



**Hiscox Expatriate Home Insurance**  
Policy wording



## What is a policy summary?

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This policy summary provides key information about the Hiscox Expatriate Home Insurance policy. It does not contain the full and conditions of this contract which can be found later in the document. If you have any other questions then please contact us

**Policy name:** Expatriate Home Insurance

**Type of insurance:** Contents and personal effects insurance

**Underwritten by:** Hiscox Insurance Company Ltd or Syndicate 33 at Lloyd's (managed by Hiscox Syndicates Ltd).

## Significant features and benefits

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The Hiscox Expatriate Home Insurance policy is specifically designed for individuals and families moving abroad for professional reasons.

### Key benefits include:

- Worldwide all-risks cover for all your belongings, including for children at school or university or when you are on holiday
- No restriction of cover for higher value items such as fine art or antique furniture. These are automatically covered within your sum insured
- No need to individually list watches or jewellery with individual values less than US\$2,000/€1,500/£1,000
- Items kept in commercial storage locations are automatically covered up to 20% of your amount insured
- Emergency travel, should you need to return to your home to mitigate the outcome of a claim.
- Identify fraud cover.

## Significant or unusual exclusions/limitations

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Your items are not covered during transit, including during the loading, unloading, and storage related to such transit. This limitation does not apply to your jewellery, watches and personal effects.

Your liability for accidents which happen in the United States of America or Canada are not covered if you spend more than 90 days in total per year in either or both of those countries.

You will normally have to pay the initial £100/€150/US\$200 for each claim. This excess may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is covered. Any special conditions and terms that may apply will be found in your individual quotation and schedule.

## Duration of contract

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Insurance contracts normally run for a period of 12 months unless we have agreed a different period. This will be confirmed in your policy schedule. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

## Cancellation rights

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You can cancel your insurance policy up to 14 days from the start of the contract or from the day on which you receive your policy documents, whichever is later, and receive a full premium refund.

After this you may cancel your insurance at any time by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left. However, we will not return any premium if the amount is less than £25/€40/US\$50.

We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and will not charge any cancellation penalties such as administration charges.

## Claims service

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If you suffer a loss and need to make a claim you should contact us immediately. If temporary repairs are needed you should arrange for them to be done immediately. Our contact details for declaring a claim are:

Email: [overseas.claims@hiscox.com](mailto:overseas.claims@hiscox.com)

Telephone: +44 870 084 3776

## Questions and complaints

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If you have a question or complaint, please contact us directly using the details below:

Hiscox Customer Services

1 Great St Helen's, London EC3A 6HX

Telephone: +44 (0)870 084 3777

If you are not satisfied with the way your complaint has been handled by us, you may ask the Financial Ombudsman Services to review your case without affecting your statutory rights.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you. This depends on the type of insurance policy, as described here. FSCS may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. Non-compulsory insurance (such as home insurance): the first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met.

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Hiscox Insurance Company Limited and Hiscox Syndicates Limited are authorised and regulated by the Financial Services Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.

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For training and quality control purposes, telephone calls may be monitored or recorded.

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## Introduction

I am delighted that you have chosen Hiscox to protect your personal assets.

We take our responsibility as the insurer of your house or contents extremely seriously. I hope for both our sakes that you do not have a loss, but if you do, I want you to feel that we are there with all our energy to make you whole again.

If you ever find any part of our service less than satisfactory, please do not hesitate to get in touch with me personally.

A handwritten signature in black ink that reads "Robert Hiscox". The signature is written in a cursive, flowing style.

**Robert Hiscox**  
Chairman

## General terms

Please read this insurance document, together with any **endorsements** and the **schedule**, very carefully. If anything is not correct, please return it immediately.

