<p>If the insured trip is cut short covers up to the amount insured for:</p> <ol style="list-style-type: none"> <li>the reasonable extra travel and accommodation expenses incurred by you to return home; and</li> <li>your own unused travel, accommodation and pre-booked activities and excursions you have paid or legally have to pay and cannot be recovered.</li> </ol>
<b>Emotional or psychiatric disorder or condition</b>	Not covered.	Covered.
<b>Personal cyber cover (optional)</b>		
<b>New section of cover</b>	Not covered.	<p>New optional section of cover.</p> <p>Up to €60,000 (can be increased up to €100,000) in total during the period of insurance. Following cover is provided.</p> <p><b>Hacker damage:</b> 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><b>Cyber theft:</b> 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 €60,000).</p> <p><b>Social engineering:</b> covers the theft of your funds transferred to a fraudulent account following the receipt of a fraudulent email. This cover is limited to €30,000 (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 €12,000 (can be increased to €20,000).</p>

Cover comparison	Old 606 (ref: 5374 06/16)	New 606 (ref: 5374 08/17)
<b>Personal cyber cover (optional) (cont.)</b>		
<b>New section of cover (cont.)</b>		<p><b>Cyber extortion:</b> 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 €60,000 ( can be increased to €100,000).</p> <p><b>Cyber media liability:</b> 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 €60,000 ( can be increased to €100,000).</p>
<b>General</b>		
<b>False claims condition</b>	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"> <li>1. tell you that we are terminating your policy and back date the termination to the date of the fraud;</li> <li>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;</li> <li>3. not return any premium.</li> </ol> <p>If we have paid any claims after the date of any fraudulent act you must pay us back.</p>