



**Hiscox Home Insurance**  
Policy wording

<b>Guide to sections</b>	<b>Introduction</b>	<b>3</b>
	<b>General terms and conditions</b>	<b>3</b>
	<b>How to make a claim</b>	<b>4</b>
	<b>General exclusions</b>	<b>5</b>
	What is not covered	5
	<b>Section 1 – Your home and contents</b>	<b>6</b>
	What is covered	6
	Additional cover	6
	How much we will pay	7
	What is not covered	8
	<b>Section 2 – Collections and valuables</b>	<b>9</b>
	What is covered	9
	Basis of valuation	9
	How much we will pay	9
	Additional cover	9
	Condition	9
	What is not covered	10
	<b>Section 3 – Your liabilities</b>	<b>11</b>
	What is covered	11
	What is not covered	11
	<b>Definitions</b>	<b>13</b>
	<b>Complaints procedure</b>	<b>15</b>
	<b>Policy risk details</b>	<b>16</b>
	<b>Policy underwriting statements</b>	<b>17</b>
	<b>Using your personal information</b>	<b>18</b>
	<b>Complaints procedure</b>	<b>18</b>
	<b>Financial Services Compensation Scheme</b>	<b>18</b>

© This wording is fully protected by the laws of copyright. No unauthorised use or reproduction is permitted.

### Introduction

Thank you for choosing Hiscox to protect your home and personal possessions. We hope that the language and layout are clear because we want you to understand the insurance we provide as well as the responsibilities we have to each other. Please read this document, including the risk details, and let your broker know, as soon as possible, if any of the details are shown incorrectly.

In return for the premium you have paid, we agree to insure you in accordance with the terms and conditions of this policy.

Please note that some of the words we use in this insurance are shown in bold. These words are defined at the back of your policy.

### General terms and conditions

#### Cooling off

**We** will refund **your** premium in full if, for any reason, **you** feel that this insurance is not right for **you**. To receive a full refund **you** need to cancel this insurance within 15 days of insuring with **us** and not have made a claim. If **you** cancel after the first 15 days and have not made a claim, **we** will return any premium **you** have paid for the remaining **period of insurance**.

#### Cancellation

**You** may cancel this **policy** at any time by writing to **us**. If **you** have not made a claim, **we** will return any premium **you** have paid for the remaining **period of insurance**.

**We** will only cancel **your** insurance for a valid reason and only after giving **you** 30 days' notice which will be sent by recorded post to the correspondence address shown in **your risk details**. **We** will return any premium **you** have paid for the remaining **period of insurance**.

#### Information

**You** must take care when providing any information **we** ask for and ensure that it is accurate, complete and up to date. **You** must also tell **your broker** if this information changes. If **you** are in any doubt, please talk to **your broker**. **We** will tell **you** if a change in information affects **your** insurance.

If **you** deliberately or recklessly gave **us** false information **we** will treat this insurance as if it never existed and decline all claims.

If **you** acted carelessly when giving **us** **your** information several things could happen:

1. if **we** provided insurance cover that **we** would not otherwise have offered, **we** will treat this insurance as if it had never existed. If this happens, **we** will give **you** back **your** premium.
2. if **we** would have insured **you** on different terms, **we** will amend this insurance retrospectively and apply these amended terms to the claim. This could result in a particular claim or loss not being covered.

If **we** do any of the above, **we** or **your broker** will write to **you** explaining why this is happening. If **you** disagree with what **we** are doing, please tell **your broker**. If **you** are still not satisfied, **you** may ask the Financial Ombudsman Service to review **your** case without affecting **your** legal rights.

#### Correct amounts insured

**You** must ensure that the **amount insured** represents the full value of the property insured.

- a. For **buildings**, the full value is the estimated cost of rebuilding the **buildings** to the same specification, including fees and expenses (this is not the same as the market value).
- b. For **tenant's improvements** and **contents**, the full value is the cost to repair or replace the items as new.
- c. For **collectibles** and **valuables** that are not listed individually in a schedule held by **your broker**, the full value is the replacement cost or current market value, whichever is the greater.

