

Home insurance

Insurance product information document

Company: Hiscox Underwriting Ltd

Product: Hiscox Home 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 pay the cost of replacing your locks and keys to outside doors, windows, safes and alarms if your keys are lost or stolen.

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

- ✓ Physical loss of or physical damage to your personal possessions while at your home, including from: accidental loss; accidental damage; flood and escape of water; theft; subsidence, landslide 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.
- ✓ Accidental loss of heating fuel or metered water.
- ✓ Physical loss of or physical damage to your money.



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.
- ✗ Pollution or contamination.
- ✗ Loss or damage when your home is unfurnished other than when caused by fire, lightning, explosion or aircraft.
- ✗ 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.
- ✗ Aircraft other than a drones.
- ✗ Cost of maintenance and routine redecoration.
- ✗ Quad bikes and motorbikes under 51cc or their electrical equivalent, including those classed as L1E-B, electric bikes or golf buggies, e-scooters or similar vehicles while being used.
- ✗ Physical loss or damage caused by wear-and-tear, rust, rot, fungus or mould, normal settlement, pollution, contamination, vermin or the cost of removing an infestation.

- ✓ 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.

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

Renovation and extension

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

Family legal protections

- We will pay costs and expenses for insured incidents such as employment disputes, contract disputes and bodily injury to you.

Home emergency

- We will cover you if you suffer a sudden and unexpected event. This includes organising any repair work.

- ✗ Loss or damage to unattended bicycles when away from the home other than when secured to a cycle or roof rack, locked to a fixed structure or in a locked building.
- ✗ Loss or damage to items from unattended vehicles unless the vehicle is locked, the windows are closed and the items are out of sight.
- ✗ Motorised vehicle and their accessories other than electric vehicle accessories including home and portable charging stations, cables, adapter and locks, quad bikes, motorbikes under 51cc, electric pedal cycles, e-scooters, golf buggies, domestic gardening equipment, mobility scooter and wheelchairs.
- ✗ Sports equipment while being used.

Your legal liabilities

- ✗ Your liability as owner of any premises which arises under contract or agreement.
- ✗ 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, quad bikes and motorbikes under 51cc 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, incidental farming and clerical and administrative work you 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.

Optional covers

What we do not cover

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.

Home emergency

- ✗ Day to day maintenance for which you are responsible.
- ✗ The cost of repairs from any event that occurs outside the period of insurance.
- ✗ The cost of repairs from an event arising from the malfunction or blockage of septic tanks, cess pits or fuel tanks, or underfloor heating or hot tubs.



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.
- ! war, invasion, act of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection, military or usurped or terrorism.
- ! biological or chemical contamination caused by terrorism or any nuclear material, nuclear reaction, nuclear radiation or radioactive contamination.
- ! communicable disease.
- ! 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 for up to 60 days.



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 building works over £150,000.
- 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 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 15 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 never charge you a fee for cancelling your insurance.