**We** will provide this insurance in return for the premium **you** have paid.

<b>Definitions</b>	Words shown in <b>bold</b> type have the same meaning throughout this <b>policy</b> and are defined below.
<b>Act of terrorism</b>	An act, including using or threatening to use force or violence, which: <ul style="list-style-type: none"><li>• is committed by a person or group of people, whether acting alone or in connection with an organisation or government; and</li><li>• is for political, religious, ideological or similar reasons. This includes trying to influence a government or to frighten the public or any section of the public.</li></ul>
<b>Amount insured</b>	The most <b>we</b> will pay as shown in the <b>schedule</b> . Unless <b>we</b> say otherwise, the amount applies to each incident of loss and will be automatically restored to the full amount after <b>we</b> pay a loss provided <b>you</b> carry out <b>our</b> recommendations to prevent further loss or damage.
<b>Buildings</b>	<p>Any permanent structure used for domestic purposes within the grounds of <b>your home</b> including:</p> <ul style="list-style-type: none"><li>• <b>fixtures and fittings</b>;</li><li>• lifts;</li><li>• domestic fixed fuel tanks;</li><li>• <b>outbuildings and permanent structures</b>;</li><li>• gates, hedges and fences;</li><li>• radio and television aerials, satellite dishes, their fittings and masts;</li></ul> <p>all at the address shown in the <b>schedule</b> and which belong to <b>you</b> or for which <b>you</b> are legally responsible.</p> <p><b>We</b> do not include within <b>buildings</b>:</p> <ol style="list-style-type: none"><li>1. any structure, or part of a structure, used for any business activity other than office work carried out by <b>you</b> or on <b>your</b> behalf, or the letting of your home;</li><li>2. any plant or tree, other than hedges;</li><li>3. land or water.</li></ol>
<b>Contents</b>	<p>Household goods, <b>fine art, valuables</b>, clothing and personal property (including the personal property of permanent members of <b>your</b> household in full-time education while they are studying away from home), all of which belong to <b>you</b> or for which <b>you</b> are legally responsible.</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, and their accessories;</li><li>3. any other motorised vehicles, and their accessories, 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 in length;</li><li>6. watercraft, other than rowing boats and dinghies up to 12 feet in length, including their accessories, and sailboards;</li><li>7. aircraft;</li><li>8. <b>money</b> or <b>credit cards</b>*;</li><li>9. electronic data;</li><li>10. any animal, plant or tree;</li><li>11. land or water.</li></ol> <p>* <b>Money</b> and <b>credit cards</b> are covered separately in Section 1.</p>
<b>Endorsement</b>	A change to the terms of the <b>policy</b> agreed by <b>us</b> in writing.
<b>Excess</b>	The amount for which <b>you</b> are responsible as the first part of each agreed claim.

## General terms

<b>Fine art</b>	<p>Art, antiques and collectibles of particular value due to their age, style, artistic merit or collectibility including:</p> <ul style="list-style-type: none"> <li>• furniture;</li> <li>• paintings, drawings, etchings, prints and photographs;</li> <li>• tapestries and rugs;</li> <li>• manuscripts;</li> <li>• porcelain and sculpture;</li> <li>• stamps or coins forming part of a collection;</li> <li>• gold, silver, and gold- and silver-plated items;</li> <li>• clocks and barometers;</li> </ul> <p>all of which belong to <b>you</b> or for which <b>you</b> are legally responsible.</p> <p><b>We</b> do not include jewellery and watches within <b>fine art</b>.</p> <p><b>We</b> do not cover <b>fine art</b> which is business property.</p>
<b>Fixtures and fittings</b>	<p>All items that are fixed to and form part of the structure of the <b>home</b> including:</p> <ul style="list-style-type: none"> <li>• decorations including wall paper, murals and stencilling;</li> <li>• bathroom suites;</li> <li>• fitted kitchens;</li> <li>• flooring.</li> </ul>
<b>Home</b>	<p>The house or apartment at the address shown in <b>your schedule</b>, including the greenhouses, outbuildings and garages used for domestic purposes at the same address.</p>
<b>Money</b>	<p>Cash, cheques, bank drafts, travel tickets, traveller's cheques, current postage stamps, savings certificates, premium bonds or other negotiable documents.</p>
<b>Outbuildings and permanent structures</b>	<p>Outbuildings not attached to the main building, perimeter walls, retaining walls, terraces, patios, hard tennis courts, swimming pools, driveways, footpaths and other structures not used for living purposes (other than the main building).</p>
<b>Outdoor items</b>	<p>Garden furniture, ornaments, statues, and other similar items that are normally left outdoors.</p>
<b>Period of insurance</b>	<p>The time for which this <b>policy</b> is in force as shown in the <b>schedule</b>.</p>
<b>Personal effects</b>	<p>Baggage, clothing, sports equipment, bicycles, portable computers and other similar items carried about the person, all of which belong to <b>you</b> or for which <b>you</b> are legally responsible.</p> <p><b>We</b> do not include <b>valuables</b> and <b>money</b> within personal effects.</p>
<b>Policy</b>	<p>This insurance document and the <b>schedule</b>, including any <b>endorsements</b>.</p>
<b>Schedule</b>	<p>The document showing <b>your</b> name, <b>your</b> address and <b>your</b> insurance details that <b>we</b> sent <b>you</b> when <b>we</b> accepted this insurance or following any subsequent amendment to <b>your</b> cover, whichever is the more recent.</p>
<b>Standard construction</b>	<p>Built of brick, stone or concrete, and roofed with slate, tile, asphalt, metal or concrete.</p>
<b>Tenant's improvements</b>	<p>Improvements <b>you</b> have made to the <b>fixtures and fittings</b> (including decorations) and any radio and television aerials, satellite dishes and their fittings and masts 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.</p>
<b>Valuables</b>	<p>Jewellery, gemstones, watches, furs and guns, which belong to <b>you</b> or for which <b>you</b> are legally responsible.</p>
<b>We/Us/Our</b>	<p>The insurer named in the <b>schedule</b>.</p>
<b>You/Your</b>	<p>The person named as the insured in the <b>schedule</b> and all permanent members of that person's household including the domestic staff who live in the <b>home</b>.</p>