#### Reasonable care

**You** must always try to prevent accident or injury and protect **your** property against loss or damage. If **you** do not and this results in a claim **we** may reduce the amount of any payment **we** make or make no payment under this **policy** for that claim.

**We** will pay the reasonable and necessary additional expenses incurred by **you** to avoid or reduce a loss insured under this **policy**. **We** will only provide this cover if the amount of loss is reduced by more than the expenses incurred.

#### Building works and unoccupancy

**You** must let **us** know:

1. If **your home** is going to be **unoccupied**;
2. before **you** have any work to extend, renovate, build or demolish any part of the **buildings** if the estimated cost of this work is more than £100,000. **You** must tell **us** or **your broker** at least 30 days before this work starts so that **we** can assess any potential increase in the risk of **your home** being damaged.

**We** will tell **you** if any of the above events affect **your policy**. For example **we** may:

- a. be unable to continue insuring **your home**;
- b. require **you** to pay more for **your** insurance; or
- c. amend the terms of **your policy**.

#### Governing law

This **policy** is governed by English law and any disputes will be dealt with in the courts of the United Kingdom.

#### Fraud

If **your** claim is in any way dishonest, exaggerated or fraudulent then **we** will:

1. tell **you** that **we** are terminating **your policy** and back date the termination to the date of the fraud;
2. refuse to make any payment under this **policy** in respect of any claim made or any loss occurring on or after the date of the fraud;
3. not return any premium.

If **we** have paid any claims after the date of any fraudulent act **you** must pay **us** back.

#### Multiple insureds

The most **we** will pay is the relevant **amount insured** shown in the **risk details**.

If more than one insured is named in the **risk details**, the total amount **we** will pay will not exceed the amount **we** would be liable to pay to any one of **you**.

Unless **you** have advised **us** otherwise, **we** will pay each person named in the **risk details** their respective share of the claim.

---

### How to make a claim

**You** must:

1. tell **us** or **your broker** as soon as possible if something has happened which may result in a claim. If a crime has been committed, **you** must also tell the police.
2. not admit responsibility or make an offer of payment without **our** written permission.
3. prove that **your** loss has happened and give **us** all the co-operation **we** need to investigate **your** claim.

If **you** fail to comply with any of the above obligations **we** may pay what **we** would have paid if **you** had complied or **we** may proportionately reduce any payment **we** make.

If **you** are being held responsible for causing an injury or damage to property, **we** may take over and deal with the defence or settlement of any claim in **your** name.

**We** may start recovery proceedings in **your** name. **You** must give **us** all the assistance **we** need to do this.

---

**General exclusions**

---

**What is not covered**

The following exclusions apply to the whole of **your policy**. There are more specific exclusions which are shown in the sections to which they apply.

**We** do not cover claims:

1. arising out of a deliberate act by **you** or anyone acting on **your** behalf. This exclusion does not apply to theft of insured property by **employees**;
2. directly or indirectly arising from:
  - a. biological or chemical contamination which is caused by an act of terrorism; or
  - b. any nuclear reaction, nuclear radiation or radioactive contamination;
  - c. war or civil war, invasion, act of foreign enemies, hostilities (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power;
3. due to the deliberate actions of any government or public or local authority;
4. that would be covered under another insurance if this **policy** did not exist.

## Section 1 – Your home and contents

**Your risk details** will show if **your buildings** and **contents** are insured by this **policy**.

All the general terms and definitions apply to this section. Some extra exclusions for this section are also shown below.

## What is covered

**We** will insure the property shown in **your risk details** against physical loss or physical damage which happens during the **period of insurance**.

If **your home** cannot be lived in because of damage **we** have agreed to pay for, or a local authority or emergency service prohibits **you** from living in **your home**, **we** will also cover, for a maximum period of three years, the reasonable and necessary costs for alternative accommodation which **we** have agreed. This includes accommodation for **your** domestic pets and horses.

