



Summary comparison between Hiscox 606 Home Insurance and Hiscox Home Insurance covers

This is a summary of the key differences for comparison purposes. You should refer to the schedule and policy wording for the full description of the cover in place and for confirmation of which sections of cover apply. Please ensure your amounts insured are still adequate.

Home and personal possessions		
Cover	Hiscox 606 Home Insurance	Hiscox Home Insurance
Acquired disability	£100,000	Not included
Alternative accommodations	<ul style="list-style-type: none"> — For up to three years — Denial of access for up to one year — Emergency closure up to £5,000 	<ul style="list-style-type: none"> — For up to three years but not more than £150,000 — Denial of access for up to one year but not more than £50,000 — Emergency closure up to £2,500
Art and collections single article limit	£50,000	£25,000
Bank card	£50,000	Not included
Bicycles away from home	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents	£3,500 per bicycle, which needs to be securely locked whilst away from the home
Buildings works	£100,000	£75,000
Buying a new home	£3,000,000	Not included
Carpets, curtains and appliances	£5,000	Not included
Contents single article limit (SAL)	£20,000, if contents amount insured is shown as unlimited, otherwise no single article limit if amount insured	£15,000
Death of artist	Up to a 100% increase of the amount insured for the item listed in the specification, but not more than £100,000 in total during the period of insurance	Not included
Defective title	Up to £100,000 in total during the period of insurance	Not included
Domestic utility expenses	Up to 45 days	Not included
Emergency access	Up to £2,500	Not included
Environmental upgrades	Up to 10% of the agreed claim but no more than £5,000 in total during the period of insurance	Not included
Excess waiver	For claims over £25,000 the excess will reduce to £15,000 if the policy has been continuously in force for the last three years	Not included
Fly tipping	£50,000 in total during the period of insurance	Included within garden restoration head of cover
Garden restoration costs	Up to £300,000 if buildings or contents amount insured is shown as unlimited, otherwise up to amount insured for buildings or contents – but no more than £5,000 per tree, plant or shrub	£25,000, if contents or buildings amount insured is shown as unlimited, otherwise up to amount insured for buildings or contents – but no more than £1,000 per tree, plant or shrub
Hole-in-one	£500 per hole-in-one event, not more than £3,000 during the period of insurance	Not included
Home upgrade following flood or escape of water claim	Up to 10% of the agreed claim but no more than £5,000	Not included

Home and personal possessions		
Cover	Hiscox 606 Home Insurance	Hiscox Home Insurance
Increased cost of working	£50,000 up to 12 months	£50,000 up to 12 months
Jewellery, watches and valuable items single article limit	£25,000	£15,000
Loss of unattended luggage	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents	£10,000
Marquees	£50,000	Not included
Metered water and heating oil	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents
Money	£10,000	£2,500
New possessions	Up to 25% of the contents amount insured within 90 days for acquisition	Not included
Outdoor items	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents	Up to £10,000
Personal documents	£12,500	Not included
Personal possessions	Worldwide	Worldwide for up to 60 consecutive days
Personal property of visitors and domestic employees	£5,000	Not included
Quad bikes, motorbikes under 51cc, golf buggies, domestic gardening equipment, mobility scooters and wheelchairs	£12,500	£12,500
Rent you owe	Up to three years	For up to three years but not more than £150,000
Rent owed to you	Up to three years	Up to £25,000 or 12 months' rent – whichever is lower
Residential care	Up to £300,000, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents	Not included
Retrieving data	£12,500	£5,000
Rowing boats and dinghies up to 12 feet or 3.6m in length	£12,500	Not included
Sailboards and surfboards	£12,500	£12,500
Selling your home	£3,000,000	£3,000,000
Sports equipment	Covered whilst in use	Not covered whilst in use
Student belongings	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents – forcible and violent entry/exit condition applies
Tenants' improvement	Up to the amount insured	Up to the amount insured
Theft from outbuildings, sheds and garages	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents	£10,000
Theft from unattended vehicles	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents	£5,000 – the vehicle needs to be locked, windows closed and items hidden out of sight
Tracing a leak	Unlimited, if buildings amount insured is shown as unlimited, otherwise up to amount insured for buildings	Within your home £15,000 – outside your home £10,000

Home and personal possessions		
Cover	Hiscox 606 Home Insurance	Hiscox Home Insurance
Trailers and non-motorised horse boxes up to 15 feet or 4.5 metres in length	£12,500	Not included
Underinsurance	Not included	Applies if the values given for your personal possession are less than 75% of the current replacement cost
Your legal liabilities		
Bikes, domestic gardening equipment, golf buggies, mobility scooters, motorbikes under 51cc, and wheelchairs	£1,000,000 in total for the period of insurance	£1,000,000 in total for the period of insurance
Defective Premises Act	£5,000,000 in total for the period of insurance	£1,000,000 in total for the period of insurance
Drones	£1,000,000 in total for the period of insurance	£1,000,000 in total for the period of insurance
Newly acquired land in the United Kingdom	£1,000,000 in total for the period of insurance	£1,000,000 in total for the period of insurance
Pollution or contamination	£5,000,000 in total for the period of insurance	£5,000,000 in total for the period of insurance
Unpaid damages	£5,000,000 in total for the period of insurance	£1,000,000 in total for the period of insurance

Optional covers		
Cover	Hiscox 606 Home	Hiscox Home
Travel	Optional – 90 days per trip, £15,000 cancellation per person, winter sports package included	Optional – choice of number of days per trip (31, 62 or 90 days), choice of cancellation limit per person (£5,000, £10,000 or £15,000), winter sports package optional
Personal cyber	Optional	Not included
Renovation and extension	Optional	Optional
Family protection	Included	Not included
Family legal expenses	Included	Optional
Home emergency	Included	Optional