

Overseas Holiday Homes Insurance

Insuring your holiday home properly can be daunting when faced with a foreign language, local regulations and market practice which can differ greatly from the UK. Hiscox specialise in insuring holiday homes abroad and our expertise will ensure your property is properly covered.

The benefits of choosing Hiscox

Specialist knowledge

We have a dedicated team who specialise in insurance for overseas holiday homes. The knowledge we have of local markets, including taxation, contractual obligations and market practice, means there are no surprises for you when a claim arises.

No restrictive policy conditions

We have minimal policy conditions so you can enjoy comprehensive cover. We do not, for instance, apply the 'average clause' which other insurers use to reduce the value of a claim if the amounts insured are incorrect.

Plain English wordings and interest-free direct debit

All our policy wordings are written in plain English so you know exactly what is covered. Payment is by interest-free Direct Debit which is a significant saving compared to some insurers.

Better protection for your holiday home

Wider contents cover

There are no limits for higher-risk items such as art and antiques, audio or video equipment. We offer to repair or replace damaged items on a new-for-old basis. Outdoor items (such as garden furniture or ornaments) are automatically covered up to £500 and your items of silver, gold or precious metals up to £1,000 (excluding jewellery).

Wider buildings cover

Our cover for buildings automatically includes structures such as swimming pools, terraces, tennis courts, outbuildings and perimeter walls.

If you are a tenant or a leaseholder, we will also cover you up to £10,000 for damage to your home if the freeholder's policy refuses to pay.

Theft cover

Theft cover remains in force even when your property is left unoccupied.

Accidental damage cover

You have the option to extend your policy to cover accidental damage to buildings and contents.

Emergency travel

If your holiday home suffers damage and you need to be present on site, we will pay up to £1,000 for your travel expenses.

Your liability to others

This is automatically covered up to £2,000,000, even if you rent out your home. We also cover Employers' liability, should you employ a gardener, cleaner or other domestic staff.

Claims service

It's only when you need your insurance company the most, the moment you pick up the phone to make a claim, that you find out how good they really are. In the event of a claim requiring local assistance we will appoint an English-speaking loss adjuster who will work on your behalf to coordinate any remedial action needed.

We will deal with all claims quickly and fairly. Our 'speed of settlement' guarantee ensures you receive payment directly to your UK bank account within ten working days after we receive your signed acceptance. If we fail to meet this deadline, we will pay interest on any claim over £2,500 (at your bank's base rate) until the claim is paid.

UK holiday homes

We can also cover a UK-based holiday home as long as we also insure your main residence, there is no commercial letting and the property is frequently visited. Call us on **0845 330 9505** to find out more.

Who are we?

Hiscox is Europe's foremost insurer of higher value homes and fine art. We have been underwriting for over 100 years and are listed on the London Stock Exchange. We have offices throughout the UK, Europe, US and Bermuda.

We underwrite most of our business through two main trading units - in Lloyd's through Hiscox Syndicate 33, and outside Lloyd's through the Hiscox Insurance Company Ltd. In 2005, the Group controlled gross premium income was £1105 million.

Syndicate 33 has an A (Excellent) rating from A.M. Best and is backed by Lloyd's own security, A (Strong) from Standard & Poor's and A (Excellent) from A.M. Best. The Insurance Company has an A- (Excellent) rating from A.M. Best for financial strength and operating performance and A- (Strong) from Standard & Poor's.

Get a quote

Visit www.overseashomes.hiscox.co.uk or call us on **0845 365 1465**

The above information is illustrative only and should be read in conjunction with the full terms and conditions of a Hiscox policy (available on request).

For training and quality control purposes, telephone calls may be monitored or recorded. Hiscox Syndicates Ltd, Hiscox Insurance Company Ltd and Hiscox Underwriting Ltd are authorised and regulated by the Financial Services Authority.