

What is a policy summary?

This document provides key information about the Hiscox Motor Insurance policy. Full terms and conditions can be found in the policy wording. If you have any other questions then please contact your insurance agent.

Policy name: Hiscox Motor Insurance

Type of insurance: Motor insurance

Underwritten by: Hiscox Insurance Company Limited. Legal expenses cover, section 11, underwritten by Inter Partner Assistance SA and serviced by Lawshield. European Breakdown Assistance is provided by DAS Legal Expenses Company Limited.

Significant features and benefits

The Hiscox Motor Insurance policy is specifically designed for individuals with multiple and higher-value vehicles.

Key benefits include:

Fully comprehensive cover

- Similar courtesy car for any loss to your vehicle, subject to £4,000 maximum for one any one loss.
- All vehicles are insured for an agreed value upfront, so if your car is written off you know exactly how much you will receive (new car replacement option available if vehicle is less than 12 months old subject to agreed value).
- Fully comprehensive cover whilst driving other cars.
- Loss of driving licence cover, up to £150 per week (max. 52 weeks).
- Unlimited cover for glass and lock replacement and electrical equipment.
- European breakdown assistance cover.
- Loss of personal effects from a vehicle, up to £1,000.
- Cover for inability to drive due to ill health (registered conditions), up to £2,000 for 12 months.
- Foreign use within territorial limits – no limit on number of trips (but an individual trip limit).
- No deductions for wear and tear.
- Identity fraud cover up to £12,500.
- Repairer of your choice.

Significant or unusual exclusions/limitations

- You will have to pay an excess when you make a claim, unless you have a total loss. The excess shown in your policy is the excess applicable to all claims under your policy, unless stated otherwise.
- You will have to pay the initial £100 for each claim under the glass cover section of your policy. If the glass is repaired, the excess does not apply.
- Although we allow your vehicle to be taken abroad within the territorial limits we restrict the length of time for an individual trip to 90 days, unless a longer period of time is agreed by us.
- If you are driving a borrowed car, the excess is £1,000.
- Loss of licence cover does not apply for unlawful use of drink or drugs, convictions for dangerous, reckless or careless driving or an offence that results in disqualification from driving for more than 365 days.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.

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.

Cancellation rights

You can cancel your new insurance policy up to 14 days from the start of the contract (plus postage time). If you cancel during this period we may apply a reasonable charge to cover the period we insured you for. After this you may cancel your insurance at any time by writing to us and returning your certificate. 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 14 days' notice by registered post to your most recent correspondence address notified to us and shown in your 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.

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 using our 24-hour emergency claims number on 0800 840 2405. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount, circumstances of loss and full details of all other people involved.

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.

Questions and complaints

If you have a question or complaint, please contact us directly using the details below:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR

Telephone: 0800 116 4627/01904 681 198
Email: customer.relations@hiscox.com

If you are not satisfied with the way your complaint has been handled, you may ask the Ombudsman to review your case without affecting your statutory rights. The address is:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0800 023 4567

We are covered by the Financial Services Compensation Scheme (FSCS).

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority and Hiscox Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.