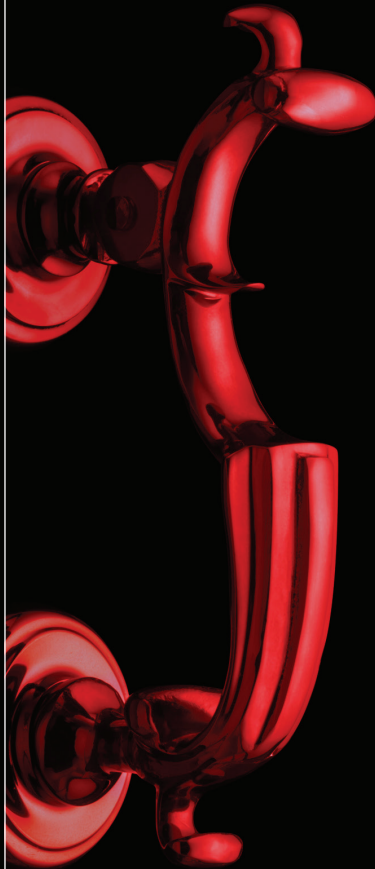




HISCOX 606  
HOME INSURANCE

A POLICY THAT  
PROTECTS WHAT IS  
IMPORTANT TO YOU.



As your home becomes more important, so does your insurer. Hiscox 606 Home Insurance has been designed specifically to provide protection for owners of higher-value homes and possessions.

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### 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. This award recognises our commitment to delivering the highest quality service.

— **A dedicated, award-winning claims team.\***

Professionalism and experience are key – we take a common-sense approach to claims and ensure they are handled quickly, efficiently and fairly.

— **Going the extra mile.**

We understand that 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 works and can usually settle based on this instead of waiting for an invoice on completion.



\*Winner of Insurance Times 2015 Insurer Claims Initiative of the Year Award

### With cover from Hiscox...

With our all risks policies we cover most eventualities and list the few exclusions clearly. Our Hiscox 606 Home Insurance includes the following as standard:

- **we care for your possessions any time, anywhere.** Worldwide cover for theft, loss and damage of your possessions when you take them away from home;
- **accidental damage covered as standard.** Your possessions are replaced on a 'new for old' basis, with no reductions in value for wear and tear;
- **protection for you and your family.** We provide specialist help and support if you and your family are involved in an incident not necessarily resulting in a loss. For example we will assist you following traumatic or stressful events such as aggravated assault in an attempted burglary or identity fraud;
- **access to specialist services.** You can rely on our network of trusted contacts. We can put you in touch with experts such as surveyors, furniture restorers, safe installers, legal advisors and a 24-hour personal security helpline for when you are travelling abroad;
- **immediate assistance for home emergencies.** We include 24-hour home emergency cover as standard, giving you swift assistance from a qualified contractor in the event of an unforeseen household emergency.

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### Case studies

- Our client hadn't realised, but the Hiscox policy included depreciation cover for their art. The corner of a precious painting had been damaged following a water leak. The client was delighted that Hiscox was able to restore the painting, and that we also paid a substantial sum for the reduction in value due to the restoration.
- A client's family was trapped in Mumbai when terrorists took over their hotel. Hiscox Security Services provided essential security advice and coordinated their safe evacuation from the country.

### Next steps?

This leaflet is a brief summary of Hiscox 606 Home Insurance. Contact your broker for further details.

You can also add the following products to your Hiscox 606 Home Insurance policy:

- high-value and classic motor insurance
- holiday home insurance
- worldwide annual family travel insurance
- personal cyber insurance
- renovation and extension insurance.