The most **we** will pay for alternative accommodation is £1,000,000. This amount is in addition to the **amount insured** for **buildings** and **contents**.

If **your risk details** includes cover for **your contents** **we** will insure them while at **your home** and while temporarily removed anywhere else in the world.

If **you** lose the keys to outside doors, windows, safes or alarms of **your home** during the **period of insurance**, **we** will pay the cost of changing the locks. This cover is not subject to an **excess**.

## Additional cover

### Finding a leak

**We** will pay the costs incurred to find and access a:

1. domestic heating fuel leak within **your home** or a water leak from **your** plumbing or heating system which is likely to cause damage to the **building** or **your contents**;
2. water leak from the underground service pipes serving **your home** for which **you** are legally responsible.

**We** will also pay the cost to make good any damage caused by the above work.

The leak must happen during the **period of insurance**.

### Garden

**We** will also pay **you** for the reasonable and necessary cost **you** incur to restore **your** garden if it is damaged during the **period of insurance** by fire, lightning, theft or vandalism, collision or impact by a vehicle or aircraft or by falling lampposts, telegraph poles or pylons.

### Rent owed to you

**We** will pay for rent which **you** cannot recover as landlord while **your home** cannot be lived in as a result of a claim **we** have agreed to pay under this **policy**.

**We** will not pay rent for more than three years.

### Domestic heating fuel and metered water

If **we** insure **your contents** **we** will also pay up to the **amount insured** for **contents** for any accidental loss of:

1. domestic heating fuel from **your** fixed heating fuel tank;
2. metered water;

occurring during the **period of insurance**.

**We** will not pay for loss of metered gas.

If **we** insure **your contents** **we** will also insure the following against physical loss or physical damage, covered under this section, occurring during the **period of insurance**:

### Freezer contents

**We** will insure the contents of **your** freezer or refrigerator.

The most **we** will pay for each loss is £10,000.

This cover is not subject to an **excess**.

### Marquees

**We** will insure a marquee that **you** hire temporarily while it is at **your home**. This includes any associated lighting, heating and furnishings belonging to the marquee contractor.

The most **we** will pay for each loss is £50,000.

Money	<p><b>We</b> insure <b>your</b> money anywhere in the world.</p> <p>The most <b>we</b> will pay for each loss is £5,000.</p> <p><b>We</b> do not cover loss of or damage to any electronic, online or cryptocurrency, including Bitcoin, even where such currency exists in physical form.</p>
New possessions	<p><b>We</b> will insure any items <b>you</b> acquire during the <b>period of insurance</b>. <b>We</b> will allow an increase in the <b>amounts insured</b> for <b>contents</b> of up to 25% to cover such items. <b>We</b> will only do this if <b>you</b> tell <b>us</b> or <b>your broker</b> about the new possessions within 90 days of acquisition and pay an extra premium.</p> <p>Any items that are only intended to be in <b>your</b> possession for a short time, such as presents for other people, are covered automatically for up to 90 days, as long as they do not increase the <b>amount insured</b> for <b>contents</b> by more than 25%.</p>
Personal documents	<p><b>We</b> insure <b>your</b> personal documents and title deeds. <b>We</b> will pay up to the <b>amount insured</b> for <b>contents</b> for the costs involved in replacing or reconstituting such documents or title deeds.</p>
Personal property of visitors and domestic employees	<p><b>We</b> will insure the personal property belonging to <b>your</b> visitors and <b>employees</b> whilst in the <b>home</b>.</p> <p>The most <b>we</b> will pay is the <b>amount insured</b> for <b>contents</b>.</p>
Rent you owe	<p><b>We</b> will pay for rent which <b>you</b> have to pay as a tenant while <b>your home</b> cannot be lived in because of physical loss or physical damage <b>we</b> have agreed to pay for under this section.</p> <p><b>We</b> will not pay rent:</p> <ol style="list-style-type: none"> <li>1. for more than three years; or</li> <li>2. if <b>we</b> pay <b>you</b> for alternative accommodation as a result of the same loss.</li> </ol>

