

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	Unlimited, if buildings amount insured is shown as unlimited, otherwise up to amount insured for buildings
Rent owed to you	Up to three years
Alternative accommodation	Up to three years Denial of access for up to one year Emergency closure up to £5,000
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
Home upgrade following flood or escape of water claim	Up to 10% of the agreed claim but no more than £5,000
Environmental upgrade	Up to 10% of the agreed claim but no more than £5,000 in total during the period of insurance
Building works	Up to £100,000
Contents	
Cover	Worldwide all risks
Inner limits within contents	
Contents in outbuildings, sheds and garages	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents
Credit cards	£50,000
Cycles	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents
Jewellery, watches and valuable items	Up to £10,000 for each incident under contents section
Money	£10,000
Outdoor items	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents
Retrieval of personal digital data (music, photographs and video)	Up to £12,500
Rowing boats, sailboards and dinghies	Up to £12,500
Quad bikes, motorbikes and golf buggies	Up to £12,500
Trailers and non-motorised horse boxes	Up to £12,500
Theft from an unattended vehicle	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents up to the contents sum insured
Additional covers	
Rent you owe	Up to three years
Alternative accommodation	Up to three years Denial of access for up to one year Emergency closure up to £5,000
Personal property of visitors and domestic employees	£5,000
Students' possessions	Unlimited, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents
Tenants' improvements	Up to the amount insured as shown in schedule
Marquee cover	Up to £50,000

New possessions and gifts	Up to 25% of amount insured for up to 90 days
Acquired disability	Up to £100,000
Residential care	Up to £300,000, if contents amount insured is shown as unlimited, otherwise up to amount insured for contents

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 £50,000 Jewellery, watches and valuables items £25,000
Death of artist	Up to £100,000
Defective title	Up to £100,000

Family protection cover

Aggravated assault	Up to the amount insured as shown in schedule
Aggravated burglary	Up to the amount insured as shown in schedule
Air rage or hijack	Up to the amount insured as shown in schedule
Car-jacking	Up to the amount insured as shown in schedule
Identity fraud	Up to the amount insured as shown in schedule
Road rage	Up to the amount insured as shown in schedule
Kidnap and ransom	Up to the amount insured as shown in schedule
Stalking threat	Up to the amount insured as shown in schedule

Other exposures/cover

Your legal liabilities	£10,000,000
Employers' liability limit of indemnity	£10,000,000
Travel	Optional
Legal expenses	£100,000 per event
Personal security and travel advice	Automatically included
Home emergency	Up to £1,500
Various helplines	Automatically included
Personal cyber	Optional
Renovation and extension – buildings works	Optional

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