## General terms

### General conditions

The following conditions apply to the whole of this **policy**. Any extra conditions are shown in the sections to which they apply.

#### 1. Information

In deciding to accept this insurance and in setting the terms, **we** have relied on the information **you** have given **us** (including any information in the proposal form or declaration form). **You** must make sure that all information is accurate and that **you** have not withheld any facts that might have influenced **our** decision. If **you** are in any doubt, **you** should speak to **us** or **your** insurance agent.

**You** must tell **us** about any change in circumstances which occurs before or during the **period of insurance** and which may affect this insurance. **We** may then amend the terms of this **policy**. If **you** are in any doubt, **you** should speak to **us** or **your** insurance agent.

#### 2. Non-disclosure, misrepresentation and false claims

If **you** have not told **us** about or have misrepresented any facts or circumstances which might affect **our** decision to provide insurance or the terms of that insurance, or **you** have made a false claim, **we** can treat this insurance as though it had never existed.

#### 3. Unoccupied home

**You** must tell **us** if the **home** is, or is likely to be, **unoccupied**. **We** may then amend the terms of this **policy**.

#### 4. Building works

If **you** intend to undertake any work to extend, renovate, build or demolish any part of the **buildings** and the estimated cost is more than €40,000, **you** must tell **us** about the work at least 30 days before the work starts and before **you** enter into any contract for the works. If **you** do not, **we** will not have to pay any claim caused by or resulting from the building works. **You** do not have to tell **us** if the work is for redecoration only.

#### 5. Premium payment

**We** will not make any payment under this **policy** unless **you** have paid the premium.

#### 6. Correct amounts insured

When accepting this insurance, **we** expect that the **amounts insured** will represent the full value of the property insured.

1. For **tenant's improvements**, the full value is the cost to repair or replace as new.
2. For **contents**, the full value is the current cost as new.
3. For **fine art** and **valuables** that are not listed individually in a specification, the full value is the replacement cost or current market value, whichever is the greater.

Indexation: **We** will adjust the **amount insured** for **buildings** and **contents** at each renewal according to an appropriate index. However **you** should check **your amounts insured** when **you** renew **your policy**, to make sure that they reflect the full value of the **buildings** and **contents**.

#### 7. Reasonable care

**You** must take reasonable steps:

- a. to protect the property insured under this **policy** and to keep it in good condition and repair;
- b. to prevent accident or injury.

If **you** do not, **we** will not have to pay any related claim.

#### 8. Cancellation

**You** may cancel this **policy** up to 14 days from the start of the contract (plus postage time) and receive a full premium refund.

**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 any **period of insurance** left.

**We** may cancel this **policy** by sending **you** 30 days' notice by recorded post to **your** correspondence address shown in the **schedule**. **We** will return any premium **you** have paid for any **period of insurance** left.

However, **we** will not return any premium if the amount is less than €50.

If **you** pay the premium by instalments and an instalment remains unpaid after 14 days, **we** may cancel this **policy** from the date the last instalment was due.