## How much we will pay

	<p><b>Your risk details</b> will show <b>you</b> the maximum amount <b>we</b> will pay and any <b>excess</b> for each agreed claim.</p>
Buildings	<p><b>We</b> will pay up to the <b>amount insured</b> unless limited below. The <b>amount insured</b> applies to each loss and will be automatically restored to the full amount after <b>we</b> pay a loss.</p> <p><b>We</b> will pay the cost of rebuilding or repairing the damaged <b>buildings</b> and the following reasonable necessary fees and expenses:</p> <ol style="list-style-type: none"> <li>1. fees to architects, surveyors and consulting engineers;</li> <li>2. the cost of clearing the site and making the <b>buildings</b> safe; and</li> <li>3. the cost of doing anything required by any government or local authority. This applies only if:             <ol style="list-style-type: none"> <li>a. <b>you</b> received notice of the requirement after the damage happened; and</li> <li>b. the <b>buildings</b> were originally built in line with any government and local authority regulations in force at that time.</li> </ol> </li> </ol> <p>For <b>tenant's improvements</b> <b>we</b> will decide whether <b>we</b> repair or replace the damaged parts.</p>
Extended replacement cost	<p>This does not apply to Grade I, II* or Grade A listed buildings.</p> <p>If <b>you</b> have had a valuation of <b>your buildings</b> within the last five years by a valuer approved by <b>us</b> and the <b>amount insured</b> reflects this valuation, the <b>buildings</b> are insured on an extended replacement cost basis. This means that <b>we</b> will pay the full cost of rebuilding or repairing any damage, even if it is more than the <b>amount insured</b>. <b>We</b> will only do this if <b>you</b> tell <b>us</b> or <b>your broker</b> about, and the <b>amount insured</b> is amended to include, any additions, alterations or improvements <b>you</b> have made to the <b>buildings</b> since the valuation was carried out.</p>
Contents	<p><b>We</b> will decide whether to repair or replace the lost or damaged item or to make a cash settlement based on the replacement cost. <b>We</b> will not deduct any amount for wear and tear.</p>

### Specific limits

For a covered loss to the following types of **contents**, **we** will not pay more than the amounts shown, unless a higher amount is shown in the **risk details**. These special limits do not increase the amount of coverage on **your contents** or on any item covered elsewhere in this **policy**.

The most **we** will pay for each loss of:

1. **valuables**, gold, silver, and gold- and silver-plated items is £5,000;
2. rowing boats, dinghies and sailboards is £10,000;
3. trailers and non-motorised horseboxes is £10,000;
4. quad bikes, motorbikes and golf buggies is £10,000;
5. retrieving or replacing **your** personal digital data from **your** device is £10,000.
6. home office supplies is £10,000.

### Full payment

If **we** pay the full **amount insured** for an item, pair or set, **we** will then have the right to take possession of it.

### Recovered property

If **we** recover any of **your** property after **we** have paid a claim, **we** will write to **you** at **your** correspondence address shown in the **risk details** and **you** can buy it back from **us** within 60 days of receiving **our** letter. **We** will charge:

1. the amount **we** paid for **your** claim plus interest and loss adjustment and recovery expenses; or
2. the fair market value of the item at the time **we** recover it;

whichever the lesser.

## What is not covered

The following extra exclusions apply to the whole of this section.

