

Hoxton Home Insurance

Insurance Product Information Document

Hoxton

INSURANCE SERVICES

Insurer: Hiscox Underwriting Ltd

Hoxton Risk Services Home Contents 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 Risk Services Ltd

Hoxton Insurance Services and Hoxton Insurance are trading names of Hoxton Risk Services Ltd which is an appointed representative of Davies MGA Services Ltd, a company authorised and regulated by the Financial Conduct Authority under firm reference number 597301 to carry on insurance distribution activities. Hoxton Risk Services Ltd is registered in England and Wales company number 13056354. Registered office at Brierly Place, New London Road, Chelmsford, Essex, England, CM2 0AP.

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?

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 ARAG)

- ✓ Legal costs in relation to:
 - employment disputes;
 - contract disputes;
 - property disputes;
 - an event causing bodily injury or death to you;
 - clinical negligence or malpractice disputes;
 - your work as an employee;
 - identity theft.
- ✓ Loss of earnings due to jury service or court attendance.



What is not insured?

Contents and Valuables

- ✗ Loss or damage from gradual causes, cleaning, repair, pollution, erosion or storm or flood to outdoor items.
- ✗ Faulty workmanship, design or materials, maintenance and routine decoration.
- ✗ Electrical or mechanical breakdown
- ✗ Subsidence unless the main building is damaged.
- ✗ Quad bikes, motorbikes under 50cc or golf buggies while used, dinghies or sailboards while raced or any motor vehicle.

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.
- ✗ 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 ARAG)

- ✗ Defence costs other than where specifically covered.
- ✗ Internal employment processes, non-compliance with ACAS, pension or injury claims, disputes relating to settlements.
- ✗ Contract disputes with tenants or relating to financial or insurance products, your business, a motor vehicle, construction work exceeding £10,000.

Home emergency (insured by ARAG)

- ✓ 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.

- ✗ Disputes relating to unproven boundaries, buildings other than the main home, compulsory purchase or motor vehicles.
- ✗ Mental or gradually developing injuries.
- ✗ Contractual clinical negligence disputes.
- ✗ Tax disputes relating to businesses, fraud, assets outside the UK or late tax returns.
- ✗ Defence costs for offences relating to parking, vehicle ownership or driving without insurance.
- ✗ Money claimed or any benefit obtained from identity theft.
- ✗ Anything happening before the start of the policy.
- ✗ Claims against you for illegal acts; from family members; fines, penalties or judicial review.

Home emergency (insured by ARAG)

- ✗ 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.
 - ✗ Incidents caused by or in your outbuildings.
 - ✗ Emergencies while the main home is unoccupied.
 - ✗ Damage caused by subsidence or frozen pipes.
 - ✗ Damage to any part of the home you rent out.
- ### 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.



Are there any restrictions on cover?

Buildings and Contents and Valuables

- ! Losses caused by building works over £100,000 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 ARAG's panel advisors.
- ! Loss of earnings over £1,000 are not covered.
- ! Identity theft is not covered unless you contact ARAG's identity theft advice and resolution service immediately.
- ! You must get ARAG's consent before incurring costs.
- ! You must accept any reasonable settlement offers.

Home emergency

- ! ARAG will not pay more than £1,000 for all costs arising from the same or a series of connected acts.
- ! ARAG will not cover repairs to certain boilers and systems; costs incurred without ARAG's consent; or incidents in the first 48 hours of cover.

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 £100,000 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 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.