

Overseas 606 Home Insurance

Insurance Product Information Document



Company: Hiscox Insurance Company Limited SUC. España
Authorized by the PRA and regulated by the FCA and the DGSFP. Registry code: E0159

The complete pre-contractual and contractual information on the product is provided in other documents.

What is this type of insurance?

The purpose of the insurance is to cover the insured against loss or damages to which its residence is exposed as well as the insured's Civil Liability, among others.



What is insured?

MAIN COVERAGE

Hiscox Overseas 606 Home Insurance is contracted through modules or sections, so please verify the coverages included in the Schedule.

We will pay compensation in relation to claims received for:

- ✓ **Section 1: Buildings and tenant's improvements:** in case of physical loss or physical damage, including among other:
 - fees and extra expenses involved in rebuilding or repairing the buildings, also costs for alternative accommodation, the rent which you cannot recover as landlord, carpets, curtains, etc.
- ✓ **Section 2: Contents, fine art and valuables:** in case of physical loss or physical damage, including among other:
 - loss or damaged household goods, clothing or personal property.
 - cost of alterations to the home to enable you to live there unassisted if you have become permanently physically disabled, costs for alternative accommodation, cost involved in replacing or reconstituting personal documents or title deeds, cost of replacing locks etc.
- ✓ **Section 3: Your liabilities:** including cost and expenses to defend the claim:
 - Regarding other people (both as owner or occupier of the home and personal liability): for damages which you may legally have to pay for in case of an accident which causes bodily injury or physical damage to property.
 - Regarding your employees: for damages which you may legally have to pay for an accident which causes bodily injury or disease to your domestic employees.
- ✓ **Section 4: Emergency travel:** for the cost incurred for yourself and another member of your family to return home in order to mitigate a claim if your contents are insured under the policy.

In case of loss we will pay up to the amount insured indicated in the Schedule.



What is not insured?

MAIN EXCLUDED RISKS

- ✗ Any claim where you would be entitled to be paid under any other insurance if this policy did not exist. However, this exclusion does not apply to any amount above that which would be covered under the other insurance (applies to all Sections).
- ✗ Loss or damage caused by anything which happens gradually, including smoke, rising damp, wear and tear, gradual deterioration, rust or oxidation, normal settlement, warping or shrinkage, rot, fungus, mould or infestation (applies to Section 1).
- ✗ Misuse, faulty workmanship or design, or the use of faulty materials (applies to 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 physical damage to property for which you as tenant are legally liable to the owner (applies to Section 3.1).
- ✗ Your liability for any claims arising out of bodily injury which are, or should be, payable by reason of any workman's compensation scheme, social security scheme or similar insurance scheme arising in connection with or due to employment (applies to Section 3.2).



Are there any restrictions on cover?

MAIN COVERAGE LIMITATIONS

- ! **Temporary scope:** the policy covers claims due to events occurred during the insurance period.
- ! **Excess:** In case of loss we will pay up to the maximum compensation amount once the applicable excess is deducted. The excess will figure in the Schedule and is the amount that the insured must assume in each loss.



Where am I covered?

Territorial scope: Depending on what you hire, the policy may have coverage in Spain, Europe or around the world (except the US and Canada). Verify in the Scheme.



What are my obligations?

- To pay the premium.
- To take reasonable steps to prevent accident or injury and protect your property against loss or damage.
- To keep your property in good condition and repair.
- To tell the insurer or your insurance agent as soon as possible about any incident which may result in a claim under this policy. If you think a crime has been committed, you must also tell the police and ask them for a crime reference number.
- To prove the loss or damage has happened and give the insurer all the co-operation in order to investigate your claim.



When and how do I pay?

You must pay the first premium or the single premium at the conclusion of the contract. Successive premiums must be made effective on the corresponding due dates.



When does the cover start and end?

The insurance contract has an annual duration beginning its effect on the date determined in the Schedule. The contract will be extended tacitly for annual periods, unless either party formally objected.



How do I cancel my contract?

You may cancel this policy by writing to the insurer:

- within 15 days from the start of this insurance or the date of receipt of your policy, whichever the later, and receive a full premium refund if you have not made a claim, or
- at any time after the first 15 days from the start of this insurance or receipt of the policy documents, whichever the later and we will return any premium you have paid for any period of insurance left provided you have not made a claim.