

## Insurance Product Information Document

### Insurer: Hiscox Underwriting Ltd

Hoxton Home Insurance is underwritten by Hiscox Underwriting Ltd (registered in England and Wales, no. 2372789, registered office: 22 Bishopsgate, London EC2N 4BQ) on behalf of Hiscox Insurance Company Limited (registered in England and Wales, no. 70234, registered office: 22 Bishopsgate, London EC2N 4BQ).

Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority (Financial Services Register no. 308922) and Hiscox Insurance Company Limited is authorised and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register no. 113849).

### Intermediary: Hoxton

Hoxton is a trading name of Geo Underwriting Services Limited authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Address: 2 Minster Court, Mincing Lane, London, United Kingdom, EC3R 7PD. Registered in England and Wales. Company Number: 4070987.

This document provides a summary of the key information relating to the standard terms and conditions of this insurance policy. Complete pre-contractual and contractual information on the product is provided in the policy documentation, including any endorsements which may change the scope of this cover.

### What is this type of insurance?

This policy meets the demands and needs of customers who want to cover their contents against physical loss or damage, together with cover for their liability to other people, legal costs in the event of a dispute with third parties and cover for home emergencies.



### What is insured?

#### Buildings

- ✓ Physical loss or damage to your buildings.
- ✓ Cover for the purchaser of your buildings for physical loss or damage between exchange and completion.
- ✓ Building works and related materials.
- ✓ Costs to locate a leak.

#### Contents and Valuables

- ✓ Physical loss or damage to your: contents, art and valuables; money and bank cards; personal data and media; visitors' belongings and fixtures and fittings.
- ✓ Accidental loss of metered fuel or water.
- ✓ Loss of rent you owed following covered damage.
- ✓ Alternative accommodation costs following covered damage.

#### Liabilities

- ✓ Your liability to third parties for bodily injury or property damage suffered anywhere in the world.
- ✓ Unrecovered damages and costs awarded to you that remain unpaid three months after they were due.

#### Family legal protection (insured by DAS Legal Expenses Insurance Company Limited ("DAS").)

- ✓ Costs and expenses for insured incidents such as employment disputes.
- ✓ Loss of earnings due to jury service or court attendance.
- ✓ Legal costs in relation to:
  - employment disputes;



### What is not insured?

#### Buildings and Contents and Valuables

- ✗ Loss or damage from gradual causes, cleaning, repair, pollution.
- ✗ Loss or damage caused by flood or storm to gates, hedges, fences, wind turbines, lawns, plants or trees.
- ✗ Any unfurnished property, investment property (unless specifically covered) or buildings used for business.
- ✗ Electrical or mechanical breakdown
- ✗ Faulty workmanship, design or materials, maintenance and routine decoration.
- ✗ Subsidence unless the main building is damaged.
- ✗ Quad bikes, motorbikes under 51cc (or their electrical equivalent), or golf buggies while in use, any dinghies, rowing boats or sailboards while being raced.
- ✗ Loss or damage to any motorised vehicle except any domestic gardening equipment, quad bike, motorbike under 51cc (or its electrical equivalent), golf buggy, electric pedal cycle, e-scooter, electric skateboard, hoverboard, segway or powered unicycle, mobility scooter or wheelchair.

#### Liabilities

- ✗ Liability of anyone who mainly lives in the USA or Canada or for claims brought in these countries.
- ✗ Damage to your own property.
- ✗ Contractual liability unless you would be liable anyway.
- ✗ Fines, penalties or punitive damages.
- ✗ Liability from: vehicles requiring compulsory insurance, aircraft, certain watercraft, certain animals or your business.

- contract disputes;
- property disputes;
- an event causing bodily injury or death to you;
- clinical negligence or malpractice disputes;
- your work as an employee;
- tax protection;
- planning application;
- education admissions.

