

# Home insurance

Insurance product information document



**Company:** Hiscox Underwriting Ltd

**Product:** Hiscox 606 Insurance

Authorised and regulated by the FCA – register number 308922

This document provides a summary of the key information relating to this home insurance policy. It does not form part of your 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 is a buildings and personal possession insurance policy. The building insurance protects the structure of your home, outbuildings and other structures. The personal possession cover protects general contents including household goods, clothing and personal property, art and collections and your jewellery, watches and valuable items.



### What is insured?

#### Your home and personal possessions

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

#### What we will cover

- ✓ Alternative accommodation costs following a covered physical loss or physical damage to your home if your home cannot be lived in for up to a period of three years.
- ✓ Garden restoration costs incurred to restore your garden if it is damaged during the period of insurance. We will also pay for the felling, lopping or removing of trees which pose an immediate risk of bodily injury or damage to neighbouring property, following written professional advice.
- ✓ We will pay the cost of replacing your locks and keys to outside doors, windows, safes and alarms if your keys are lost or stolen.
- ✓ Following an insured claim caused by escape of water or flood greater than £10,000 we will contribute towards the cost of improvements to prevent or minimise the likelihood of similar occurrences happening in the future.
- ✓ Family legal protections – we will pay the costs and expenses for insured incidents such as employment disputes, contract disputes and bodily injury to you.
- ✓ Family protections – we will pay the costs and expenses detailed in the policy if you suffer death or disablement as a result of aggravated assault, aggravated burglary, carjacking or road rage.
- ✓ Home emergency – we will cover you if you suffer a sudden and unexpected event. This includes organising any repair work.

#### Buildings – the structures of your home and outbuildings

- ✓ Physical loss of or physical damage to the property or properties shown in the schedule, including from: accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.



### What is not insured?

#### Your home and personal possessions

#### What we do not cover

- ✗ Mechanical or electrical faults or breakdowns.
- ✗ Electronic data.
- ✗ Loss or damage to an item being transported unless it is adequately packed and secured.
- ✗ Loss or damage arising from freezing of water in fixed water tanks, apparatus and pipes whilst your home is not lived in for more than 60 days in a row between October to April other than when your home is constantly heated during those months or you drain down your water system and tank.
- ✗ Pollution or contamination, other than where otherwise covered under Tracing a leak.
- ✗ Loss or damage when your home is unfurnished other than when caused by fire, lightning, explosion or aircraft, unless your home is being let and is temporarily unfurnished, your home is newly purchased and will be occupied in 60 days or you have temporarily moved out of your home and will re-occupy in 60 days.
- ✗ Cyber attack, hacker, social engineering communication or error affecting any computer or digital technology. For example a hacked printer overheats and causes a fire. We would cover the resulting fire damage to insured property but not the damaged printer.
- ✗ Legal or local authority costs incurred in removing trees, routine or subsequent maintenance of trees or to comply with any preservation or conservation order.
- ✗ Party wall awards, including any difference between any amount awarded and the amount you believe was due.
- ✗ Loss or damage arising from blockchain or distributed ledger technology, including cryptocurrency, NFTs, smart contracts, or related fundraising activities.
- ✗ Mechanically propelled vehicles and their accessories other than golf buggies, motorbikes under 51cc, quad bikes, gators, electric pedal cycles, e-scooters, mobility scooter and wheelchairs, domestic gardening equipment, electric vehicle home charging station or EV portable

- ✓ Physical damage to building works, materials and supplies used to renovate or extend your home. Up to £250,000.
- ✓ The costs incurred to trace a leak and access the point of escape of a heating fuel leak in your home. Up to the buildings sum insured.
- ✓ Loss of your net rent that you cannot recover as landlord while your home cannot be lived in following a covered loss for physical loss or physical damage.

**Contents, Art and collections, Jewellery, watches and valuable items**

- ✓ Physical loss of or physical damage to your personal possessions while at your home, and whilst temporarily removed from your home anywhere in the world, including from:  
accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslip and heave; fire, lightning and impact.
- ✓ The costs of reasonable alterations to your home if you become permanently physically disabled following a sudden and unforeseen accident.
- ✓ Physical loss or physical damage to personal property belonging to your visitors and domestic staff who do not live with you.
- ✓ Physical loss of or physical damage to your personal possessions while temporarily in storage, or while your home is hired or opened for garden and charity events, subject to the provisions set out in your policy.
- ✓ Accidental loss of heating fuel or metered water.
- ✓ Physical loss of or physical damage to your money.
- ✓ Defective title – if you are legally obliged to return a specified item of art or collection to its rightful owner we will pay the amount you paid for it or the value agreed with us.

**Your legal liabilities**

- ✓ We will cover any claim made against you for compensation arising from any bodily injury or property damage.
- ✓ Your liability as owner of any land you acquire in the United Kingdom within 60 days of the acquisition.
- ✓ Your liability in respect of property previously occupied by you, under defective premises legislation.

**Optional cover (where shown as covered on the policy schedule)**

**Annual travel**

- We will pay reasonable and necessary costs incurred as a result of injury or illness on an insured trip anywhere in the world.

**Personal cyber**

- We will pay reasonable and necessary costs to repair or replace your computer systems damaged, altered or corrupted by a hacker.

**Renovation and extension**

- Specialist cover for risks you may be exposed to whilst building works are carried out to your home.

charging stations, EV cables and adapters which are kept at your home and are not in or attached to your vehicle.