**We** do not cover:

1. loss or damage caused by:
  - a. anything which happens gradually, including smoke, rising damp, wear and tear, gradual deterioration, rust or oxidation, **normal settlement**, warping or shrinkage, rot, fungus, mould or infestation;
  - b. chewing, scratching, tearing, denting, vomiting or fouling by **your** pets;
  - c. moths, insects, rats, mice, squirrels, rodents or other vermin;
  - d. demolition, alteration, extension, repair or any similar process; or
  - e. pollution or contamination.
2. misuse, faulty workmanship or design, or the use of unsuitable or faulty materials.
3. the cost of maintenance or routine redecoration.
4. mechanical or electrical faults or breakdown.
5. loss or damage caused by storm or flood to gates, hedges or fences except when caused by falling trees.
6. loss or damage caused by water from **your** internal plumbing system while **your home** is **unoccupied**. This exclusion shall not apply if the heating throughout **your home** is maintained at a minimum temperature of ten degrees centigrade or **you** shut off and drain **your** internal plumbing system.
7. any loss or damage caused by **subsidence**, **heave** or **landslip** unless the main house or load bearing walls are also damaged at the same time.
8. loss or damage caused by coastal or river erosion.
9. quad bikes, motorbikes, golf buggies, rowing boats, dinghies or sailboards while they are being used.
10. loss caused by **you** not receiving goods or services **you** have paid for.

---

**Section 2 –  
Collections  
and valuables**

**Your risk details** will show if **your collections** and **valuables** are insured by this **policy**.

All the general terms and definitions apply to this section. An extra condition and some extra exclusions for this section are also shown below.

---

**What is covered**

**We** will insure **your collections** and **valuables** anywhere in the world, unless otherwise shown in **your risk details**, against physical loss or physical damage which happens during the **period of insurance**.

---

**Basis of valuation**

Listed items

For items which are listed individually in the schedule held by **us** or **your broker**, the value is the amount insured shown for each item.

Unlisted items

For items which are not individually listed in the schedule held by **us** or **your broker**, the value is the market value of the item on the date of loss.

---

**How much we  
will pay**

**Your risk details** will show **you** the maximum amount **we** will pay and any **excess** for each agreed claim.

Total loss

If an item is lost or destroyed **we** will pay the value shown in the basis of valuation above.

Partial damage

If an item is partly damaged, **you** may decide whether **we** pay the cost of the restoration or pay the value of the damaged item. If **we** restore it, **we** will also pay for any loss in value. The most **we** will pay in total is the value shown in the basis of valuation above.

Pairs and sets

If any item which has an increased value because it forms part of a pair or set is lost or damaged, any payment **we** make will take account of the increased value. **You** may decide if **we** pay the value of the entire pair or set. The most **we** will pay is the value shown in the basis of valuation above.

Full payment

If **we** pay the full amount insured for an item, pair or set, **we** will then own it and have the right to take possession of it.

Total amount payable

The most **we** will pay in total for each agreed claim is the **amount insured**.

---

**Additional cover**

New possessions

**We** will allow an increase in the total **amount insured** of up to 25% to cover any items **you** acquire during the **period of insurance** unless otherwise shown in **your risk details**. **We** will only do this if **you** tell **us** or **your broker** about the new possession within 60 days of acquisition and pay an extra premium.

---

**Condition**

If any item of **your collections** or **valuables** is stored at a commercial storage location for more than 90 days **you** must tell **us** or **your broker** as soon as reasonably possible.

---

**What is not covered**

The following extra exclusions apply to the whole of this section.

**We** do not cover:

1. loss or damage caused by:
  - a. anything which happens gradually, including smoke, wear and tear, gradual deterioration, inherent defect, rust or oxidation, warping or shrinkage, rot, fungus, mould or infestation;
  - b. chewing, scratching, tearing, denting, vomiting or fouling by **your** pets;
  - c. moths, insects, rats, mice, squirrels, rodents and other vermin.
2. mechanical or electrical faults or breakdown of an item forming part of the **collections** or **valuables**.

### Section 3 – Your liabilities

**Your risk details** will show if **your** liabilities are insured by this **policy**.

All the general terms and definitions apply to this section. Some extra conditions and exclusions for this section are also shown below.

### What is covered

**We** will cover **you** against any claim for compensation which **you** legally have to pay following an accident which happens during the **period of insurance** anywhere in the world. **We** will pay costs and expenses **we** agree to in advance to defend the claim.