## General terms

9. Third parties **You** and **we** are the only parties to this **policy**. Nothing in this **policy** is intended to give any person any right to enforce any term of this **policy** which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.
10. Joint insureds The most **we** will pay is the relevant **amount insured**.  
If there is more than one of **you**, the total amount **we** will pay will not exceed the amount **we** would be liable to pay to any one of **you**.
11. Governing law Unless some other law is agreed in writing, this **policy** is governed by English law. If there is a dispute, it will only be dealt with in the courts of England.

### General exclusions

The following exclusions apply to the whole of this **policy**. Any extra exclusions are shown in the sections to which they apply.

This insurance does not cover the following:

1. Loss, damage or liability arising out of a deliberate act by **you** or by anyone acting on **your** behalf. This exclusion does not apply to theft of insured property by domestic staff.
2. Loss, damage, costs or expenses arising directly or indirectly from:
  - a. biological or chemical contamination. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent; or
  - b. any failure in the supply of gas, water, electricity or telephone service to **your home**; and caused by or resulting from an **act of terrorism**.
3. **Your** liability arising out of transmission of a computer virus.
4. Loss or distortion of information resulting from computer error or malfunction or computer virus.
5. Loss of, or damage to, or the cost of replacing, any equipment, integrated circuit, computer chip, computer software or any other computer-related equipment arising directly from its failure to recognise, interpret or process correctly any date as its true calendar date or to continue to function correctly beyond that date.
6. Loss, damage or liability arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination.
7. Loss, damage or liability directly or indirectly caused by war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
8. Loss, damage or liability caused by or resulting from **your** property being confiscated, taken, damaged or destroyed by or under the order of any government or public or local authority.
9. Any claim where **you** would be entitled to be paid under any other insurance if this **policy** did not exist, except for any excess above the amount that would be covered under the other insurance.

## General terms

### What to do when a loss occurs

The following claims conditions apply to the whole of this **policy**.

#### How to make a claim

**You** must tell **us** or your agent as soon as possible about any incident which **you** may need to claim for under this **policy**. If **you** do not, **we** will not have to pay **your** claim. If **you** think a crime has been committed, **you** must also tell the police and obtain a crime reference number from them.

**You** must prove the loss or damage has happened and give **us** all the cooperation **we** need.

#### Temporary emergency repairs

If temporary repairs are needed urgently to prevent further damage, **you** should arrange for them to be done immediately. Keep the bills because they may form part of **your** claim.

Before any other repair work begins **we** have the right to inspect the damaged property. **We** will tell **you** if **we** want to do this.

#### Injury to someone or damage to their property

If someone is holding **you** responsible for injury or damage, **you** must immediately send to **us** or your agent every letter of claim, claim form or correspondence **you** receive. **You** must not admit liability or make an offer or promise of payment without **our** written permission, otherwise **we** will not have to pay **your** claim.

**We** may take over and deal with, in **your** name, the defence or settlement of any claim.

#### Recovering a loss payment

**We** may pursue, in **your** name but at **our** expense, recovery of amounts **we** may become liable to pay under this **policy**. **You** must give **us** all the assistance **we** may reasonably require to do this.

### Our claims promise

**We** pride **ourselves** on offering a service that is fast, efficient and helpful. If **we** do not pay **your** claim within ten working days after receiving **your** acceptance form, **we** will pay **you** interest, at **your** bank's base rate. **We** will only do this if **your** premium payments are up to date and the agreed claim is more than US\$5,000/€3,750/£2,500.

**We** can only keep this promise if **you** give **us your** bank details at the time **you** sign the acceptance form. **We** can then transfer the **money** into **your** account. This promise cannot apply if **you** ask **us** to pay by another method.

## Section 1 - contents, jewellery and watches

Please read **your schedule** to see if the **contents**, jewellery and watches are covered.

If **your schedule** says that **tenant's improvements** are covered, please refer to Section 1 for details of the cover.

The General Terms all apply to this section.

