

# Home Insurance



## Insurance Product Information Document

Company: Hiscox SA Product: DUAL Private Client Home Insurance

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This is a summary of our insurance. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

This household insurance policy protects you against loss or damage to Buildings and/or Contents. A summary of the key information can be found below.



### What is insured?

#### Buildings

- ✓ Loss or damage to your home, plus loss of rent or temporary accommodation costs.
- ✓ Architect's and surveyor's fees and debris removal.
- ✓ Loss of metered water, oil or LPG.
- ✓ Locating the source of a water leak in your home and subsequent reinstatement.
- ✓ Your legal liability as owner or occupier.
- ✓ Lock replacement following loss of keys.
- ✓ Costs of taking temporary emergency measures to protect the risk address.
- ✓ Arson reward for a conviction in connection with a fire loss at the risk address.

#### Contents

- ✓ Loss or damage to your contents at the risk address and whilst temporarily removed to anywhere in the world.
- ✓ Food spoilage following breakdown of a fridge or freezer at the risk address.
- ✓ Property of domestic employees or guests whilst it is at the risk address.
- ✓ Data replacement costs as a result of a covered loss to a personal computer.
- ✓ Your legal liability anywhere in the world.

#### Valuables

- ✓ Loss or damage to your valuables at the risk address and whilst temporarily removed to anywhere in the world, other than those items insured whilst in a bank or in a safe only.
- ✓ Loss resulting from defective title for items purchased during the policy period.
- ✓ Temporary increase in limit insured to cater for newly acquired items.
- ✓ Temporary increase in value following death of the artist.

### Other Included Covers

- ✓ Travel
- ✓ Personal Cyber

### Legal Expenses

Cover is provided by ARAG Legal Protection Limited and underwritten by ARAG Insurance Company Limited, which is authorised and regulated by the Central Bank of Ireland.

- ✓ Costs of personal legal expenses relating to employment dispute, contract dispute, bodily injury, clinical negligence, property protection, tax protection, jury service & court attendance, legal defence, identity theft.
- ✓ On-line database of legal templates.

### Home Emergency Assistance

Cover under your home emergency assistance is provided by ARAG Legal Protection Limited and underwritten by MAWDY Ireland, and is regulated by the Central Bank of Ireland for conduct of business rules.

- ✓ Broken or damaged pipes, leaks from sanitary fixtures and fittings, radiators and fixed water installations in Your home.
- ✓ Blockages in drains or toilet waste pipes.
- ✓ Failure of the electrical supply in Your home as a result of a fault or damage to an electrical installation inside the home.
- ✓ Theft or loss of keys, or accidental damage to locks.
- ✓ Broken glass in outside windows or doors which makes Your home unsafe.
- ✓ Storm damage or any other accidental damage to the roof which makes Your home unsafe.
- ✓ The complete failure or breakdown of the heating and/or hot water supply provided by the primary heating system in the home.



### What is not insured?

#### Buildings, Contents & Valuables Loss or damage caused by the following is not covered:

- ✗ Wear & tear, gradual deterioration, breakdown and erosion;
- ✗ War, sonic bangs, radioactive, chemical or biological contamination and nuclear hazard;
- ✗ Confiscation; deliberate, dishonest or criminal acts by the policyholder and family;

- ✗ Pre-inception damage;
- ✗ Faulty or inadequate design, materials or construction;
- ✗ Frost, rust, rot or mould;
- ✗ Rodents, insect and vermin (squirrels excepted);
- ✗ Pollution and contamination;
- ✗ Transit (unless adequately packed and secured);
- ✗ Damaged or non-receipt of goods purchased via telephone, mail order or internet;
- ✗ Storm damage to any wind turbine, fence, gate, bridge, pier, wharf or deck;



## What is not insured? (Continued)

- ✗ Subsidence to wind turbine, path, patios, garden walls (unless the main building is also damaged at the same time by the same cause);
- ✗ Theft of valuables from, or the escape or freezing of water at, a property that is unoccupied for 60 days or more or unfurnished;
- ✗ Any excess or co-insurance shown on your schedule.

### Legal Expenses

Cover is provided by ARAG Legal Protection Limited and underwritten by ARAG Insurance Company Limited, which is authorised and regulated by the Central Bank of Ireland.

- ✗ Any incident commencing prior to the inception of cover.
- ✗ Costs incurred before the claim has been accepted.

## Home Emergency Assistance

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- ✗ The repair of damage caused by seepage, leaking or dampness even as a result of broken or damaged piping or other installation.
- ✗ Repairs to lighting such as (but not limited to) bulbs or fluorescent tubes, free-standing lamps and home appliances.
- ✗ Alarms or telephone systems.
- ✗ Inside doors or fittings.
- ✗ Mechanical shutters or automatic garage doors.
- ✗ Outside doors not directly connected or leading to Your home.
- ✗ Damage caused by wear and tear or gradual deterioration.
- ✗ Any primary heating system which has not been maintained in line with manufacturers' specifications.
- ✗ The repair of air-conditioning installations, electric showers, water-filtration units, hot tubs, Jacuzzis, drains and septic tanks outside Your home.
- ✗ Shared drainage facilities except within the boundary of Your home.



## Are there any restrictions on cover?

- ! Certain limitations may apply to your policy e.g. the excess (the amount you have to pay on any claim).
- ! Certain types of loss or damage to buildings or contents are automatically excluded when your home is unoccupied for more than 90 consecutive days.



## Where am I covered?

- ✓ At the risk address shown in the schedule. Additionally, contents and valuable articles are covered anywhere in the world whilst temporarily removed from the risk address, such as when you are staying away on holiday, unless otherwise stated on the policy schedule.
- ✓ Items that are insured 'whilst in bank or safe only, are only covered whilst in a bank or home safe at the risk address, as appropriate.



## What are my obligations?

The answers in any proposal, statement of fact or declaration for this insurance or any information you have provided must be true and complete;

- You must tell us if there is a material change in circumstances; which includes any new circumstances or changes in circumstances which alter the subject matter of the policy or the nature of the risk underwritten;

- You must take all reasonable steps to prevent any accident, injury, illness, disease, loss or damage, and keep your home (and your caravan, if covered) in good repair;
- You must let us know immediately about any event which may give rise to a claim under the policy;
- You must co-operate fully with us in investigating and handling any claim including sending us all documents, proof, information and any letter or legal summons or similar document we may reasonably need.



## When and how do I pay?

- Payment is usually made to your broker but in some circumstances, you may be able to pay your premium to us via a monthly direct debit arrangement. You should contact your broker for full details.



## When does the cover start and end?

- This insurance covers a 12 month period and the dates of cover are specified in your policy schedule.



## How do I cancel the contract?

- You may cancel this policy at any time by contacting your broker.
- If you cancel your policy during the cooling off period, we will work out the premium for the period for which we have insured you and refund any balance.
- If you cancel your policy at any other time, as long as no claim has happened during the current period of insurance, we will work out the premium for the period for which we have insured you and refund any balance.