The most **we** will pay for any one accident, including costs and expenses to defend a claim, is the **amount insured**. All claims caused by one accident will be treated as one claim, however many of **you** may be legally liable for the accident.

### What is not covered

**We** do not cover:

1. **your** liability for loss of or damage to property which belongs to **you** or is in **your** or **your** employee's care, other than physical damage to property for which **you** are legally liable to the owner as a tenant.
2. **your** liability arising out of:
  - a. owning, occupying, using or possessing any land or building not at the address in the **risk details**;
  - b. any activity on **your** land or in **your home** from which **you** derive a revenue, other than **incidental farming** and **your home office business**;
  - c. passing on any infectious disease or any virus, syndrome or illness;
  - d. any motorised propelled vehicle other than domestic gardening equipment, quad bikes, motorbikes under 51cc, golf buggies or wheelchairs.
  - e. any motorised vehicle being used on a public road or in circumstances where any legislation requires **you** to have motor liability insurance.
  - f. any aircraft or remotely controlled un-manned aerial vehicle;
  - g. any watercraft other than sailboards or surfboards.
  - h. any animal other than **incidental farming** livestock or a horses or domestic pets, provided such pet is not a dog that is labelled as a 'specially controlled dog' under the Dangerous Dogs Act 1991 or any similar or successor legislation; or
  - i. any contract, unless **you** would have been liable by law if the contract had not existed.
3. **your** liability arising out of transmission of a computer virus.
4. **your** liability from pollution or contamination of air, water or soil unless this was caused by an accident in the United Kingdom during the **period of insurance** and:
  - a. **you** tell **us** or **your broker** about the accident as soon as reasonably possible but no later than 60 days after the end of the **period of insurance**; and
  - b. **you** prove that the pollution or contamination was caused immediately after the accident by a sudden, unexpected and identified release of pollutant or contaminant.
5. **your** liability arising out of the provision of any goods or services.
6. **your** liability arising as a result of any treatment, wrongful specification or professional advice or service by **you** or an employee where rendered to a third-party for a fee.
7. **your** liability for fines or penalties, or for damages which are only intended to punish or make an example of **you**.
8. **your** liability for the cost of putting right any fault or alleged fault under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 or any similar or successor legislation.

If **you** have employees, the following extra exclusions apply to **your** liability to them:

**We** do not cover:

1. **your** liability arising out of any work **your** employees do for **you** other than domestic, **home office business** or **incidental farming** duties.
2. amounts **you** legally have to pay after a judgment or award from courts outside the United Kingdom. This also applies to the enforcement of such awards in courts in the United Kingdom.