<b>What is covered</b>	<p><b>We</b> will insure the <b>contents</b>, jewellery and watches up to the <b>amount insured</b> against physical loss or physical damage which happens anywhere in the world during the <b>period of insurance</b> provided that such loss or damage is not excluded under this section or the general exclusions.</p>
<b>How much we will pay</b>	<p><b>You</b> should refer to the claims conditions to see what <b>you</b> need to do if the <b>contents</b>, jewellery and watches are lost or damaged.</p>
<b>Contents</b> (including fine art and antiques)	<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> <p>Specific limits</p> <p>Unless <b>you</b> request specific amounts and these are shown on <b>your schedule</b>, the most <b>we</b> will pay for each of the following categories of items is US\$2,000/€1,500/£1,000/CHF2,000 (depending on the currency <b>your</b> policy is issued in) for each incident of loss:</p> <ul style="list-style-type: none"> <li>• Jewellery and watches,</li> <li>• outdoor items,</li> <li>• rowing boats, dinghies and sailboards,</li> <li>• ride-on mowers, quad bikes, motorbikes, golf buggies, trailers and non-motorised horseboxes,</li> <li>• bicycles,</li> <li>• student's possessions at school or university,</li> </ul> <p>The most <b>we</b> will pay for items kept in a commercial storage facility is 20% of the amount insured, but limited to 10% for self-storage facilities.</p>
<b>Jewellery and watches</b>	<p><b>We</b> will decide whether to repair, replace or pay the value of the damaged item. The most <b>we</b> will pay is:</p> <ul style="list-style-type: none"> <li>- for specified items, the value shown on the specification held by <b>us</b> or <b>your</b> agent</li> <li>- for unspecified items, the replacement cost as new of the item on the date of loss, but never more than US\$2,000/€1,500/£1,000/CHF2,000 for any item, pair or set.</li> </ul> <p>If <b>we</b> repair a damaged item, <b>we</b> will also pay for any loss in value. The most <b>we</b> will pay in total is the amount insured for that item. If any items which have an increased value because they form part of a pair or set are lost or damaged, any payment <b>we</b> make will take account of the increased value.</p> <p>The most <b>we</b> will pay in total for each incident of loss are the amounts insured. <b>We</b> will not deduct any amount for wear and tear.</p>
Full payment	<p>If <b>we</b> pay the full <b>amount insured</b> for an item, pair or set, <b>we</b> will then have the right to take possession of it.</p>

## Section 1 - contents, jewellery and watches

Recovered property	<p>If <b>we</b> recover any of <b>your</b> property after <b>we</b> have paid a claim, <b>we</b> will write to <b>you</b> at <b>your</b> correspondence address shown in the <b>schedule</b> and <b>you</b> can buy it back from <b>us</b> within 60 days. <b>We</b> will charge:</p> <ol style="list-style-type: none"><li>1. the amount <b>we</b> paid for <b>your</b> claim plus interest and loss adjustment and recovery expenses; or</li><li>2. the fair market value of the item at the time <b>we</b> recover it;</li></ol> <p>whichever is less.</p>
<b>Other cover and applicable limits</b>	<p>The following covers apply automatically if the <b>contents</b> are covered. The amounts shown below are in addition to the <b>amount insured</b> for <b>contents</b>.</p>
New possessions	<p><b>We</b> will allow an increase in the <b>amounts insured</b> for <b>contents</b>, jewellery and watches of up to 25% for each category to cover any items <b>you</b> acquire during the <b>period of insurance</b>. <b>We</b> will only do this if <b>you</b> tell <b>us</b> about the new possession within 60 days of acquisition and pay an extra premium. This applies separately to each insured location.</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 60 days provided they do not increase the <b>amount insured</b> for <b>contents</b> by more than 25%.</p>
Personal property of visitors and domestic staff	<p><b>We</b> will insure the personal property belonging to <b>your</b> visitors and domestic staff who do not live in the <b>home</b> against physical loss and physical damage occurring in the <b>home</b> during the <b>period of insurance</b>. The most <b>we</b> will pay is the <b>amount insured</b> for <b>contents</b>.</p> <p>This cover does not apply to jewellery, watches, <b>money</b> or <b>credit cards</b>.</p>
Money and credit cards	<p><b>Your money</b> and <b>credit cards</b> are insured against physical loss or physical damage occurring anywhere in the world during the <b>period of insurance</b>.</p> <p><b>We</b> will pay any amounts which <b>you</b> legally have to pay if <b>your credit cards</b> have been used without <b>your</b> permission after they have been lost or stolen, provided <b>you</b> follow all the terms under which the <b>credit cards</b> were issued.</p> <p>The most <b>we</b> will pay for <b>money</b> and <b>credit cards</b>, including unauthorised use, in total for each incident of loss is US\$2,000/€1,500/£1,000/CHF2,000.</p>
Personal documents	<p><b>We</b> will pay up to US\$2,000/€1,500/£1,000/CHF2,000 for the costs involved in replacing or reconstituting personal documents or title deeds as a result of damage covered under this section.</p>
Personal computer data	<p><b>We</b> will pay up to US\$2,000/€1,500/£1,000/CHF2,000 for the costs involved in retrieving <b>your</b> personal electronic data from <b>your</b> computers as a result of damage covered under this section.</p>
Metered water	<p><b>We</b> will pay up to US\$2,000/€1,500/£1,000/CHF2,000 for any accidental loss of metered water occurring during the <b>period of insurance</b>.</p>
Domestic heating fuel	<p><b>We</b> will pay up to the <b>amount insured</b> for <b>contents</b> for any accidental loss of domestic heating fuel from <b>your</b> fixed heating fuel tank occurring during the <b>period of insurance</b>.</p> <p><b>We</b> will not pay for loss of metered gas.</p>
Replacement locks	<p>If <b>you</b> lose the keys to external doors, windows, safes and alarms of <b>your home</b> during the <b>period of insurance</b>, <b>we</b> will pay the cost of changing the locks up to the <b>amount insured</b> for <b>contents</b>.</p>

