

Premium Residences by Hiscox

Exclusive items deserve
special protection



DESIGNED FOR HIGH NET WORTH INDIVIDUALS

Our policy contains specific coverage to suit the lifestyle of clients who own valuables, fine art or jewellery. We also offer unlimited coverage for both contents and container, provided that our requirements are met. With an all-risk policy, our clients are always protected.

Making our clients' assets grow is important, but it's more important to keep them safe

Who is this product for?

Premium Home by Hiscox is especially designed for high net wealth homeowners.



Owners of a high-quality home in Spain or any other European country



Homes whose contents are worth over €300.000 and well balanced.

Why Hiscox?



We're specialists. We've been insuring high net worth individuals all over the world for more than 120 years.



More than a policy. Ours is the most complete all-risk policy on the market, and it's adapted to each client's exclusive lifestyle.

Premium Home by Hiscox, an added-value product

- **A genuine all-risk product.** Adapted to our clients' needs.
- **With the Hiscox guarantee.** We're specialists, and we've been insuring high net wealth individuals all over the world for more than 120 years.
- **Policy available in English and Spanish.** We offer our policies in both languages so we can reach a broader public.
- **Worldwide coverage.** We offer worldwide coverage for robbery, loss and damage when our clients take their belongings out of their home.
- **One policy for several properties.** Our clients can insure more than one property in the same policy.
- **We don't just cover contents.** We cover your valuables, fine art and most precious possessions as well.
- **Setting the industry standard.** Our specialised claims processing team will make sure to process our clients' claims efficiently, compassionately and discretely.

OUR POLICY AT A GLANCE

COVERS

LIMITS

Section A. Building and Tenant's Improvements	
Aesthetic restoration	Up to the amount insured. – Primary residence: 15% of the amount insured or up to €500,000, whichever is less.* – Second homes: 15% of the amount insured or up to €250,000, whichever is less.
Alternative accommodation and rent	– Alternative accommodation if ordered to leave your home by the authorities for a cause not covered: up to €5,000 per period of insurance.* * These sums are in addition to the amount Insured for buildings.
Eco-friendly improvements	Up to €5,000 or 10% of the cost of reparation, whichever is less.
Finding and repairing leaks	– Water, domestic heating fuel or gas leaks inside the buildings: up to the amount insured. – Water leaks from underground service pipes outside the buildings: up to €22,500 per incident of loss. – Repair or replacement of damaged pipes or systems: up to €10,000 per incident of loss.
Garden	– Fire, lightning, explosion, malicious acts, theft or collision or impact by a vehicle: 5% of the amount insured, limited to €5,000 per tree. – Any other cause: up to €5,000 per incident of loss. – Removal of trees in danger of falling: €5,000 per period of insurance.
Repairs and improvements after a covered claim	Up to 50% of the amount paid, limited to €10,000 per incident of loss per period of insurance.
Replacement locks	Cost of replacing locks, without applying an excess.
Reward for finding the source of a fire set intentionally	Up to €5,000 per incident of loss per period of insurance.
Section B. Contents	
Acquired disability	Up to the amount insured. – Primary residence: 15% of the amount insured or up to €500,000, whichever is less.* – Second homes: 15% of the amount insured or up to €250,000, whichever is less.
Alternative accommodation and loss of rent	– Alternative accommodation if ordered to leave your home by the authorities for a cause not covered: up to €5,000 per period of insurance.* * These sums are in addition to the amount insured for buildings.
Book debts	Up to €15,000 per period of insurance.
Building materials	Up to 10% of the amount insured.
Business records	Up to €15,000 per period of insurance.
Damage caused by pets	Up to €2,500.
Deadly injury	Up to €61,000 per Insured.
Domestic heating fuel	Up to €15,000.
Finding and repairing leaks	– Water, domestic heating fuel or gas leaks inside the buildings: up to the amount insured. – Water leaks from underground service pipes outside the buildings: up to €15,000 per incident of loss.
Freezer contents	Up to the amount insured, without applying an excess.
Golf buggies and motorised land vehicles used for home maintenance	Up to €50,000 per incident of loss.
Guests possessions	Up to the amount insured.
Hole in one	Up to €2,500, limited to €5,000 per period of insurance.
Items used for business activity in the insured home	Up to €15,000 per incident of loss.
Marquees	Up to €50,000.
Metered water	Up to €10,000.
Money and bank cards	Money up to €7,500 and bank cards up to €50,000.
New possessions	25% of the amount insured with up to 90 days to inform us of your acquisition.
Non-motorised boats, rowing boats, surfboards and windsurfing boards	Up to €7,500 per incident of loss.
Outdoor items	Up to de amount insured for contents
Property in a home not included in the policy	Up to 10% of the amount insured.
Recovery of personal electronic files	Up to €10,000 per incident of loss.
Replacement locks	Cost of replacing locks, without applying an excess.
Residential care	Up to €15,000.
Trailers, non-motorised caravans	Up to €7,500 per incident of loss.
Tenant's improvements	Up to 10% of the amount insured.
Title deeds and other personal documents	Up to the amount insured for Contents.
Valuables	– Inside a safe: €25,000 per incident of loss. – Out of a safe: €10,000 per incident of loss.
Section C. Fine Art	
Broken-up sets	Included automatically.
Death of the artist	100% of the value, limited to €150,000.
Defective title	Up to 10% of the amount insured, limited to €50,000 per incident of loss per period of insurance.
Emergency shipping and storage	Up to 20% of the amount insured, limited to 12 months and €150,000 per period of insurance.
New possessions	Up to 25% of the amount insured, with 90 days to inform us of your acquisition.
Recovered property	Included automatically.
Specified fine art	Agreed-to specified value.
Unspecified fine art	Market value, limited to €30,000 per item, pair or set.
Section D. Valuables	
New possessions	Up to 25% of the amount insured, with 90 days to inform us of your acquisition.
Recovered property	Included automatically.
Specified items	Agreed-to specified value.
Unspecified items	Up to €25,000 per item, pair or set.
Section E. Liability	
Liability as employer of domestic employees or home office employees	Up to the amount shown in the schedule (maximum five home office employees).
Liability as owner or occupier of the home	Up to the amount shown in the schedule.
Personal liability	Up to the amount shown in the schedule.
Section F. Emergency Travel	
	Up to €900 per trip, limited to €3,000 per period of insurance.
Section G. Family Protection	
Aggravated assault and aggravated burglary	Up to €50,000.
Air rage	Up to €10,000.
Identity theft	Up to €50,000.
Kidnap and ransom	Up to €50,000.
Road rage	Up to €10,000.
Stalking threat	Up to €30,000.
Home Emergency	Optional cover