



Hiscox Home Insurance

Summary of benefits

Policy wording ref: WD-APC-UK-APC(1) 18718 04/18

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

Buildings	
Cover	All risks
Minimum subsidence excess	£1,000
Tracing leak	Within your home £15,000 – outside your home £10,000
Rent owed to you	Up to £25,000 or 12 month's rent – whichever is lower
Alternative accommodation	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
Garden restoration costs	Up to £25,000, if contents or buildings amount insured is shown as unlimited, otherwise up to amounts insured for buildings or contents – but no more than £1,000 per tree, plant or shrub
Building works	Up to £75,000
Contents	
Cover	Worldwide all risks for up to 60 days
Inner limits within contents	
Contents single article limit	Up to £15,000 for any single article, pair or sets
Contents in outbuildings, sheds and garages	Up to £10,000
Cycles	£3,500 per bicycle, which needs to be securely locked whilst away from home
Jewellery, watches and valuable items single article limit	Up to £15,000
Loss of unattended luggage	Up to £10,000
Money	£2,500
Outdoor items	Up to £10,000
Quad bikes, motorbikes and golf buggies	Up to £12,500
Retrieval of personal digital data (music, photographs and video)	Up to £5,000
Sailboard or surfboard	Up to £12,500
Theft from an unattended vehicle	£5,000 – the vehicle needs to be locked, windows closed and items hidden out of site
Theft from outbuildings, sheds and garages	Up to £10,000
Additional covers	
Alternative accommodation	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
Fly tipping	Included under garden restoration head of cover
Increased cost of working	£50,000, for up to 12 months
Metered water and heating oil	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents
Rent you owe	Up to three years but no more than £150,000
Selling your home	Up to £3,000,000



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Students' possessions	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents – forcible and violent entry/exit condition applies
Tenant's improvement	Up to £25,000 for privately-owned flats

Art, collections, jewellery, watches and valuable items

Definition (valuables)	Jewellery, watches, gemstones, Krugerrand, gold bullion or precious metals held as commodities
Loss of value following repair	Automatically included for art, collections, jewellery, watches and valuable items
Single article limit (for unspecified items) – additional amounts can be specified	Art and collections £25,000 Jewellery, watches and valuables items £15,000

Other exposures/cover

Your legal liabilities	£5,000,000
Employers' liability limit of indemnity	£10,000,000
Travel	Optional
Legal expenses	£100,000 per event
Home emergency	Up to £1,000
Renovation and extension – buildings works	Optional

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