- ✗ The cost of repairs for any loss or damage known about before the start date of the policy.
- ✗ Loss or damage caused by coastal or river erosion.
- ✗ Loss or damage to submerged structures other than to the main buildings caused by flood, storm, subsidence, heave or landslip.
- ✗ Loss or damage caused by storm or flood to gates, fences, wind turbines, hedges, lawns, plants or trees other than when damaged by falling trees and damage to electric gates.
- ✗ Loss or damage caused by subsidence, heave or landslip to certain outside structures unless the main house is damaged at the same time.
- ✗ Aircraft other than a drone.
- ✗ Cost of maintenance and routine redecoration
- ✗ Golf buggies and motorbikes under 51cc, quad bikes and gators or their electrical equivalent, including those classed as L1E-B, electric pedal cycles, e-scooters or similar vehicles while being used.
- ✗ Ivory, unless registered as exempt.
- ✗ Loss or damage caused by wear-and-tear, rust, rot, fungus or mould, normal settlement, pollution, contamination, vermin.

**Your legal liabilities**

- ✗ Your liability as owner of any premises which arises under contract or agreement.
- ✗ Property owners' liability for any building not insured under this policy, even if contents at that address are insured.
- ✗ Your liability for any incident occurring in the United States of America or Canada if you have been in those countries for more than 90 days in total.
- ✗ Any aircraft other than a drone.
- ✗ Any watercraft other than rowing boats, dinghies, sail boards and surfboards.
- ✗ Any mechanically-propelled vehicle other than golf buggies, motorbikes under 51cc, quad bikes and gators or their electrical equivalent, including those classed as L1E-B, electric pedal cycles, mobility scooters and wheel chairs, domestic gardening equipment e-scooters or similar vehicles or trailers or non-motorised horseboxes when being used in accordance with any laws, regulations or manufacturers guidelines but not in any race.
- ✗ Your liability from pollution or contamination of air, water, or soil unless this was caused by an accident. An accident is sudden and unexpected.
- ✗ Any drone flown in any controlled airspace, within an aerodrome traffic zone, at a height of more than 120 metres above the surface and in any race.
- ✗ Your liability arising out of the provision of any goods or services or you or your employees doing anything for or to a third party for a fee.
- ✗ Your liability arising out of property you own or are legally responsible for, unless you have insurance in force with us covering the property.
- ✗ Revenue-generating activities other than letting your home as a private dwelling, incidental farming and clerical and administrative work to carry-out in your home.

- ✗ Your liability arising out of any party walls, including under the Party Wall etc. Act 1996 or any similar or successor legislation.
- ✗ Non-negligent liability, unless you have renovation and extension cover and this additional cover has been agreed by us and premium for it has been paid.

### Optional covers

### What we do not cover

#### Annual travel

- Loss from any pre-booked accommodation travel unless for the booked trip is for a minimum of two nights.
- Any medical expenses incurred in the UK.

#### Personal cyber

- Loss arising from the failure of services to your home from any third-party service provider.
- The costs of repairing or replacing any programs, data, photographs, video or music that you are able to access from a cloud, remote server or back-up copies.

#### Renovation and extension

- Loss, damage or liability where building works ceases for continuous period of 60 days in row unless agreed by us.
- Liability for injury or damage to property caused by the negligence, omission, breach of statutory duty or default by you, your contractor or sub-contractor.



### Are there any restrictions on cover?

#### General exclusions – applicable to all covers

Any claim, loss, damage or liability arising out of or due to:

- ! deliberate or dishonest acts by you or anyone acting on your behalf.
- ! biological or chemical contamination or any failure in the supply of gas, water or electricity or phone services to your home which is caused by terrorism.
- ! war, invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped other than as stated under the Travel section of your policy (if Travel shows as an applicable cover on your schedule).
- ! any nuclear material, nuclear reaction, nuclear radiation or radioactive contamination.
- ! communicable disease other than liability for domestic employees or as stated under the Travel section of your policy (if Travel shows as an applicable cover on your schedule).
- ! solar weather including solar flares, solar eruptions or bursts, magnetic field or magnetosphere fluctuations or disruptions.
- ! Any loss insured elsewhere.



## Where am I covered?

United Kingdom including The Channel Islands and Isle of Man. If you have purchased personal possessions cover this will cover your belongings temporarily anywhere in the world.



## What are my obligations?

- You must take reasonable 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 that the amount insured represents the full value of the property covered.
- You must take reasonable care to prevent accident, injury and damage.
- You must tell us as soon as possible about any claim or loss.
- You must not make any dishonest, exaggerated or fraudulent claim.
- You must tell us if you are undertaking renovation or building works over £250,000.
- You must tell us if your home is going to be unoccupied for more than 60 days or is going to be unfurnished.



## When and how do I pay?

You can choose to pay your insurance in full using your debit or credit card or by instalments through a direct debit facility. No charges will be applied.



## When does the cover start and end?

The cover starts on the date shown on your schedule and lasts for 12 months. We will send you notice when your policy is approaching renewal.



## How do I cancel the contract?

By telephone, email or post. You will receive a full refund if you cancel within 14 days of insuring with us. If you cancel after the first 14 days and have not made a claim we will return a pro-rata proportion of your premium. However, this does not apply to the Travel section of your policy, where showing as covered in your schedule. Where your cover includes additional sections as standard such as family legal protection these cannot be cancelled in isolation. We will not charge you a fee for cancelling your insurance.