## Section 1 - contents, jewellery and watches

Rent you owe	<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 loss or damage <b>we</b> have agreed to pay for under this section. <b>We</b> will not pay rent for more than two years. <b>We</b> will not pay this benefit if <b>we</b> pay <b>you</b> for alternative accommodation as a result of the same loss.
Alternative accommodation	<b>We</b> will cover <b>your</b> reasonable and necessary costs for alternative accommodation while <b>your home</b> cannot be lived in because of loss or damage <b>we</b> have agreed to pay for under this section. This includes accommodation for <b>your</b> domestic pets and horses. <b>We</b> will not pay for alternative accommodation for more than two years.
Identity fraud	<p><b>We</b> will cover <b>you</b> for the following reasonable and necessary expenses <b>you</b> have to pay solely as a direct result of an identity fraud.</p> <ol style="list-style-type: none"> <li>a. Solicitor's fees to defend a claim against <b>you</b> by financial institutions, to remove incorrect judgments, to challenge a consumer credit rating or to witness <b>your</b> signature.</li> <li>b. The cost of sending letters by certified post and making telephone calls to the police, financial institutions and credit agencies.</li> <li>c. Fees charged when <b>you</b> re-apply for a loan that was originally rejected.</li> <li>d. <b>Your</b> lost earnings because <b>you</b> have to take time off work to talk to the police, financial institutions or credit agencies.</li> </ol> <p>The most <b>we</b> will pay is US\$2,000/€1,500/£1,000/CHF2,000 for any one identity fraud.</p> <div style="background-color: #f0f0f0; padding: 5px;"> <p><b>We</b> do not cover any identity fraud connected with <b>your</b> business, profession or occupation.</p> </div> <p>For the purpose of this extension, 'identity fraud' means someone, or a group of people, knowingly using a means of identification belonging to <b>you</b> without <b>your</b> knowledge or authorisation and with the intention of committing or helping someone else to commit an illegal act.</p> <p>An act, or a series of acts, against one of <b>you</b> by one person or group of people is considered to be one identity fraud.</p>

### What is not covered

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

- We** do not cover the following.

  1. Loss or damage occurring during transit, including during the loading, unloading, and storage related to such transit. This does not apply to **your** jewellery, watches and **personal effects**.
  2. Loss or damage caused by:
    - a. wear and tear, gradual deterioration, the use of unsuitable or defective materials or parts, rust or oxidation, moth or vermin, normal settlement, warping or shrinkage, rot, fungus, mould or infestation;
    - b. dryness or humidity, being exposed to light or extreme temperatures, unless the loss or damage is caused by fire or by water leaking from fixed water tanks, apparatus and pipes damaged by frost;
    - c. chewing, scratching, tearing, denting or fouling by **your** pets;
    - d. cleaning, repair, renovation, restoration, or any similar process, to **fine art**;
    - e. pollution or contamination; or
    - f. anything which happens gradually, including smoke and rising damp.
  3. Misuse, faulty workmanship or design, or the use of faulty materials.
  4. The cost of maintenance or routine redecoration.
  5. Mechanical or electrical faults or breakdown.

