

REFERENCE ONLY

www.hiscox.com



Property and Loss of Income Insurance

It could happen to you.

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Examples of how our policy works for professionals.

Wide Definition of Buildings

A client recently benefited from the wide buildings cover they have with us when several trees were blown over, seriously damaging external fences on the property. We were able to send out a loss adjuster the next day, and pay the claim the next week. Some insurers may not have been so quick to respond, and may not have considered fencing part of the 'property'.

Clients' Property

Not only was our client's office destroyed in a recent fire, but so were some important papers belonging to one of their customers. Luckily, Hiscox was on hand to pay for replacing these documents, as well as repairs to the premises.

Worldwide Cover for Laptops

When a senior executive recently reported the loss of his laptop from a customer's office in Beijing, we were able to provide a replacement within two days, as the relevant section of the cover had been selected.

Full Theft Cover

An award-winning photograph went missing from one of our client's boardrooms. Despite a thorough investigation there was no trace of it. Luckily, this artwork was automatically covered by the Hiscox policy. The claim was settled promptly and the Managing Director was able to snap up a new one.

Property in the Vicinity

A major fire at your premises can seriously affect your business. But our client had no idea how much a fire at nearby premises would impact upon

him. His team were unable to access their own office for an extended period of time. Fortunately, the loss of income element of their Hiscox policy meant the financial impact was minimal.

Damage at a Suppliers' Premises

A games developer lost all his promotional film when the video company had major water damage to their premises, ruining the negatives. Our client lost several lucrative distribution deals as the development was severely delayed. Luckily his Hiscox policy covered him for this loss of income and we were able to reimburse him.

These are only examples. Claims are dealt with on a case by case basis and are subject to the terms and conditions of the policy wording. For full details please read the policy wording or contact your insurance adviser.