

Holiday Home Insurance

Insurance product information document



Company: Hiscox Underwriting Ltd

Product: Holiday Home Insurance

Authorised and regulated by the FCA – register number 308922

This document provides a summary of the key information relating to this overseas holiday home and contents insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This policy is designed to meet the needs of customers who wish to protect their holiday home and possessions against loss or damage. We'll cover your expenses to replace stolen, lost or damaged items while in the holiday home and temporarily elsewhere in the same country. We'll also cover your liability to other people following accidents. This policy also covers emergency travel costs to return to your holiday home following covered loss or damage to your holiday home.



What is insured?

Please check your policy schedule to see what cover you have selected along with the corresponding amount insured.

Buildings and tenant's improvements

- ✓ Physical loss of or physical damage to property shown in the schedule including from: fire, lightning, explosion or earthquake; storm or flood; subsidence, landslip and heave; weight of snow; escape of water from apparatus; oil leakage from heating appliances; smoke; theft; collision; acts of terrorism; riots; power surges; accidental damage.
- ✓ We will also pay:
 - professionals' fees connected with rebuilding or repairing the damaged property;
 - site clearance costs;
 - costs of complying with authority or government requirements.Up to 15% of the insured cost of repairs.
- ✓ Glass and sanitary ware.
- ✓ Accidental damage to underground pipes and cables.
- ✓ Alternative accommodation costs following covered loss or physical damage. Up to two years.
- ✓ Trace and access costs after a leak of water. Up to £2,000.
- ✓ Landlord's property. Up to £10,000 or 10% of the amount insured.
- ✓ Garden restoration following covered damage. Up to £1,000 but not more than £150 for any item.
- ✓ Loss of rent following damage. Cover up to two years' rent or £25,000 whichever is the lesser.

Contents

- ✓ Loss of or physical damage to personal possessions shown in the schedule including from: fire, lightning, explosion or earthquake; storm or flood; subsidence, landslip and heave; weight of snow; escape of water from apparatus; oil leakage from heating appliances; smoke; theft; collision; acts of terrorism; riots; accidental damage.
- ✓ Alternative accommodation costs or loss of rent owed by or to you following covered loss or physical damage. Up to two years.
- ✓ Replacement locks if keys are lost or stolen. Up to £750.
- ✓ Outdoor items. Up to £1,500.



What is not insured?

Buildings and contents

- ✗ Subsidence other than in UK, France, Spain, Portugal or Ireland.
- ✗ Subsidence caused by renovation and repairs.
- ✗ Subsidence caused to outdoor items unless affecting the main house, caused to floors unless affecting load bearing walls.
- ✗ Storm, flood or collision to outdoor items or leaks from swimming pools.
- ✗ Weight of snow damage to outbuildings of non-standard construction and their contents, other outdoor items or contents unless the main building is also damaged.
- ✗ Biological, chemical contamination or utility supply failure resulting from terrorism.
- ✗ Escapes of water or malicious damage while the property is unfurnished.
- ✗ Money and valuables in transit.
- ✗ Misuse of items.
- ✗ Accidental damage when let to people other than your friends or relatives unless you have a signed contract.
- ✗ Maintenance and routine repair or redecoration.
- ✗ Mechanical or electrical faults or breakdown, exposure, cleaning, corrosion, renovation, pets, faulty workmanship or faulty materials.
- ✗ Accidental damage to contact lenses, money and credit cards, plants, food or drink.
- ✗ Accidental damage cause by domestic pets
- ✗ Loss or damage caused by vandalism or malicious acts while the buildings are not sufficiently furnished for normal living purposes

Your liabilities

- ✗ Damage to your own property or injury to yourself.
- ✗ Liability arising from: any land not at the address on the schedule, passing on infectious diseases, aircraft, watercraft, any motorised vehicles (including those used on public roads that require insurance) other than wheelchairs and gardening equipment or animals other than pets.
- ✗ Your liability to pay a fine or penalty.
- ✗ Professional advice, the supply of products or any business other than letting the holiday home.
- ✗ Work by your employees, other than domestic duties.
- ✗ Court awards granted in the USA or Canada.

- ✓ Spoiled freezer contents. Up to £1,000.
- ✓ Accidental loss of fuel or metered water. Up to £1,500.
- ✓ Sports items and subscriptions. Up to £500.
- ✓ Physical damage to title deeds. Up to £1,000.
- ✓ Contents removed from your holiday home for up to 90 days.
- ✓ Christmas and wedding gifts. Up to 10% of the contents sum insured.
- ✓ Fatal injury caused by fire or burglary. Up to £15,000 per adult or £5,000 per child under 16.

Your liabilities

- ✓ Your liability:
 - to others for injury or property damage occurring at your home.

Emergency travel

- ✓ If your holiday home suffers covered loss or physical damage, we will pay travel and accommodation costs for you and up to one other family member to visit by air or rail to mitigate the loss:
 - up to £350 per return ticket; and
 - up to £750 for accommodation and expenses
 - up to £1,500 in total for the period of insurance.
- ✓ Access to practical security advice and assistance for travel security, identity fraud and an emergency response service.