## Section 1 - contents, jewellery and watches

6. Loss or damage caused by water leaking from:
  - a. fixed water tanks, apparatus and pipes while **your home** is **unoccupied** unless **you** keep **your home** heated throughout or **you** shut off and drain fixed water tanks, apparatus and pipes; or
  - b. swimming pools.
7. Loss or damage caused by storm or flood to items left outside, other than to **outdoor items**.
8. Loss or damage caused by coastal or river erosion.
9. Loss of or damage to **student's possessions** caused by theft or attempted theft unless violence and force are used to enter or leave a building or locked room.
10. Sports equipment while being used, except guns and saddlery.
11. Quad bikes, motorbikes or golf buggies while they are being used.
12. Rowing boats, dinghies or sailboards while they are being used.
13. Trailers and non-motorised horseboxes while they are away from the premises shown in the **schedule**.
14. Bicycles left unattended unless locked to a fixed structure or in a locked building.
15. Loss of or damage to ride-on mowers caused by theft or malicious damage unless from or in a locked building.
16. Loss of or damage to an item being transported unless it is adequately packed and secured, given the nature of the item and how it is transported.
17. Loss or damage over £2,500 from, in or on any unattended vehicle. **We** do not cover theft of any item from an unattended vehicle unless the item is out of sight in the vehicle's locked glove compartment or locked boot and violence and force are used to enter the vehicle.
18. Any property belonging to visitors and domestic staff that is insured elsewhere.
19. If **you** let any part of **your home** to tenants:
  - a. loss or damage caused deliberately by **your** tenant; or
  - b. theft or attempted theft unless violence and force are used to enter or leave the **home**.
20. Loss caused by **you** not receiving goods or services **you** have paid for through any internet website.
21. The amount of the **excess** (but this exclusion does not apply to the cover for replacement locks).

## Section 2 - your liabilities

Please read **your schedule** to see if **your** liabilities are covered.

If the insured named in the schedule is not a natural person, the cover for **your** liability as occupier of the home and for **your** personal liability applies to the people living in the home and not to the named insured. In this case, for the purpose of this cover only, the definition of **you** is amended to “the person who lives in the **home** and all permanent members of that person’s household including the domestic staff who live in the **home**”.

The General Terms all apply to this section.

### The cover

#### 1. Your liability to your employees

### What is covered

**We** will cover **you** up to the amount shown in the **schedule** against any claim for damages which **you** may legally have to pay for an accident which causes bodily injury or disease to the domestic employees **you** employ to work for **you** at the **home**. The accident must happen during the **period of insurance** and arise from the work the domestic employees are employed to do for **you** at the address shown in the **schedule** or while on temporary trips anywhere in the world. This includes costs and expenses **we** agree to in advance to defend the claim. All claims caused by one accident are agreed to be one claim, however many of **you** may be legally liable for the accident.

### What is not covered

The following extra exclusions also apply to ‘Your liability to your employees’.

**We** do not cover the following.

1. **Your** liability arising out of:
  - a. any work **your** employees do for **you** other than domestic duties;
  - b. **your** employees' work in the United States of America or Canada after they have been in either or both of these countries for 90 days in total during the **period of insurance**;
  - c. passing on any infectious disease or any virus, syndrome or illness; or
  - d. any motorised vehicle being used on a public road or in circumstances where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.
2. Amounts which are, or should be, paid by any local social security or similar agency. However, this exclusion does not apply to amounts which would otherwise be covered by this **policy** and which **you** are legally liable to refund to such agencies.
3. **Your** liability for fines or penalties, or for damages which are only intended to punish **you** or to make an example of **you**.
4. Amounts you are legally liable to pay following any judgment or award given or made in the courts of the United States or Canada. This exclusion also applies to the enforcement of any such award in any court outside the United States or Canada.

## Section 2 - your liabilities

### 2. Your liability to other people

#### What is covered

- (a) **Your** liability as owner or occupier of the **home**.

**We** will cover **you** against any claim for damages which **you**, as owner or occupier, may legally have to pay for an accident which causes bodily injury or physical damage to property and happens during the **period of insurance** in or about the **home**.

- (b) **Your** personal liability

**We** will cover **you** against any claim for damages which **you** may legally have to pay for an accident which causes bodily injury or physical damage to property and happens during the **period of insurance**.

