

REFERENCE ONLY

[www.hiscox.com](http://www.hiscox.com)



# Property and Loss of Income Insurances

When things fall apart, Hiscox helps  
keep your business together.

## Property and Loss of Income Insurances

If the worst happens, not only are you faced with the difficult task of replacing your property and contents, you lose valuable time where you could have been doing profitable business.

The Hiscox Professional Insurance Portfolio can protect you. You can choose to include any or all of the following comprehensive covers:

- Building
- Contents
- Loss of Income

Getting the right cover in place from people who really understand what they're offering and what you require is critical. You also need to trust that the organisation will deliver when you need it most. For example, if your office files or IT network is destroyed, the impact on your business could be huge. At Hiscox we understand the urgency of getting your business back on its feet as quickly as possible.

### Why Hiscox?

As the UK's leading specialist insurer, Hiscox has a long history of creating unique insurance solutions to accurately protect the businesses of its policyholders. Our success is founded on an in-depth knowledge of the risks we cover. This gives us the expertise to develop tailored protection without overcharging for it.

At Hiscox we have a dedicated team of claims handlers for the professions. These skilled professionals have the experience to process claims quickly and handle areas of conflict that can cause your business and reputation considerable harm.

### You're Covered?

Our property and loss of income insurances have several outstanding features which you may not find under a standard policy.

Our plain English policy wordings includes:

- **Broad definition of contents** - we cover things like glass, money and computers as standard, this means you don't have to specifically extend your cover or pay extra for it - its already included.
- **Your clients' property** - Your clients' property for which you are responsible is also covered.
- **Full theft cover** - You do not have to prove there has been a physical break-in before we pay.
- **Prevention of access** - If property in the vicinity is damaged, preventing you from using your business premises, we cover you.
- **Public utilities and telecoms** - We know how dependent your business is on these suppliers particularly telecommunications, so we cover you for the additional costs incurred in continuing to trade if one of the insured perils causes these suppliers to fail.
- **Computer breakdown and reinstatement of data.**

### Continuous Protection

You may be eligible for your policy to be written on a continuous cover basis. This means that you avoid the inconvenience of having to complete a proposal form and renew your policy each year and you benefit from the peace of mind which continuous protection brings. Your policy will remain in force for as long as you choose to keep the monthly direct debit payment in place. Reducing our administration costs in this way means that we can achieve lower premiums for you.

### One Policy For All Your Business Requirements

This insurance is part of the Hiscox Professional Insurance Portfolio. This is a suite of insurance modules we have developed for Professionals giving you the flexibility to meet all of your insurance needs in one policy. Modular covers include: professional indemnity, employers' liability, general liability, employment practices liability, directors and officers liability, personal accident, business travel, Internet and property insurance.

### Ease of Payment

You can pay for your chosen modules by interest free direct debit.

This is only a brief and non exhaustive summary of the Property and Loss of Income modules of the Hiscox Professional Insurance Portfolio. For full details please contact your insurance adviser or call Hiscox on 020 7448 6000.