<b>Definitions</b>	Words shown in <b>bold</b> have the same meaning throughout this <b>policy</b> and are defined below.
<b>Amount insured</b>	The most <b>we</b> will pay as shown in the <b>risk details</b> .
<b>Broker</b>	The insurance broker who obtained this insurance for <b>you</b> .
<b>Buildings</b>	Any permanent structure used for domestic, <b>home office business</b> or <b>incidental farming</b> purposes, including items that are fixed to and form part of such structure, fixed fuel tanks, service pipes, cables, drains and sewers within the grounds of <b>your home</b> and which belong to <b>you</b> or for which <b>you</b> are legally responsible.
<b>Collections</b>	The collectible items as shown in the <b>risk details</b> .
<b>Contents</b>	<p>Household goods, clothing, personal property and <b>outdoor items</b> which belong to <b>you</b> or for which <b>you</b> are legally responsible. <b>We</b> also include the personal property of permanent members of <b>your</b> household in full time education while they are studying away from <b>home</b>.</p> <p><b>We</b> do not include the following property within <b>contents</b>:</p> <ol style="list-style-type: none"> <li>1. any item used for any business activity, other than office equipment used in the <b>home</b>;</li> <li>2. vehicles licensed for road use;</li> <li>3. any other motorised vehicles, other than quad bikes, motorbikes under 51cc, golf buggies, domestic gardening equipment and wheelchairs;</li> <li>4. caravans;</li> <li>5. trailers, other than trailers and non-motorised horseboxes up to 15 feet or 4.5 metres in length;</li> <li>6. watercraft and their accessories, other than surfboards, sailboards and rowing boats and dinghies up to 12 feet or 3.6 metres in length;</li> <li>7. aircraft;</li> <li>8. money, cheques or credit, debit or charge cards;</li> <li>9. electronic data other than <b>your</b> personal digital data;</li> <li>10. any animal;</li> <li>11. any plant or tree; or</li> <li>12. land or water.</li> </ol>
<b>Excess</b>	The amount for which <b>you</b> are responsible as the first part of each agreed claim.
<b>Heave</b>	The upward movement of the ground.
<b>Home</b>	The house, or flat, including <b>outbuildings</b> , at the address shown in <b>your risk details</b> .
<b>Home office business</b>	Clerical work carried out in <b>your home</b> by <b>you</b> or <b>your</b> employees, provided that <b>you</b> do not employ more than five people.
<b>Incidental farming</b>	Farming, including livery, carried out by <b>you</b> on a part-time basis at the address shown in the <b>risk details</b> .
<b>Landslip</b>	The movement of soil on a slope.
<b>Normal settlement</b>	The downward movement of the ground as a result of the sub soil being compressed by the weight of the <b>buildings</b> .
<b>Outbuildings</b>	Any permanent structure used for domestic, <b>home office business</b> or <b>incidental farming</b> purposes within the grounds of <b>your home</b> as well as swimming pools, terraces, patios, hard tennis courts, driveways, footpaths, walls, gates and fences which belong to <b>you</b> or for which <b>you</b> are legally responsible.
<b>Outdoor items</b>	Garden furniture, ornaments, statues, and other similar items that are normally left outdoors.
<b>Period of insurance</b>	The time for which this <b>policy</b> is in force as shown in the <b>risk details</b> .

<b>Policy</b>	This insurance document and the <b>risk details</b> .
<b>Risk details</b>	The document showing <b>your</b> , address and insurance details that was sent to <b>you</b> when <b>we</b> accepted this insurance or any subsequent amendment to <b>your</b> cover, whichever is the more recent.
<b>Subsidence</b>	The downward movement of the ground other than by <b>normal settlement</b> .
<b>Tenant's improvements</b>	Improvements <b>you</b> have made to the fixtures and fittings (including decorations) that belong to <b>you</b> or for which <b>you</b> are legally responsible. This applies where <b>you</b> do not own or are not responsible for insuring the buildings.
<b>Unoccupied</b>	The <b>home</b> has not been lived in for 60 days in a row.
<b>Valuables</b>	Jewellery, gemstones, watches, furs and guns, which belong to <b>you</b> or for which <b>you</b> are legally responsible.
<b>We/us/our</b>	The insurer named in the <b>risk details</b> .
<b>You/your</b>	The insured named in the <b>risk details</b> and all permanent members of the insured's household including domestic staff who live in the <b>home</b> .

---

**Complaints  
procedure**

**We** pride ourselves on providing a first class, reliable and efficient service to all of **our** customers. Complaints are a key to monitoring **our** service and wherever possible, **we** seek to take action to prevent recurrence of a problem.

If **you** wish to make a complaint, **you** can do so at any time by referring the matter to **us** or the complaints team at Lloyd's.

**Our** contact details are:

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York YO1 7PR  
United Kingdom

Telephone: +44 (0)800 116 4627 (calls to this number within the United Kingdom are free on mobile phones and landlines); or +44 (0)1904 681 198  
Email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com).