### Home emergency (insured by DAS)

The cost of repairs if you suffer a sudden or unexpected home emergency at your main home caused by:

- the failure of your main heating system;
  - damage or blockage of your drains or plumbing system;
  - damage or failure of external doors, windows or locks which impacts security;
  - breakdown of all toilets at the home;
  - failure of the electric or gas supply;
  - loss or theft of all available keys;
  - vermin causing damage or posing a risk to your health; or
  - damage to the roof which is likely to result in damage.
- ✓ Alternative accommodation while your main residence cannot be lived in following a covered emergency.
  - ✓ Sourcing and carrying out repair work resulting from a sudden and unforeseen incident.

- ✗ Rectification work to defective premises.
- ✗ Liability to employees for treatment of care work or for work relating to properties we don't insure.

### Family legal protection (insured by DAS)

- ✗ Defence costs other than where specifically covered.
- ✗ Anything happening before the start of the policy.
- ✗ Claims against you for illegal acts.

### Home emergency (insured by DAS)

- ✗ Damage you knew about at the start of the policy.
- ✗ Deliberate or negligent acts, faulty workmanship, design or installation or items under warranty.
- ✗ Repairing damage caused by or during the incident.
- ✗ Repairing or replacing items that deteriorate over time.

### General exclusions (applicable to all sections)

- ✗ Deliberate, dishonest or criminal acts by you.
- ✗ Losses due to war, biological or chemical contamination from an act of terrorism or nuclear reaction, or from deliberate government action.
- ✗ Damage caused directly to an item by a computer incident.
- ✗ Any claim, loss or liability insured elsewhere. Payments that would breach sanctions.
- ✗ Payments that would breach sanctions.



## Are there any restrictions on cover?

### Buildings and Contents and Valuables

- ! Losses caused by building works over £150,000 are only covered with our prior agreement.
- ! We will not pay more than £20,000 for any single item unless it is named on the schedule.
- ! We will only cover rented out buildings and their contents for the period shown in the policy.
- ! You must maintain your heating at 10 degrees centigrade or above or drain your system while the building is unoccupied.

### Liabilities

- ! We will only cover liability for pollution or contamination if caused suddenly and unexpectedly.
- ! We won't cover incidents in the USA or Canada if you or your employees are there for more than 90 days in a year.

### Family legal protection

- ! Your chosen advisor won't be paid more than DAS's panel advisors.
- ! Loss of earnings over £1,000 are not covered.
- ! You must get DAS's consent before incurring costs.
- ! You must accept any reasonable settlement offers.

### Home emergency

- ! DAS will not cover repairs to certain boilers and systems, or costs incurred without DAS's consent.

### General (applicable to all sections)

- ! You must pay the excess for all claims.
- ! We will not cover losses occurring before the start of the policy.
- ! Some covers are subject to time or monetary limits, which are shown in the wording or schedule.
- ! If you do not comply with your obligations, we may reduce the amount we pay or refuse to cover the claim entirely.



## Where am I covered?

- ✓ At your main home and anywhere else in the world. Details of each cover can be found in the wording or policy schedule.



## What are my obligations?

### You must

- Take reasonable care when answering our questions and tell us if the information on the Statement of Fact changes.
- Take reasonable care to prevent any act, incident, loss or damage that might be covered and maintain your items in a safe condition.
- Tell us as soon as possible about any claim or loss, notify the police in the event of a crime and co-operate fully with us.
- Not admit liability or make any offer of settlement without our agreement.
- Tell us about any building works over £150,000 for your main home.
- Tell us if your main home is going to be unfurnished or unoccupied.
- Take all reasonable emergency steps to reduce the impact of any damage



## When and how do I pay?

You must pay your insurance by instalments through a monthly direct debit facility. No charges will be applied.



## When does the cover start and end?

Please check your policy schedule for your cover start date. The policy continues until it is cancelled.



## 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 have not made a claim. If you cancel after the first 14 days, you must give us 30 days' written notice. If you have not made a claim, we will return a pro-rata proportion of your premium.