- ✗ Liability solely under contract.

Emergency travel

- ✗ Travel for any other purpose.

General exclusions – applicable to all covers

- ✗ Deliberate acts by you.
- ✗ Loss or damage caused by wear and tear or gradual deterioration, unsuitable or defective materials, normal settlement, rising damp, erosion, vermin, infestation, oxidation, warping, mould, gradually operating causes.
- ✗ Good and services paid for but not received.
- ✗ Computer error or virus or transmission of a computer virus by you.
- ✗ War, confiscation or any nuclear reaction or radiation.
- ✗ Any loss insured elsewhere, including the amount you are covered for under the Consorcio de Compensación de Seguros for extraordinary risks in Spain.



Are there any restrictions on cover?

Buildings and contents

- ! Unless specified otherwise, the most we will pay is:
 - £2,000 for solid or plated gold and silver; and
 - £250 for money.
- ! We won't cover money or valuables anywhere other than in your holiday home.
- ! We won't cover damage to items in transit that aren't adequately packed and secured, items outside the country of the holiday home, or items that are left in an unattended vehicle.
- ! We will cover Christmas gifts in December only and wedding gifts for 1 month either side of the wedding.

Your liabilities

- ! We do not cover your liability for injury or property damage anywhere other than your home or liability for claims by employees unless you also insure your contents with us.
- ! We will only cover pollution or contamination caused by a sudden and unexpected release and where you tell us within 60 days of the end of the period of insurance.
- ! We won't cover your liability for accidents in the USA or Canada if you (or the employee if liability arises from your employee's work) have been there for more than 90 days in total during the period of insurance.
- ! We won't cover bodily injury claims which should be covered by a social security or compensation scheme.

Emergency travel

- ! You must notify us of the damage to your contents within 21 days of the loss or damage, obtain our consent before booking the travel and retain all travel documents and receipts.

General – applicable to all sections

- ! We will not cover the amount of the excess, unless we agree the excess does not apply.
- ! We will not cover losses unless you are covered under the relevant section of the policy.
- ! Cover for certain items or types of loss or claim are limited. All relevant limits can be found in the policy wording or schedule.
- ! We will cover you as required under French or Spanish law.



Where am I covered?

At the address on the schedule and anywhere else in the world, as detailed in each section in the policy wording and schedule.



What are my obligations?

- You must take care when answering questions and ensure that all information is accurate and complete.
- You must let us know if the information provided changes.
- You must ensure items are insured at full value.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any potential claim or loss.
- You must tell us if you are undertaking renovation or building works over £25,000 before you enter into any contracts and at least 30 days before the work starts.



When and how do I pay?

Please check your policy schedule for payment method.



When does the cover start and end?

Please check your policy schedule for your cover start and end dates



How do I cancel the contract?

By writing to us. You will receive a full refund if you cancel within 14 days of insuring with us and you have not made a claim. If you cancel after the first 14 days and have not made a claim we will return a pro-rata proportion of your premium.

Important information

How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible.

For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

Complaints procedure

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations

The Hiscox Building

Peasholme Green

York YO1 7PR

United Kingdom

By phone: 0800 116 4627

By phone from mobiles or abroad: +44 (0)1904 681198

By email: customer.relations@hiscox.com

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at www.financial-ombudsman.org.uk.

General Information

Hiscox Underwriting Ltd underwrites the policy on behalf of Hiscox Insurance Company Limited (benefits and services under the home emergency cover section are provided by ARAG PLC and family legal protection cover is underwritten by DAS Legal Expenses Insurance Company Limited).

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated.

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.

Our services

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Financial Conduct Authority. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

About us

Hiscox Underwriting Ltd, registered in England no. 02372789, at 1 Great St Helen's, London EC3A 6HX is authorised and regulated by the Financial Conduct Authority. Our FS Register number is 308922. Our permitted business is arranging home insurance. You can check this on the FS's Register by visiting website <https://register.fca.org.uk/> The FCA is the independent watchdog that regulates financial services.

Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd and Hiscox Insurance Company Limited.

Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd (the intermediary) on behalf of Hiscox Insurance Company Limited (an insurer), Hiscox SA and partner insurers for certain parts of the cover (these will be set out in the policy schedule). We act as agent for the insurers in undertaking certain responsibilities and therefore will not be acting as an independent insurance intermediary.

Hiscox Underwriting Ltd receives commission for this from Hiscox Insurance Company Limited and Hiscox SA. If you purchase a policy that is serviced or underwritten by a third party, we will set the price you pay for this policy which will be made up of the base cost from the supplier along with an element of profit and administration costs. In addition to this we may receive a profit share from the third party. We do not charge a separate fee for arranging the insurance.

At your request we will endeavour to arrange cover based on the information you have provided. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.