The address of the complaints team at Lloyd's is:

Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA  
United Kingdom

Telephone: 020 7327 5693  
Fax: 020 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet 'Your Complaint - How We Can Help' available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If **you** are not satisfied with the way **your** complaint has been dealt with, **you** may ask the Financial Ombudsman Service to review **your** case without affecting **your** legal rights. The address is:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
United Kingdom

Telephone: 0800 023 4567 (calls to this number within the United Kingdom are free on mobile phones and landlines)

0300 123 9123 (calls to this number within the United Kingdom cost no more than 01 and 02 numbers)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

The Financial Ombudsman Service is an independent service in the United Kingdom for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

In any communication, please quote the **policy** number shown in the **risk details**.

### Policy risk details

This **risk details** shows the cover **you** have chosen and the maximum amounts **we** will pay should **you** need to make a claim. Please let **us** know, as soon as possible, if any of **your** details are shown incorrectly.

Wording version:	<input type="text"/>		
Certificate number:	<input type="text"/>		
Currency:	<input type="text" value="GBP"/>		
Period of insurance:	<input type="text" value="/ /"/>	To <input type="text" value="/ /"/>	both dates inclusive
Insured:	<input type="text"/>		
Correspondence address:	House	<input type="text"/>	
	Road	<input type="text"/>	
	Town	<input type="text"/>	
	County	<input type="text"/>	
	Post code	<input type="text"/>	
Premium:		<input type="text" value="£"/>	
Insurance premium tax:		<input type="text" value="£"/>	
Total amount due:		<input type="text" value="£"/>	
Minimum refund:		<input type="text" value="£"/>	
Insurer:	<input type="text" value="Syndicate 33 at Lloyd's, managed by Hiscox Syndicates Limited."/>		

### Section 1 – Home and contents

	Amount insured
<b>Buildings</b>	
Main <b>buildings</b> rebuild	<input type="text" value="£"/>
<b>Outbuildings</b> rebuild	<input type="text" value="£"/>
<b>Contents</b>	<input type="text" value="£"/>

### Section 2 – Collections and valuables

	Listed	Unlisted
<b>Collection</b>	<input type="text" value="£"/>	<input type="text" value="£"/>
<b>Valuables</b> (items above this limit must be specified)	<input type="text" value="£"/>	<input type="text" value="£"/>
Furs	<input type="text" value="£"/>	<input type="text" value="£"/>
Guns	<input type="text" value="£"/>	<input type="text" value="£"/>
Jewellery and watches covered worldwide	<input type="text" value="£"/>	<input type="text" value="£"/>
Jewellery and watches kept in a bank safe	<input type="text" value="£"/>	<input type="text" value="£"/>

Jewellery and watches kept in a home safe

£

£

New possessions

£

£

## Section 3 – Liabilities

Amount insured

Liabilities to other people

£

Liabilities to your domestic employees

£

## Excesses:

The following **excesses** apply as shown below, to each and every loss.

### Cover

### Excess

**Buildings**

£

**Contents**

£

Collections

£

Valuables

£

## Compulsory excess:

Losses caused by certain perils attract a different **excess**. The specific peril **excess** will apply if it is greater than the above **excess**. The specific peril **excesses** are:

**Subsidence, landslip, or heave**

£1,000

## Policy underwriting statements

**You** or any people to be covered by this insurance have never been convicted of and/or charged with any offence (other than motoring convictions and/or spent convictions).

**You** or any people to be covered by this insurance have never had insurance:

- cancelled;
- refused;
- declined.

**You** or any people to be covered by this insurance have never been the subject of any:

- bankruptcy proceedings,
- debt relief order,
- individual voluntary arrangement (IVA), or
- County Court Judgment (CCJ).

**You** have made 0 claims in the last five years.

---

**Using your  
personal information**

Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 020 7614 5254 or by emailing us at [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com).

We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at [www.hiscox.co.uk/cookies-privacy](http://www.hiscox.co.uk/cookies-privacy).

---

**Complaints  
procedure**

**Our** aim is to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times **we** are committed to providing **you** with the highest standard of service. If **you** have any concerns about **your policy** or the handling of a claim, please refer to the complaints procedure section within the **policy** wording.

---

**Financial Services  
Compensation  
Scheme**

**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](http://www.fscs.org.uk).