This cover applies anywhere in the world, but **we** will not cover **your** liability for accidents which happen in the United States of America or Canada if **you** have been in either or both of those countries for more than 90 days in total during the **period of insurance**.

The most **we** will pay for any one accident or claim is the amount shown in the **schedule**. All claims caused by one accident are agreed to be one claim, however many of **you** may be legally liable for the accident.

**We** will also pay any costs and expenses that **we** agree to in advance to defend the claim.

#### What is not covered

The following extra exclusions also apply to 'Your liability to other people'.

**We** do not cover the following.

1. **Your** liability for injury to **you** or for injury to **your** employees arising from their work for **you** (**your** liability to employees may be covered under part 1 of this section).
2. **Your** liability for loss of or damage to property which belongs to **you** or is in **your** or **your** employee's care, other than damage to property for which **you** as tenant are legally liable to the owner.
3. **Your** liability arising out of:
  - a. owning, occupying, possessing or using any land or building not at the address shown in the **schedule**;
  - b. any business, profession or occupation, or any activity being carried out on **your** land or in **your home** from which **you** derive a revenue other than letting the **home**;
  - c. passing on any infectious disease or any virus, syndrome or illness;
  - d. any aircraft;
  - e. jet skis, wet bikes, surf jets or any watercraft other than rowing boats and dinghies under 12 feet and sailboards;
  - f. any motorised vehicle, other than quad bikes, motorbikes under 51cc, golf buggies, domestic gardening equipment and wheelchairs;
  - g. any quad bike, motorbike under 51cc, golf buggy, domestic gardening equipment, wheelchair, trailer or non-motorised horsebox while being used on a public road or in circumstances where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance;
  - h. any animal other than a horse or domestic pet; or
  - i. any contract, unless **you** would have been liable by law if the contract had not existed.

## Section 2 - your liabilities

4. **Your** liability arising out of the pollution or contamination of air, water or soil unless the pollution or contamination was caused by an accident in the country in which the **home** is situated during the **period of insurance** and:
- you** tell **us** about the accident as soon as reasonably possible but no later than 60 days after the end of the **period of insurance**; and
  - you** prove that the pollution or contamination was caused immediately after the accident by a sudden release which could be identified and was not deliberate or expected.

The most **we** will pay in total for all such claims covered in the **period of insurance** is the amount shown on the schedule, including costs and expenses.

5. **Your** liability arising directly or indirectly out of:
- biological or chemical contamination. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent; or
  - any failure in the supply of gas, water, electricity or telephone service to the **home**;  
and caused by or resulting from an act of terrorism.
6. **Your** liability arising out of any goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by **you**.
7. Claims 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.
8. **Your** liability for fines or penalties, or for damages which are only intended to punish **you** or to make an example of **you**.
9. Amounts you are legally liable to pay following any judgment or award given or made in the courts of the United States or Canada. This exclusion also applies to the enforcement of any such award in any court outside the United States or Canada.

## Section 3 - emergency travel

### The cover

If **your contents** suffers physical loss or physical damage in **excess** of €2,250 and this is insured under section 1, **we** will pay for the cost of air or rail travel and in the event of the **home** being uninhabitable the reasonable and necessary costs of temporary accommodation and/or expenses **you** incur, for **yourself** and another member of **your** family. **We** will only pay if **you** have had **our** prior approval and if the loss or damage was notified to **us** within 21 days of the date of loss. **You** must retain all travel documents and receipts for all expenses **you** incur as they will form the basis for the settlement of **your** claim.

The most **we** will pay is:

- US\$1,000/€750/£500/CHF1,000 per return ticket
- US\$1,000/€750/£500/CHF1,000 for temporary accommodation and other expenses
- US\$3,000/€2,250/£1,500/CHF3,000 in total for any one **period of insurance**.

## Complaints procedure

**We** are proud of **our** reputation for a quality service. If **you** feel that **our** service at any time falls below the standard **you** would expect, please contact **our** Customer Services Representative on:

Telephone: +44 (0)870 084 3777

Email: customerservices@hiscox.com

Hiscox Insurance Company Limited

1 Great St Helen's

London EC3A 6HX

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

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

Telephone: 0845 080 1800

+44 20 7964 1000 from outside the United Kingdom

If **you** contact them or **us**, please quote the policy number shown in the **schedule**.

For training and quality control purposes, telephone calls may be monitored or recorded.

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