



## Hiscox Expatriate Home Insurance

For individuals and their families relocating abroad for professional reasons.

**The Hiscox Expatriate Home Insurance policy is specifically designed for individuals and families moving abroad for professional reasons. It provides you with the peace of mind that the possessions you take with you whilst based abroad are fully covered, even if they are lost, damaged or stolen outside your home.**

The Hiscox Expatriate Home Insurance policy is available to corporate expatriates of any nationality. We are able to offer cover in many countries although there are some exceptions, such as countries under trading sanctions. We offer wide cover and have a practical approach to make it easy for you to choose the best cover for your needs. Some of the benefits of our policy are:

- Cover for all your belongings, including items such as luggage, cameras, mp3 players or other personal effects, when you take them with you outside your home, on holiday, or when at boarding school with your children - anywhere in the world.
- Portable cover: if you move country simply let us know of your new details and your policy will continue at your new home.
- Broad cover for higher value items. For example, fine art and antiques are automatically covered within your sum insured – we don't require individual values.
- Up to €1,500,000 of liability cover as standard.
- Items kept in commercial storage locations are automatically covered up to 20% of your amount insured.
- Identity fraud cover as standard

### Exceptional claims service

Our 'speed of settlement' guarantee ensures you receive payment directly to your 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 €4,000 (at your bank's base rate) until the claim is paid.

### About Hiscox

Hiscox, a FTSE 250 company domiciled in Bermuda since 2006, is a leading specialist insurer covering a diverse portfolio of personal and commercial risks. With 100 years of underwriting heritage, we now have more than 980 staff, with offices in 13 countries. In 2008, the Group controlled a gross premium income of £1,147 million with a pre-tax profit of £105 million.



### Getting a quote

Complete the attached proposal form and return it to us by email, post or fax. For more information on our cover or exclusions, download our policy wording from [www.hiscox.com/expatriate](http://www.hiscox.com/expatriate).





# Hiscox Expatriate Home Insurance

## Proposal Form

Return this form to us by email, [expatriate@hiscox.com](mailto:expatriate@hiscox.com), or fax +44 (0)20 7448 0015 to receive our quotation.

Forename:  Surname:  Title:

Address to be insured:

Country:  Postcode:

Email:  Telephone:

Employer and position:  Date of birth:

Hiscox reference:  Who recommended you to Hiscox?

In which currency to wish to take out the insurance: EUR  USD  GBP

Please select a combination of contents and jewellery cover from the options below. The contents amount should represent the total cost to replace all items at today's prices, not the amount you originally paid (we will pay to replace any lost or damaged item with a new one). Include all household items (furniture, domestic appliances, clothing, linen, books, televisions, electronic equipment, etc) as well as personal effects, fine art, antiques, and other collectibles.

### Option 1: No jewellery cover required

Contents cover	Jewellery cover	Premium	✓
10,000	0	250	<input type="checkbox"/>
15,000	0	300	<input type="checkbox"/>
20,000	0	320	<input type="checkbox"/>
40,000	0	410	<input type="checkbox"/>
60,000	0	525	<input type="checkbox"/>
80,000	0	650	<input type="checkbox"/>
100,000	0	780	<input type="checkbox"/>

### Option 2: Basic jewellery sum insured

Contents cover	Jewellery cover	Premium	✓
10,000	1,000	275	<input type="checkbox"/>
15,000	1,500	337	<input type="checkbox"/>
20,000	2,000	370	<input type="checkbox"/>
40,000	4,000	510	<input type="checkbox"/>
60,000	6,000	675	<input type="checkbox"/>
80,000	8,000	850	<input type="checkbox"/>
100,000	10,000	1030	<input type="checkbox"/>

### Option 3: Standard jewellery sum insured

Contents cover	Jewellery cover	Premium	✓
10,000	2,000	300	<input type="checkbox"/>
15,000	3,000	375	<input type="checkbox"/>
20,000	4,000	420	<input type="checkbox"/>
40,000	8,000	610	<input type="checkbox"/>
60,000	12,000	825	<input type="checkbox"/>
80,000	16,000	1,050	<input type="checkbox"/>
100,000	20,000	1,280	<input type="checkbox"/>

### Option 4: Extended jewellery sum insured

Contents cover	Jewellery cover	Premium	✓
10,000	3,000	325	<input type="checkbox"/>
15,000	4,500	412	<input type="checkbox"/>
20,000	6,000	470	<input type="checkbox"/>
40,000	12,000	710	<input type="checkbox"/>
60,000	18,000	975	<input type="checkbox"/>
80,000	24,000	1,250	<input type="checkbox"/>
100,000	30,000	1,530	<input type="checkbox"/>

Listed items - Jewellery and watches with individual values more than \$2,000/€1,500/£1,000 must be individually listed:

	Description	Value
Item 1		
Item 2		
Item 3		
Item 4		
Item 5		

Continue on separate sheet if necessary.

Claims history - If you have made (or could have made had insurance been in force) a claim for contents, jewellery, or watches in the past five years please provide details including, date, value and circumstances:

Other information - If there is any other information which you think is relevant, or if you have any specific questions relating to your insurance needs, please provide details in the space below: