



**Overseas 606 Home Insurance**  
Policy wording



Overseas home claims – in the first instance you should refer to your broker or insurance agent.

Or by email to:

**[siniestros@hiscox.com](mailto:siniestros@hiscox.com)**

for all home related claims queries.

## Guide to sections

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## **Introduction**

I am delighted that you have chosen Hiscox to protect your personal assets.

We take our responsibility as the insurer of your house, contents, valuables or collections extremely seriously. I hope for both our sakes that you do not have a loss, but if you do, I want you to feel that we are there with all our energy to make you whole again.

If you ever find any part of our service less than satisfactory, please do not hesitate to get in touch with me personally.

## General terms

Please read this insurance document, together with any **endorsements** and the **schedule**, very carefully. If anything is incorrect, please call **your** insurance agent as soon as possible.

**We** will provide this insurance in return for the premium **you** have agreed to pay.

### Definitions

Words shown in **bold** type have the same meaning throughout this **policy** and are defined below. Any changes to these definitions, and any extra definitions, are shown in the section to which they apply.

### Act of terrorism

An act, including using or threatening to use force or violence, which:

- is committed by a person or group of people, whether acting alone or in connection with an organisation or government; and
- is for political, religious, ideological or similar reasons. This includes trying to influence a government or to frighten the public or any section of the public.

### Amount insured

The most **we** will pay as shown in the **schedule**.

### Bank cards

Credit, debit, charge, cheque, bank or cash point cards.

### Buildings

Any permanent structure used for domestic or **home office business** purposes within the grounds of **your home** including:

- **fixtures and fittings**;
- domestic fixed fuel tanks;
- **outbuildings**;
- underground service pipes and cables, sewers and drains;
- radio and television aerials, satellite dishes, their fittings and masts;

all at the address shown in the **schedule** and which belong to **you** or for which **you** are legally responsible.

**We** do not include within **buildings**:

- any structure, or part of a structure, used for any business activity other than **home office business** carried out by **you** or on **your** behalf;
- any plant, shrub or tree, other than hedges (the cover for **your** garden in Section 1 includes cover for plants, shrub and trees); or
- land or water.

### Contents

Household goods, clothing and personal property (including the personal property of permanent members of **your** household in full-time education while they are studying away from **home**), radio and television aerials, satellite dishes, their fittings and masts all of which belong to **you** or for which **you** are legally responsible.

**We** do not include within **contents**:

- any item used for any business activity, other than office equipment and supplies used in the **home**;
- vehicles licensed for road use, and their keys and accessories;
- any other motorised vehicles, and their keys and accessories, other than quad bikes, motorbikes under 51cc, golf buggies, domestic gardening equipment and wheelchairs;
- caravans and their accessories;
- trailers, other than trailers and non-motorised horseboxes up to 15 feet or 4.5 metres in length;
- watercraft and their accessories, other than surfboards, sailboards and rowing boats and dinghies up to 12 feet or 3.6 metres in length;

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- aircraft and their accessories;
- **money** or **bank cards** (**money** and **bank cards** are covered separately in Section 2 – Contents, fine art and valuables);
- electronic data other than **your** personal digital data, music, video and photographs stored on **your** personal computer;
- any animal, plant or tree (the cover for **your** garden in Section 2 – Contents, fine art and valuables includes cover for plants and trees); or
- land or water.

<b>Domestic duties</b>	Those duties relating to <b>your home</b> and gardens. <b>Domestic duties</b> does not include the duties of those who are employed to provide care for <b>you</b> .
<b>Domestic employees</b>	Any person working for <b>you</b> in connection with <b>domestic duties</b> who is: <ol style="list-style-type: none"> <li>1. employed by <b>you</b> under a contract of service, or</li> <li>2. self-employed and working on a labour only basis under <b>your</b> control or supervision.</li> </ol>
<b>Endorsement</b>	A change to the terms of the <b>policy</b> agreed by <b>us</b> in writing.
<b>Excess</b>	The amount for which <b>you</b> are responsible as the first part of each agreed claim.
<b>Fine art</b>	Art, antiques and collectibles of particular value due to their age, style, artistic merit or collectibility including: <ul style="list-style-type: none"> <li>• furniture;</li> <li>• paintings, drawings, etchings, prints and photographs;</li> <li>• tapestries and rugs;</li> <li>• manuscripts;</li> <li>• porcelain and sculpture;</li> <li>• stamps or coins forming part of a collection;</li> <li>• gold, silver, and gold- and silver-plated items;</li> <li>• clocks and barometers;</li> </ul> all of which belong to <b>you</b> or for which <b>you</b> are legally responsible. <b>We</b> do not include <b>valuables</b> within <b>fine art</b> . <b>We</b> do not cover <b>fine art</b> which is business property.
<b>Fixtures and fittings</b>	All items that are fixed to and form part of the structure of <b>your home</b> including: <ul style="list-style-type: none"> <li>• decorations including wall paper, murals and stencilling;</li> <li>• bathroom suites;</li> <li>• fitted kitchens;</li> <li>• flooring.</li> </ul>
<b>Heave</b>	The upward movement of the ground beneath the <b>buildings</b> as a result of the expansion or swelling of the subsoil.
<b>Home</b>	The house or flat at the address shown in <b>your schedule</b> , including the <b>outbuildings</b> and garages used for domestic or <b>home office business</b> purposes at the same address.

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<b>Home office business</b>	Office work carried out in <b>your home</b> by <b>you</b> or <b>your</b> employees, provided that <b>you</b> do not employ more than five people for that work.  Office work means clerical and administration work only. It does not include any kind of manual work or the use of any machinery other than office equipment.
<b>Landslip</b>	Sudden movement of soil on a slope or gradual creep of soil on a slope over a period of time.
<b>Money</b>	Bank notes and coins that are not part of a collection, cheques, postal orders, bank drafts, travel tickets, traveller's cheques, current postage stamps, savings stamps and certificates, premium bonds or other negotiable documents.
<b>Normal settlement</b>	The downward movement of the ground beneath the <b>buildings</b> as a result of the soil being compressed by the weight of the <b>buildings</b> .
<b>Outbuildings</b>	Any permanent structure used for domestic or <b>home office business</b> purposes within the grounds of <b>your home</b> which is not attached to the main building, greenhouses, garages used for domestic purposes, swimming pools, terraces, patios, hard tennis courts, driveways, footpaths, walls, gates, hedges and fences all at the address shown in the <b>schedule</b> and which belong to <b>you</b> or for which <b>you</b> are legally responsible.
<b>Outdoor items</b>	Garden furniture, ornaments, statues, and other similar items that are normally left outdoors.
<b>Period of insurance</b>	The time for which this <b>policy</b> is in force as shown in <b>your schedule</b> .
<b>Policy</b>	This insurance document and the <b>schedule</b> , including any <b>endorsements</b> .
<b>Schedule</b>	The document showing <b>your</b> name, <b>your</b> address and <b>your</b> insurance details that <b>we</b> sent <b>you</b> when <b>we</b> accepted this insurance or following any subsequent amendment to <b>your</b> cover, whichever is the more recent.
<b>Subsidence</b>	The downward movement of the ground beneath the <b>buildings</b> other than by <b>normal settlement</b> .
<b>Tenant's improvements</b>	Improvements <b>you</b> have made to the <b>fixtures and fittings</b> and any radio and television aerials, satellite dishes and their fittings and masts that belong to <b>you</b> or for which <b>you</b> are legally responsible. This applies where <b>you</b> do not own or are not responsible for insuring the buildings.
<b>Unfurnished</b>	The <b>home</b> is not furnished. Furnished means equipped with kitchen appliances, <b>fixtures and fittings</b> , curtains, carpets, beds and furniture essential for modern living.
<b>Unoccupied</b>	The <b>home</b> has not been lived in for 60 days in a row by <b>you</b> .
<b>Valuables</b>	Jewellery, gemstones, watches, furs and guns, which belong to <b>you</b> or for which <b>you</b> are legally responsible.
<b>We, us, our</b>	The insurer named in the <b>schedule</b> .
<b>You, your</b>	The person named as the insured in the <b>schedule</b> and all permanent members of that person's household including <b>domestic employees</b> who live in the <b>home</b> .

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<b>General conditions</b>	The following conditions apply to the whole of this <b>policy</b> . Any extra conditions are shown in the sections to which they apply.
Information	<p>In deciding to accept this insurance and in setting the terms and premium, <b>we</b> have relied on the information <b>you</b> have given <b>us</b>. <b>You</b> must take care when answering any questions <b>we</b> ask by ensuring that all information provided is accurate and complete.</p> <p><b>You</b> must tell <b>us</b>, as soon as possible, if there are any changes to the information <b>you</b> have given <b>us</b>. If <b>you</b> are in any doubt, please contact <b>your</b> insurance agent.</p> <p>When <b>we</b> are notified of a change <b>we</b> will tell <b>you</b> if this affects <b>your policy</b>. For example <b>we</b> may cancel <b>your policy</b> in accordance with the cancellation condition, amend the terms of <b>your policy</b> or require <b>you</b> to pay more for <b>your</b> insurance.</p> <p>If <b>you</b> do not inform <b>us</b> about a change it may affect any claim <b>you</b> make or could result in <b>your</b> insurance being invalid.</p>
Misrepresentation	<p>If <b>we</b> establish that <b>you</b> deliberately or recklessly provided <b>us</b> with false information <b>we</b> will treat this insurance as if it never existed and decline all claims.</p> <p>If <b>we</b> establish that <b>you</b> were careless in providing <b>us</b> with the information <b>we</b> have relied upon in accepting this insurance and setting its terms and premium <b>we</b> may:</p> <ul style="list-style-type: none"> <li>• treat this insurance as if it had never existed and refuse to pay all claims and return the premium paid. <b>We</b> will only do this if <b>we</b> provided <b>you</b> with insurance cover which <b>we</b> would not otherwise have offered;</li> <li>• amend the terms of <b>your</b> insurance. <b>We</b> may apply these amended terms as if they were already in place if a claim has been adversely impacted by <b>your</b> carelessness;</li> <li>• charge <b>you</b> more for <b>your</b> insurance or reduce the amount <b>we</b> pay on a claim in the proportion that the premium <b>you</b> have paid bears to the premium <b>we</b> would have charged <b>you</b>;</li> <li>• cancel <b>your policy</b> in accordance with the cancellation condition.</li> </ul> <p><b>We</b> or <b>your</b> insurance agent will write to <b>you</b> if <b>we</b>:</p> <ul style="list-style-type: none"> <li>• intend to treat this insurance as if it never existed;</li> <li>• need to amend the terms of <b>your policy</b>; or</li> <li>• require <b>you</b> to pay more for <b>your</b> insurance.</li> </ul>
False claims	If <b>you</b> have made a false claim, <b>we</b> can refuse to pay a claim or <b>we</b> can treat this insurance as though it had never existed.
Unoccupied and/or unfurnished home	<b>You</b> must tell <b>us</b> if <b>your home</b> is, or is likely to be, <b>unoccupied</b> or <b>unfurnished</b> . <b>We</b> may then amend the terms of this <b>policy</b> .
Building works	<p>If <b>you</b> intend to undertake any work to extend, renovate, build or demolish any part of the <b>buildings</b> and the estimated cost is more than €75,000, <b>you</b> must tell <b>us</b> about the work at least 30 days before the work starts and before <b>you</b> enter into any contract for the works. <b>We</b> may then amend the terms of this <b>policy</b>. If <b>you</b> do not tell <b>us</b> about such work, <b>we</b> may not have to pay any claim caused by or resulting from the building works.</p> <p><b>You</b> do not have to tell <b>us</b> if the work is for redecoration only.</p>
Premium payment	<p><b>We</b> will not make any payment under this <b>policy</b> unless <b>you</b> have paid the premium due to <b>us</b>.</p> <p>If <b>you</b> make a claim under this insurance <b>we</b> will keep the premium that is due to <b>us</b>. If <b>you</b> are paying your premium by instalment <b>we</b> will ask you to either continue paying <b>your</b> premium by instalment or <b>we</b> may deduct any outstanding instalment from any claim payment <b>we</b> have agreed to make.</p>

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Full value	<p><b>You</b> must ensure that the <b>amount insured</b> represents the full value of the property insured.</p> <ol style="list-style-type: none"><li>1. For <b>buildings</b>, the full value is the estimated cost of rebuilding if the <b>buildings</b> were destroyed (this is not the same as the market value), including VAT, or equivalent local taxes, but not including fees and extra expenses. <b>We</b> allow 25% of the cost of repairs for fees and extra expenses.</li><li>2. For <b>tenant's improvements</b>, the full value is the cost to repair or replace as new.</li><li>3. For <b>contents</b>, the full value is the current cost as new.</li><li>4. For <b>fine art</b> and <b>valuables</b> that are not listed individually in a specification held by <b>us</b> or <b>your</b> insurance agent, the full value is the replacement cost or current market value, whichever is the greater.</li></ol>
Indexation	<p><b>We</b> will adjust the <b>amount insured</b> for <b>buildings, contents, fine art</b> and <b>valuables</b> each year according to an appropriate index. <b>We</b> will not increase <b>your</b> premium for this during the <b>period of insurance</b>. However <b>you</b> should check <b>your amounts insured</b> when <b>you</b> renew <b>your policy</b>, to make sure that they reflect the full value.</p>
Reasonable care	<p><b>You</b> must:</p> <ol style="list-style-type: none"><li>1. take reasonable steps to prevent accident or injury and protect <b>your</b> property against loss or damage; and</li><li>2. keep <b>your</b> property in good condition and repair. If <b>you</b> make a claim under this insurance and <b>we</b> determine that the loss, damage, liability, cost or expense that has resulted in a claim has been caused or adversely impacted directly by <b>your</b> failure to comply with <b>your</b> obligations under this condition, <b>we</b> may refuse or withdraw from the claim or reduce the amount of any payment <b>we</b> make for the claim.</li></ol>
Cancellation	<p><b>You</b> may cancel this <b>policy</b> by writing to <b>us</b>:</p> <ol style="list-style-type: none"><li>1. within 15 days from the start of this insurance or the date of receipt of <b>your policy</b>, whichever the later, and receive a full premium refund if <b>you</b> have not made a claim, or</li><li>2. at any time after the first 15 days from the start of this insurance or receipt of the policy documents, whichever the later and <b>we</b> will return any premium <b>you</b> have paid for any <b>period of insurance</b> left provided <b>you</b> have not made a claim.</li></ol> <p><b>We</b> may cancel this <b>policy</b> by sending <b>you</b> 30 days' notice by recorded post to <b>your</b> correspondence address shown in the <b>schedule</b>. <b>We</b> will return any premium <b>you</b> have paid for any <b>period of insurance</b> left. However, <b>we</b> will not return any premium if the amount is less than the minimum refund shown in the <b>schedule</b> or <b>you</b> have made a claim.</p> <p>If <b>you</b> pay the premium by instalments and an instalment remains unpaid after 15 days, <b>we</b> may cancel this <b>policy</b> from the date the last instalment was due.</p>
Third parties	<p><b>You</b> and <b>we</b> are the only parties to this <b>policy</b>. Nothing in this <b>policy</b> is intended to give any person any right to enforce any term of this <b>policy</b> which that person would not have had.</p>
Joint insureds	<p>The most <b>we</b> will pay is the relevant <b>amount insured</b>.</p> <p>If there is more than one insured named in the <b>schedule</b>, the total amount <b>we</b> will pay will not exceed the amount <b>we</b> would be liable to pay to any one of <b>you</b>.</p>
Governing law	<p>Unless some other law is agreed in writing, this <b>policy</b> is governed by Spanish law. If there is a dispute, it will only be dealt with in the courts of Spain or of the country in which <b>your</b> main residence is situated.</p>
Exchange rates	<p>If <b>your policy</b> is issued in GB Pounds or US Dollars, the Euros amounts shown in this <b>policy</b> will be converted using an exchange rate of £1 = €1.5 = USD.</p>

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### What to do when a loss occurs

The following claims conditions apply to the whole of this **policy**. Please read the claims condition in that section.

**You** should refer to the relevant cover section for details of how **your** claim will be settled.

**You** must comply with the obligations set out in the following claims conditions. If **we** determine that any claim **you** make under this **policy** has been adversely impacted directly by **your** failure to comply with any of the following claims conditions, **we** may refuse or withdraw from the claim or reduce the amount of any payment **we** make for the claim.

### How to make a claim

**You** must tell **us** 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.

**You** must:

- a. prove the loss or damage has happened and give **us** all the co-operation **we** need to investigate **your** claim;
- b. give **us** reasonable evidence of value for all items involved in a claim.

### Temporary emergency repairs

If temporary repairs are needed urgently to prevent further damage, **you** should arrange for them to be done as soon as possible. Keep the bills because they may form part of **your** claim.

Before any other repair work begins **we** have the right to inspect the damaged property. **We** will tell **you** if **we** want to do this.

### Injury to someone or damage to their property

If someone is holding **you** responsible for injury or damage, **you** must tell **us** as soon as possible. **You** must also send to **us** or **your** insurance agent, as soon as possible, every letter of claim, claim form or correspondence **you** receive. **You** must not admit responsibility or make an offer or promise of payment without **our** written permission.

**We** may take over and deal with, in **your** name, the defence or settlement of any claim. **We** will pay any costs involved.

### Recovering a loss payment

**We** may start proceedings in **your** name to recover, for **our** benefit, the amount of any payment **we** have made under this **policy**. **You** must give **us** all the assistance **we** may reasonably require to do this.

### Our claims promise

**We** pride ourselves on offering a service that is fast, efficient and helpful. Please let **us** know if **we** do not pay **your** claim within four working days after receiving **your** acceptance of **our** offer and **we** will pay **you** interest, at **your** bank's base rate. **We** will only do this if **your** premium payments are up to date.

**We** can only keep this promise if **you** give **us your** bank details at the time **you** accept **our** offer. **We** can then transfer the money into **your** account. This promise cannot apply if **you** ask **us** to pay by another method.

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**General exclusions** The following exclusions apply to the whole of this **policy**. Any extra exclusions are shown in the sections to which they apply.

This insurance does not cover the following.

1. Loss, damage or liability arising out of a deliberate act by **you** or by anyone acting on **your** behalf. This exclusion does not apply to theft of insured property by **domestic employees**.
2. Loss, damage, costs or expenses arising directly or indirectly from:
  - a. biological or chemical contamination. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent; or
  - b. any failure in the supply of gas, water, electricity or phone service to **your home**; and caused by or resulting from an **act of terrorism**.
3. **Your** liability arising out of transmission of a computer virus.
4. Loss or distortion of information resulting from computer error or malfunction or computer virus.
5. Loss of, or damage to, or the cost of replacing, any computer related equipment, arising directly from its failure to recognise, interpret or process correctly any date as its true calendar date or to continue to function correctly beyond that date.
6. Loss, damage or liability arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination.
7. Loss, damage or liability directly or indirectly caused by war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
8. Loss, damage or liability caused by or resulting from **your** property being confiscated, taken, damaged or destroyed by or under the order of any government or public or local authority.
9. 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.
10. Claims due to 'extraordinary risks' covered under the Consorcio de Compensación de Seguros.

## Section 1: Buildings and tenant's improvements

Please read **your schedule** to see if the **buildings** or **tenant's improvements** are covered.

The general terms including general conditions, general exclusions and claims conditions and the extra exclusions below all apply to this section.

If **you** need to make a claim please refer to 'what to do when a loss occurs' within general terms.

### What is covered

**We** will insure the **buildings** or **tenant's improvements** up to the **amount insured** against physical loss or physical damage which happens during the **period of insurance**.

### How much we will pay

**We** will pay up to the **amount insured**, but **we** will not pay more than the **amount insured** in total (other than when the **buildings** are insured on an extended replacement cost basis, as provided below) for the cost of rebuilding or repairing the damaged **buildings**. **We** will normally expect **you** to have repairs carried out, but if **you** and **we** agree that it is not reasonable to do this, **we** will pay **you** an amount which we both consider fair. For **tenant's improvements** **we** will decide whether **we** repair or replace the damaged parts.

Unless **we** say otherwise, the **amount insured** applies to each incident of loss and will be automatically restored to the full amount after **we** pay a loss provided **you** carry out **our** recommendations to prevent further loss or damage.

### Extended replacement cost

This does not apply if the buildings valuation reveals any restrictions to the rebuilding or repairing of **your home**, including if **your buildings** are listed.

If **you** have had a buildings valuation carried out on **your home** within the last five years by a valuer approved by **us** and the **amount insured** reflects this valuation, the **buildings** are insured on an extended replacement cost basis. This means that **we** will pay the full cost of rebuilding or repairing any damage, even if it is more than the **amount insured**. **We** will only do this if **you** tell **us** about any additions, alterations or improvements **you** have made to the **buildings** since the valuation was carried out and **you** amend the **amount insured** to reflect the work.

### Other cover

A. The following covers apply automatically if the **buildings** are covered under this section.

#### Fees and extra expenses

**We** will pay the reasonable and necessary fees and extra expenses involved in rebuilding or repairing the **buildings** following physical loss or physical damage. This means:

1. Fees to architects, surveyors and consulting engineers.
2. The cost of clearing the site and making the **buildings** safe.
3. The cost of doing anything required by any government or local authority, but only if:
  - a. **you** received notice of the requirement after the damage happened, and
  - b. the **buildings** were originally built according to any government and local authority regulations in force at that time.

The most **we** will pay in total for each incident of loss is an amount equal to 25% of the insured cost of repairs to the **buildings**. **We** do not include the cost of preparing a claim within this cover.

#### Buying a new home

If **we** already insure the **buildings** of **your** main residence and **you** are buying a new main residence within the same country of **your** current main residence during the **period of insurance**, **we** will automatically cover the **buildings** at the new address while **you** are arranging insurance for them. This cover only applies to physical loss or physical damage caused by fire, up to the **amount insured** for the **buildings** of **your** existing main residence. The cover is in force from the time **you** exchange contracts until **your** new insurance starts or the purchase is complete but for no longer than 60 days. However, **we** will only do this if the **buildings** at the new address are not insured by the vendor, and provided they are in a good state of repair.

## Section 1: Buildings and tenant's improvements

Selling your home	If <b>you</b> are selling the <b>buildings</b> covered under this section, <b>we</b> will cover the <b>buildings</b> for the buyer from the time <b>you</b> exchange contracts to the time the sale is complete, but only within the <b>period of insurance</b> . However, <b>we</b> will only do this if the buyer is not insured by, or does not have the benefit of, any other insurance.
B.	<b>We</b> will also include the following covers. However, these additional covers do not apply in respect of 'Selling your home' or premises insured under 'Buying a new home'.
Alternative accommodation	<b>We</b> will cover <b>your</b> reasonable and necessary costs for alternative accommodation, which <b>we</b> have agreed to in advance, while <b>your home</b> cannot be lived in because of loss or damage <b>we</b> have agreed to pay for under this section. This includes accommodation for <b>your</b> domestic pets and horses.  <b>We</b> will not pay for alternative accommodation for more than three years.
Carpets, curtains and appliances	If <b>your home</b> is rented out unfurnished, <b>we</b> will also insure <b>your</b> carpets, curtains and domestic appliances under this section against physical loss and physical damage occurring during the <b>period of insurance</b> , provided they are not insured elsewhere.  <b>We</b> will decide whether to repair or replace the lost or damaged item or to make a cash settlement based on the replacement cost. The most <b>we</b> will pay in total for each incident of loss is 7.500€.
Finding a leak	<b>We</b> will pay the costs incurred to find and access the point of escape of: <ol style="list-style-type: none"><li>1. a domestic heating fuel leak within <b>your home</b>, or a water leak from <b>your</b> permanent internal plumbing or heating system, which is likely to cause insured damage to the <b>buildings, contents</b> or <b>fine art</b>;</li><li>2. a water leak from the underground service pipes for which <b>you</b> are legally responsible outside the <b>home</b> but at the address shown in the <b>schedule</b>.</li></ol> The leak must happen during the <b>period of insurance</b> . The most <b>we</b> will pay is the <b>amount insured</b> for the <b>buildings</b> , but not more than 22.500€ for a water leak outside the <b>home</b> .
Fire Brigade charges	<b>We</b> will pay up to 15.000€ in total during the <b>period of insurance</b> in respect of charges levied by the fire authority in controlling or extinguishing a fire at <b>your home</b> in circumstances which have given rise to or, but for the action of the fire authority, would have given rise to damage insured under this <b>policy</b> .
Garden	<b>We</b> will pay to restore <b>your</b> garden only if it is damaged during the <b>period of insurance</b> by: <ol style="list-style-type: none"><li>1. fire;</li><li>2. lightning;</li><li>3. collision or impact by a vehicle or aircraft or by falling lampposts, telegraph poles or pylons; or</li><li>4. theft or vandalism .</li></ol> <b>We</b> will not pay more than 1.500€ to remove or replace any one tree, shrub or plant. The most <b>we</b> will pay in total during the <b>period of insurance</b> is 5% of the <b>buildings amount insured</b> , unless a higher amount is shown in the <b>schedule</b> .
Rent owed to you	<b>We</b> will pay for rent which <b>you</b> cannot recover as landlord while <b>your home</b> cannot be lived in because of loss or damage for which <b>we</b> have agreed to pay under this section. <b>We</b> will not pay rent for more than three years.
Replacement locks	If the keys to external doors, windows, safes and alarms of <b>your home</b> are lost or stolen during the <b>period of insurance</b> , <b>we</b> will pay the cost of replacing the locks up to the <b>amount insured</b> for <b>buildings</b> . This cover is not subject to an <b>excess</b> .

## Section 1: Buildings and tenant's improvements

**What is not covered** The following extra exclusions apply to the whole of this section.

**We** do not cover the following.

1. Loss or damage caused by:
  - a. 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;
  - b. dryness or humidity, being exposed to light or extreme temperatures, unless the loss or damage is caused by fire or by frost damage to or water leaking from fixed water tanks, apparatus and pipes;
  - c. chewing, scratching, tearing, denting, vomiting or fouling by **your** pets;
  - d. moths, insects, rats, mice, squirrels, rodents or other vermin;
  - e. demolition, alteration, extension, repair, or any similar process; or
  - f. pollution or contamination.
2. Misuse, faulty workmanship or design, or the use of unsuitable or faulty materials.
3. The cost of maintenance or routine redecoration.
4. Mechanical or electrical faults or breakdown.
5. Loss or damage caused by storm or flood to gates, hedges or fences.
6. Loss or damage caused by water leaking from:
  - a. fixed water tanks, apparatus and pipes while **your home** is **unoccupied**. This exclusion shall not apply if the heating throughout **your home** is maintained at a minimum temperature of ten degrees centigrade or **you** shut off and drain fixed water tanks, apparatus and pipes; or
  - b. swimming pools.
7. Loss or damage caused by **subsidence, heave** or **landslip**.
8. Loss or damage caused by coastal or river erosion.
9. Loss or damage while the **home** is **unfurnished** unless the damage is caused by fire, lightning or explosion.
10. The amount of the **excess**. However, this exclusion does not apply to:
  - a. the cover for replacement locks; or
  - b. any claim **we** have agreed to pay which is more than 25.000€ and which is not subject to any compulsory **excess** shown in the **schedule**.

## Section 2: Contents, fine art and valuables

Please read **your schedule** to see if the **contents**, **fine art**, and **valuables** are covered.

If **your schedule** says that **tenant's improvements** are covered, please refer to Section 1 for details of the cover.

The general terms including general conditions, general exclusions and claims conditions, and the extra exclusions shown below all apply to this section.

If **you** need to make a claim please refer to 'what to do when a loss occurs' within general terms.

### What is covered

**We** will insure the **contents**, **fine art** and **valuables** up to the **amount insured** against physical loss or physical damage which happens anywhere in the world during the **period of insurance**.

### How much we will pay

#### Contents

**We** will decide whether to repair or replace the lost or damaged item or to make a cash settlement based on the replacement cost. **We** will not deduct any amount for wear and tear.

#### Specific limits

For a covered loss to the following types of **contents**, **we** will not pay more than the amounts shown, unless a higher amount is shown in the **schedule**. These special limits do not increase the amount of coverage on **your contents** or on any item covered elsewhere in this **policy**. The most **we** will pay for:

1. **valuables**, gold, silver, and gold- and silver-plated items is 7.500€ in total for each incident of loss.
2. **outdoor items** is 10% of the **contents amount insured** in total for each incident of loss.
3. rowing boats, dinghies and sailboards is 7.500€ in total for each incident of loss.
4. trailers and non-motorised horseboxes is 7.500€ in total for each incident of loss.
5. quad bikes, motorbikes and golf buggies is 11.250€ in total for each incident of loss.
6. retrieving **your** personal digital data and digital photographs or digital video from **your** computer is 3.750€ in total for each incident of loss.
7. replacing **your** personal digital music and digital video downloaded to **your** computer is 3.750€ in total for each incident of loss.
8. Home office supplies is 15.000€ in total for each incident of loss.

#### Fine art and valuables

Items, pairs and sets worth more than 25.000€ each for **fine art** and more than 15.000€ each for **valuables** must be specified individually.

If any items which have an increased value because they form part of a pair or set are lost or damaged, any payment **we** make will take account of the increased value.

1. For specified items individually listed in a specification held by **us** or **your** insurance agent

For **fine art**, if the item is partly damaged, **you** may decide whether **we** repair, replace or pay the value of the damaged item.

For **valuables**, if the item is partly damaged, **we** will decide whether **we** repair, replace or pay the value of the damaged item.

If **we** repair a damaged item, **we** will also pay for any loss in value. The most **we** will pay in total is the value shown for that item in the specification.

If the item is lost or destroyed, **we** will pay the value shown for that item in the specification.

If **you** have had a professional valuation carried out on **your valuables** within the last three years and the values in the specification reflect this valuation, the **valuables** are

## Section 2: Contents, fine art and valuables

insured on an increased value basis. This means that **we** will pay the value of the item at the time of loss even if it is more than the value shown for that item in the specification. In no event will **we** pay more than the total amount of all the values shown in the specification held by **us** or **your** insurance agent.

- For unspecified items not individually listed in a specification held by **us** or **your** insurance agent but included within the **amount insured** for **fine art** or **valuables**

**We** will decide whether **we** repair, replace or make a cash settlement for any lost or damaged item. If **we** choose to make a cash settlement **we** will pay the market value of the item on the date of loss. If **we** repair it, **we** will also pay for any loss in value.

The most **we** will pay for any one item, pair or set is:

- 25.000€ for **fine art**
- 15.000€ for **valuables**

The most **we** will pay in total for each incident of loss is the **amount insured**.

### Full payment

If **we** pay the full **amount insured** for an item, pair or set, **we** will then have the right to take possession of it.

### Recovered property

If **we** recover any of **your** property after **we** have paid a claim, **we** will write to **you** at **your** correspondence address shown in the **schedule** and **you** can buy it back from **us** within 60 days. **We** will charge:

- the amount **we** paid for **your** claim plus interest and loss adjustment and recovery expenses; or
- the fair market value of the item at the time **we** recover it;

whichever the lesser.

### Other cover

The following covers apply automatically if the **contents** are covered. The amounts shown below are in addition to the **amount insured** for **contents**.

### Acquired disability

**We** will pay up to 75.000€ towards the cost of reasonable and necessary alterations to the **home** to enable **you** to live there unassisted if **you** have become permanently physically disabled as a direct result of a sudden and unforeseen accident during the **period of insurance**.

**We** will only do this if:

- we** agree to the alterations and **our** contribution towards them before the alterations are carried out; and
- you** allow a medical adviser chosen by **us** to examine **you** and to see all medical records, if **we** consider it necessary.

For the purpose of this extension:

- the definition of '**you**' does not include **domestic employees** who live in the **home**;
- permanently physically disabled means:
  - that **you** have permanently lost all use of a complete arm, hand, foot or leg; or
  - that **you** are registered blind.

### Alternative accommodation

**We** will cover **your** reasonable and necessary costs for alternative accommodation which **we** have agreed to in advance, while **your home** cannot be lived in because of loss or damage **we** have agreed to pay for under this section. This includes accommodation for **your** domestic pets and horses.

**We** will not pay for alternative accommodation for more than three years.

### Book debts

**We** will pay **you** up to 15.000€ for amounts owed to **you** which **you** are unable to recover as a direct result of physical loss of or physical damage to **your home office business** accounts records during the **period of insurance**, provided the loss or damage is covered under this section.

## Section 2: Contents, fine art and valuables

Business records	<p>If <b>your home office business</b> records and electronic data are lost or damaged as a result of physical loss or physical damage covered under this section, <b>we</b> will pay up to 15.000€ for the reasonable and necessary cost of reconstituting the data <b>you</b> need to continue <b>your</b> business.</p> <p><b>We</b> will not pay for the value to <b>you</b> of the lost information.</p>
Death of the artist	<p><b>We</b> will increase the insured value of any item listed in the specification for <b>fine art</b> by up to 100% if the artist dies during the <b>period of insurance</b>. <b>We</b> will only do this for the six months immediately following the death of that artist and provided <b>you</b> can produce an independent professional valuation or a purchase receipt which is not more than three years old at the time of any loss or damage. <b>You</b> must be able to prove the increased value if <b>you</b> make a claim for that item. The most <b>we</b> will pay under this extension is an extra 150.000€ in total during the <b>period of insurance</b>.</p> <p>If <b>you</b> are unable to provide a professional valuation or purchase receipt and proof of increased value then this extension will not apply.</p>
Defective title	<p>If, during the <b>period of insurance</b>, someone claims that an item of specified <b>fine art</b> is not rightfully <b>yours</b> and <b>you</b> are legally obliged to return the item to its rightful owner because it is proved that <b>you</b> do not have good title to it, <b>we</b> will pay <b>you</b> the amount <b>you</b> paid for it, or the value shown in the specification if this is less. <b>We</b> will only do this if:</p> <ol style="list-style-type: none"><li>1. <b>you</b> bought the item during the period that the <b>fine art</b> has been insured with <b>us</b>;</li><li>2. <b>you</b> tell <b>us</b> about the claim during the <b>period of insurance</b>; and</li><li>3. <b>you</b> made reasonable enquiries about the item's provenance before <b>you</b> bought it.</li></ol> <p>The most <b>we</b> will pay under this extension for the <b>period of insurance</b> is 10% of the total <b>amount insured</b> for <b>fine art</b>, but in any case not more than 25.000€.</p> <p><b>We</b> do not cover any items <b>you</b> inherit or that were given to <b>you</b>.</p>
Domestic heating fuel and metered water	<p><b>We</b> will pay up to the <b>amount insured</b> for <b>contents</b> for any accidental loss of:</p> <ol style="list-style-type: none"><li>1. domestic heating fuel from <b>your</b> fixed heating fuel tank;</li><li>2. metered water;</li></ol> <p>occurring during the <b>period of insurance</b>.</p> <p><b>We</b> will not pay for loss of metered gas.</p>
Freezer contents	<p><b>We</b> will pay up to the <b>amount insured</b> for <b>contents</b> for the costs involved in replacing the contents of <b>your</b> freezer or refrigerator as a result of damage covered under this section. This cover is not subject to an <b>excess</b>.</p>
Garden	<p><b>We</b> will pay to restore <b>your</b> garden only if it is damaged during the <b>period of insurance</b> by:</p> <ol style="list-style-type: none"><li>1. fire;</li><li>2. lightning;</li><li>3. collision or impact by a vehicle or aircraft or by falling lampposts, telegraph poles or pylons; or</li><li>4. theft or vandalism.</li></ol> <p><b>We</b> will not pay more than 1.500€ to remove or replace any one tree, shrub or plant. The most <b>we</b> will pay in total during the <b>period of insurance</b> is 5% of the <b>contents amount insured</b>, unless a higher amount is shown in the <b>schedule</b>.</p> <p><b>We</b> will not pay for trees, shrubs and plants under this section if <b>we</b> pay to restore <b>your</b> garden under Section 1 of this <b>policy</b> as a result of the same incident.</p>
Hole in one	<p><b>We</b> will pay <b>you</b> up to 750€ towards the cost of celebrating <b>your</b> 'hole in one' during an official golf competition round during the <b>period of insurance</b>.</p> <p><b>We</b> will only pay <b>your</b> claim if <b>you</b> provide <b>us</b> with <b>your</b> scorecard and certification form signed by <b>your</b> club or match secretary.</p>

## Section 2: Contents, fine art and valuables

The most **we** will pay in total for all such claims covered during the **period of insurance** is 4.500€.

Increased cost of working **We** will pay **you** for **your** increased cost of carrying on **your home office business** caused only and directly by the following:

1. physical loss of or physical damage to **your buildings** or **contents** which is covered under this insurance;
2. an accidental failure in the supply of gas, water, electricity or telephone service to **your home** for more than 72 consecutive hours during the **period of insurance**.

This cover will start from the date on which the loss or damage happens or the service interruption starts. It will continue until **you** are able to start work at **your home** again but for no longer than 12 months.

The amount **we** pay will be the extra necessary and reasonable costs **you** have to pay to continue **your home office business**, less any savings which result from the reduced costs and expenses during the time **your** work is interrupted. The most **we** will pay is 37.500€.

**We** do not cover any increased cost of carrying on **your home office** business directly or indirectly caused by or resulting from an **act of terrorism**.

Marquees **We** will insure a marquee that **you** hire temporarily while it is at the premises shown in the **schedule** against physical loss or physical damage covered under this section which happens during the **period of insurance**, provided it is not insured elsewhere. This includes any associated lighting, heating and furnishings belonging to the marquee contractor.

The most **we** will pay in total for each incident of loss is 37.500€.

Money and bank cards **Your money** and **bank cards** are insured against physical loss or physical damage covered under this section which happens during the **period of insurance** anywhere in the world.

**We** will pay any amounts which **you** legally have to pay if **your bank cards** have been used without **your** permission after they have been lost or stolen, provided **you** follow all the terms under which the **bank cards** were issued.

The most **we** will pay for **bank cards**, including unauthorised use, in total for each time **your bank cards** are lost or stolen is 45.000€.

The most **we** will pay for **money** in total for each incident of loss is 7.500€.

New possessions **We** will allow an increase in the **amounts insured** for **contents, fine art** and **valuables** of up to 25% for each category to cover any items **you** acquire during the **period of insurance**. **We** will only do this if **you** tell **us** about the new possession within 60 days of acquisition and pay an extra premium. This applies separately to each insured location.

Any items that are only intended to be in **your** possession for a short time, such as presents for other people, are covered automatically for up to 60 days, as long as they do not increase the **amount insured** for **contents** by more than 25%.

Personal documents **We** will pay up to the **amount insured** for **contents** for the costs involved in replacing or reconstituting personal documents or title deeds, as a result of physical damage covered under this section.

Personal property of visitors and domestic employees **We** will insure the personal property belonging to **your** visitors and **domestic employees** who do not live in the **home** against physical loss or physical damage covered under this section occurring in the **home** during the **period of insurance**. The most **we** will pay is the **amount insured** for **contents** or any relevant specific limit.

Rent owed to you **We** will pay for rent which **you** cannot recover as landlord while **your home** cannot be lived in because of physical loss or damage **we** have agreed to pay for under this section.

**We** will not pay rent for more than three years.

## Section 2: Contents, fine art and valuables

### Rent you owe

**We** will pay for rent which **you** have to pay as a tenant while **your home** cannot be lived in because of physical loss or damage **we** have agreed to pay for under this section.

**We** will not pay rent for more than three years. **We** will not pay this benefit if **we** pay **you** for alternative accommodation as a result of the same loss.

### Replacement locks

If the keys to external doors, windows, safes and alarms of **your home** are lost or stolen during the **period of insurance**, **we** will pay the cost of replacing the locks up to the **amount insured for contents**. This cover is not subject to an **excess**.

**We** will not pay for the cost of replacing locks under this section if **we** pay to replace **your** locks under Section 1 of this **policy** as a result of the same incident.

### Residential care

**We** will insure the personal property belonging to **your** parents or grandparents against physical loss or physical damage covered under this section occurring in the nursing or care home where they reside. The most **we** will pay in total for each incident of loss is 11.250€.

This cover does not apply to **money**.

For the purposes of this cover, the definition of **you**, **your** means the person named as the insured in the **schedule**.

### What is not covered

The following extra exclusions apply to the whole of this section.

**We** do not cover the following.

1. Loss or damage caused by:
  - a. anything which happens gradually, including smoke, rising damp, wear and tear, or gradual deterioration, rust or oxidation, **normal settlement**, warping or shrinkage, rot, fungus, mould or infestation;
  - b. dryness or humidity, being exposed to light or extreme temperatures, unless the loss or damage is caused by fire or by water leaking from fixed water tanks, apparatus and pipes damaged by frost;
  - c. chewing, scratching, tearing, denting, vomiting or fouling by **your** pets;
  - d. moths, insects, rats, mice, squirrels, rodents or other vermin;
  - e. cleaning, repair, renovation, restoration, or any similar process, to **fine art**; or
  - f. pollution or contamination.
2. Misuse, faulty workmanship or design, or the use of faulty materials.
3. The cost of maintenance or routine redecoration.
4. Mechanical or electrical faults or breakdown.
5. Loss or damage caused by water leaking from:
  - a. fixed water tanks, apparatus and pipes while **your home** is **unoccupied** or **unfurnished**. This exclusion shall not apply if the heating throughout **your home** is maintained at a minimum temperature of ten degrees centigrade; or
  - b. swimming pools.
6. Loss or damage caused by coastal or river erosion.
7. Loss or damage caused by **subsidence**, **heave** or **landslip**.
8. Quad bikes, motorbikes or golf buggies while they are being used.
9. Rowing boats, dinghies or sailboards while they are being raced.
10. Loss of or damage to an item being transported unless:
  - a. the item is being transported within the same country as **your home**; and
  - b. it is adequately packed and secured, given the nature of the item and how it is transported.
11. Any property belonging to visitors and **domestic employees** that is insured elsewhere.
12. Loss caused by **you** not receiving goods or services **you** have paid for.
13. The amount of the **excess**. However, this exclusion does not apply to:
  - a. the cover for replacement locks, hole in one and the contents of **your** freezer; or
  - b. any claim **we** have agreed to pay which is more than 25.000€ and which is not subject to any compulsory **excess** shown in the **schedule**.

## Section 3: Your liabilities

Please read **your schedule** to see if **your** liability to other people or **your** liability to **your** employees are covered.

The general terms including general conditions, general exclusions and claims conditions, and the extra exclusions shown below all apply to this section.

**You** should refer to ‘what to do when a loss occurs’ within general terms to see what **you** need to do in the event of an accident which could lead to a claim against **you**.

If the insured named in the **schedule** is not a natural person, the cover for **your** liability as occupier of the **home** and for **your** personal liability only applies to the people living in the **home** and not the insured named in the **schedule**. In this case, for the purpose of this cover only, the definition of **you** is amended to: ‘the person who lives in the **home** and all permanent members of that person’s household including the domestic staff who live in the **home**.’

### 1. Your liability to other people

#### What is covered

- a. **Your** liability as owner or occupier of the **home**

**We** will cover **you** against any claim for damages which **you**, as owner or occupier, may legally have to pay for an accident in or about the **home** which causes bodily injury or physical damage to property and happens during the **period of insurance**, provided that the claim is not excluded under this section or the general exclusions.

- b. **Your** personal liability

If **your contents** are insured under Section 2 of this **policy we** will cover **you** against any claim for damages which **you** may legally have to pay for an accident which causes bodily injury or physical damage to property and happens during the **period of insurance**, provided that the claim is not excluded under this section or the general exclusions. This cover applies anywhere in the world.

**We** will not cover **your** liability for accidents which happen in the United States of America or Canada if **you** have been in either or both of those countries for more than 90 days in total during the **period of insurance**.

The most **we** will pay for any one accident or claim is the **amount insured**. All claims caused by one accident are agreed to be one claim, however many of **you** may be legally liable for the accident.

**We** will also pay any costs and expenses that **we** agree to in advance to defend the claim.

#### What is not covered

The following extra exclusions apply to ‘Your liability to other people’.

**We** do not cover the following.

1. **Your** liability for injury to **you** or for injury to **your** employees arising from their work for **you** (**your** liability to employees may be covered under part 2 of this 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.
3. **Your** liability arising out of:
  - a. owning, occupying, possessing or using any land or building not at the address shown in the **schedule**, other than damage to property for which **you** as tenant are legally liable to the owner;
  - b. any business, profession or occupation, or any activity being carried out on **your** land or in **your home** from which **you** derive a revenue, other than **your home office business**;

## Section 3: Your liabilities

- c. passing on any infectious disease or any virus, syndrome or illness;
  - d. any aircraft;
  - e. jet skis, wet bikes, surf jets or any watercraft other than rowing boats and dinghies under 12 feet or 3.6 metres in length and sailboards;
  - f. any motorised vehicle, other than quad bikes, motorbikes under 51cc, golf buggies, domestic gardening equipment and wheelchairs. The most **we** will pay in total for all such claims covered in the **period of insurance** is 1.500.000€, including costs and expenses;
  - g. any quad bike, motorbike under 51cc, golf buggy, domestic gardening equipment, wheelchair, trailer or non-motorised horsebox while being used on a public road or in circumstances where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance;
  - h. any animal other than a horse or domestic pet, provided such pet is not a dog treated as 'dangerous' under the Dangerous Animal Act 1999, the rules developing it or any equivalent local legislation;
  - i. any contract, unless **you** would have been liable by law if the contract had not existed.
4. **Your** liability arising out of the pollution or contamination of air, water or soil unless the pollution or contamination was caused by an accident which happened in the country in which **your home** is situated during the **period of insurance** and:
- a. **you** tell **us** about the accident as soon as reasonably possible but no later than 60 days after the end of the **period of insurance**; and
  - b. **you** prove that the pollution or contamination was caused immediately after the accident by a sudden release which could be identified and was not deliberate or expected.
- The most **we** will pay in total for all such claims covered in the **period of insurance** is the amount insured, including costs and expenses.
5. **Your** liability arising out of any goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by **you**.
6. Claims arising as a result of any treatment, wrongful specification or professional advice or service by **you** or an employee where rendered to a third-party for a fee.
7. **Your** liability for fines or penalties, or for damages which are only intended to punish **you** or to make an example of **you**.

## 2. Your liability to your employees

### What is covered

If **your contents** are covered under Section 2 of this **policy we** will cover **you** up to the **amount insured** against any claim for damages which **you** may legally have to pay for an accident which causes bodily injury or disease to **your domestic employees**, provided **your** liability is not excluded under this section or the general exclusions. The accident must happen during the **period of insurance** and arise from the work the **domestic employees** are employed to do for **you** at the address shown in the **schedule** or while on temporary trips anywhere in the world. This includes costs and expenses **we** agree to in advance to defend the claim. All claims caused by one accident are agreed to be one claim, however many of **you** may be legally liable for the accident.

For the purpose of this part of this section only, **your domestic employees** will include people **you** employ for **your home office business**, provided **you** have no more than five **home office business** employees.

## Section 3: Your liabilities

### What is not covered

The following extra exclusions apply to 'Your liability to your employees'.

**We** do not cover the following.

1. **Your** liability arising out of:
  - a. any work **your** employees do for **you** other than **domestic** or **home office business** duties;
  - b. **your** employees' work in the United States of America or Canada after they have been in either or both of these countries for 90 days in total during the **period of insurance**;
  - c. passing on any infectious disease or any virus, syndrome or illness; or
  - d. any motorised vehicle being used on a public road or in circumstances where any Road Traffic Act or similar legislation says that **you** must have motor liability insurance.
2. **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.
3. **Your** liability for fines or penalties, or for damages which are only intended to punish **you** or to make an example of **you**.
4. Amounts which **you** are legally liable to pay following any judgment or award given in the courts of the United States of America or Canada. This exclusion also applies to the enforcement of any such award in a court outside the United States of America or Canada.

## Section 4: Emergency travel

If **your contents** are insured under Section 2 of this **policy you** are automatically covered by this section.

The general terms including general conditions, general exclusions and claims conditions, and the extra exclusions shown below all apply to this section.

If **you** need to make a claim please refer to 'what to do when a loss occurs' within general terms.

### What is covered

If **your contents** suffers physical loss or physical damage in excess of 3.000€ and this is insured under sections 2, **we** will pay for the reasonable and necessary cost of air or rail travel, for **yourself** and another member of **your** family to return **home** in order to mitigate a claim.

**We** will only reimburse **you** for the reasonable and necessary travel costs that **we** have agreed to pay in advance of **your** travel and if the loss or damage to **your contents** was notified to **us** within 21 days of the date of loss. **You** must retain all travel documents and receipts for all expenses **you** incur as they will form the basis of settlement of **your** claim.

### How much we will pay

The most **we** will pay is:

- 900€ per return ticket for each incident of loss;
- 3.000€ in total for any one **period of insurance**.

## Spanish clauses

Clauses 1 to 3 below apply automatically if the **home** is situated in Spain.

### 1. Data Protection Information

#### 1. Who is the controller of Your Personal Data?

Hiscox is the commercial name of several companies belonging to the same business group. The specific company that act as a controller for Your personal data in this case is Hiscox, S.A., Spain Branch (“HSA”).

#### 2. For which purposes do we use Your Personal Data?

We collect and process Your personal data for the purposes of underwriting, entering into, performing and managing insurance contracts. In particular, the evaluation and processing of insurance proposals, risk assessment, administration of the insurance policy, claims and loss management, payment of indemnities or provision of services related to the full development of the insurance contract through all its stages and compliance with legal and regulatory obligations applicable to insurers and reinsurers.

We will not carry out profiling activities with Your personal data. However, we could take decisions based on automated data processing in the process of renewal of the insurance policy. See section 6 for more details.

#### 3. What is the lawful/legitimate basis for the processing of Your Personal Data?

Your personal data is necessary for the performance of the insurance contract which You are a party to, or to take pre-contractual steps prior to entering in the insurance contract. If You did not provide us with the information –personal data- requested, it would not be possible to properly comply with the contractual benefits.

For the processing of sensitive data, we may need Your explicit consent. Where we need Your consent, we will ask You for it separately.

In certain circumstances, we will process Your personal data within other lawful bases, as explained in detail in section 6 of Additional information.

#### 4. Who will we share Your personal data with?

The proper development of the insurance contract and the fulfilment of our internal legal, regulatory and administrative obligations, makes it necessary for us to share Your data with other companies of the Hiscox group, regulatory bodies, credit agencies, fraud prevention agencies or third parties that they provide services related to the insurance contract such as insurance intermediaries, other insurers or reinsurers, IT service providers, experts or lawyers.

Some of the recipients may be located outside the European Union area, but measures will be taken to ensure adequate protection of their data. You can get more information about it in section 6 below.

#### 5. Which are Your rights regarding Your personal data?

You have the right of access, rectification and erasure of Your personal data. Likewise, You can exercise the rest of the rights guaranteed by the applicable European and Spanish regulations regarding the protection of personal data, as explained in detail in section 6 below of Additional information.

## Spanish clauses

### 6. How or where can I get additional information about the processing of my personal data?

For more detailed information on the processing and use of Your personal data and Your rights with respect to such data, please read our Privacy Policy carefully in <https://www.hiscox.es/informacion-sobre-proteccion-de-datos> and, should You have any doubts in that regard, do not hesitate to send Your query to the attention of the Data Protection Officer ("DPO") by postal mail, at the address: Hiscox, Paseo de la Castellana 60, 7ª Planta 28046 Madrid; or by email, to [dataprotectionofficer@hiscox.com](mailto:dataprotectionofficer@hiscox.com)

### 2. Exclusion of losses arising from extraordinary events

**We** do not cover loss or damage caused by extraordinary flood, tsunami, unusual cyclonic storms; falling astral bodies or meteorites; an **act of terrorism**, riot or civil commotion; acts of the armed forces or state security extraordinary events services in peace time.

**You** are insured against loss or damage caused by these events by the 'Consortio de Compensación Seguros' as explained in paragraph 3 below. If the indemnity **you** receive from the Consortio is less than what **we** would have paid had this clause not been in force, **we** will pay **you** the difference.

### 3. Clause on compensation by the Insurance Compensation Consortium for losses deriving from extraordinary events occurring in Spain under damage insurance on goods and civil liability on terrestrial motor vehicles

In accordance with the provisions of the consolidated text of the legal Statute on the Insurance Compensation Consortium, approved by Royal Legislative Decree 7/2004 of 29 October, the holder of an insurance policy under which a mandatory surcharge is included, in favour of the aforementioned public business entity, is able to agree coverage for extraordinary risks with any insurance entity who meets the conditions required by the current legislation.

Compensation deriving from claims due to extraordinary events occurring in Spain affecting the risks inherent therein, shall be paid by the Insurance Compensation Consortium, when the policyholder has settled the corresponding surcharges in its favour and one of the following situations has occurred:

- a) The extraordinary risk covered by the Insurance Compensation Consortium is not covered by the insurance policy agreed with the insurance entity.
- b) Despite being covered by the aforementioned policy, the insurance entity's obligations cannot be met, due to having been declared legally insolvent, or subject to voluntary or compulsory liquidation proceedings by the Insurance Compensation Consortium.

The Insurance Compensation Consortium shall adjust its activity in accordance with the details set out in the above legal Statute, in Law 50/1980 of 8 October on Insurance Contracts, in the Regulation on insuring extraordinary risks, approved by Royal Decree 300/2004 of 20 February, and in the additional provisions.

#### Summary of legal regulations

Extraordinary events covered

- a) The following natural phenomena: earthquakes on land or at sea; extraordinary flooding, including any caused by storm surges; volcanic eruptions; atypical cyclonic storms (including extraordinary wind speeds in excess of 120 km/h and tornadoes); and falling space debris or meteorites.
- b) Events caused violently as a consequence of terrorism, rebellion, sedition, riot, or civil disturbances.
- c) Acts or proceedings by the Armed Forces or Law Enforcement Authorities during peace time.

## Spanish clauses

### Excluded risks

- a) Any that do not give rise to compensation as per the Act on Insurance Contracts.
- b) Any that affect assets insured by contracts that do not include the mandatory surcharge in favour of the Insurance Compensation Consortium.
- c) Any due to a flaw or defect in the insured asset itself, or due to its manifest lack of maintenance.
- d) Any produced by armed conflicts, whether or not there has been an official declaration of war.
- e) Any deriving from nuclear energy, without prejudice to the provisions of Law 12/2011, of 27 May, on civil liability for nuclear damages or damage produced by radioactive materials. Notwithstanding the above, direct damages that occur within an insured nuclear facility are included, when they are as a result of an extraordinary event affecting the facility itself.
- f) Any deriving from the mere passing of time or, in the event of permanently submerged assets, either partially or fully, due to the mere action of ordinary tides or currents.
- g) Any deriving from natural phenomena other than those indicated in section 1.a) above and, in particular, any produced by rises in the water table, landslips, landslides, subsidence, rockfalls or similar phenomena, unless these were manifestly caused by the action of the rainwater that, likewise, produced an extraordinary flood in the area, and the events occurred simultaneously with said flood.
- h) Any caused by acts of disturbance occurring during the course of meetings or protests carried out, pursuant to Organic Law 9/1983, of 15 July, regulating the right of assembly, or during the course of legal strikes, other than the events that could be classified as extraordinary events as indicated in section 1.b) above.
- i) Any caused by the bad faith of the insured party.
- j) Any deriving from incidents due to natural phenomena causing damage or pecuniary losses to the assets when the incident occurs less than seven calendar days after the issue date of the policy or the policy start date, if this is later, unless it is proved to have been impossible to agree the insurance policy earlier, due to the non-existence of the insurable interest. This period of lack of coverage shall not apply when renewing or replacing a policy with the same or another entity without a continuity solution, except for any part that may be subject to an increase or new coverage. Neither shall it apply to the part of any capital insured that is subject to automatic re-evaluation as part of the policy.
- k) Any corresponding to incidents that occurred before payment of the first premium or when, pursuant to the provisions of the Act on Insurance Contracts, the Insurance Compensation Consortium coverage is suspended or cancelled due to failure to pay the premiums.
- l) Any indirect risks or losses deriving from direct or indirect damages, other than the pecuniary losses indicated as compensable in the insurance Regulation on extraordinary risks. In particular, items not included in the coverage include loss or damage suffered due to cuts or modifications to the external supply of utilities such as electricity, combustible gas, fuel oil, diesel, or other liquids, or any other indirect loss or damage other than the aforementioned, even if these modifications derive from one of the causes included in the coverage of extraordinary risks.
- m) Any incidents that, due to their magnitude and severity, would be classified by the national Government as a “national disaster or catastrophe”.

## Spanish clauses

### Excess

The excess charged to the insured party shall be:

- a) In the case of direct damages, for policies against damages on items, the excess charged to the insured party shall be seven percent of the amount of the compensable damages caused by the incident. However, no deduction shall be made at all for excess on any damages affecting dwellings, homeowners' association dwellings, or vehicles insured by a motor vehicle insurance policy.
- b) In the case of various pecuniary losses, the excess charged to the insured party shall be as set out in the policy, in time or amount, for damages deriving from ordinary events of loss of assets. If various excesses exist for coverage of ordinary loss of assets, those set out for the primary coverage shall be applied.
- c) If the policy establishes a combined excess for loss and damages to assets, the Insurance Compensation Consortium shall settle the material damages by deducting the corresponding excess applied as per section a) above, and the loss of assets by deducting the excess detailed in the primary coverage policy, less the excess applied when settling the material damages.

### Extending the coverage

Coverage of extraordinary risks shall include the same insured assets and sums detailed in the insurance policies for coverage of ordinary risks.

Notwithstanding the above:

- a) In policies covering own damages to motor vehicles, the extraordinary risk coverage by the Insurance Compensation Consortium shall guarantee the total insurable interest, even if the ordinary policy only covers it partially.
- b) When there is a civil liability policy on terrestrial motor vehicles, the cover for extraordinary risks by the Insurance Compensation Consortium shall guarantee the value of the vehicle in the state in which it is found at the moment immediately before the incident occurred, using the generally accepted market price.

### Communicating the damages to the Insurance Compensation Consortium

The application for compensation for damages covered by the Insurance Compensation Consortium shall be made by way of a communication to the Consortium by the policyholder, the insured party, the beneficiary of the policy, the representative of any of the aforementioned parties, or the insurance broker through whom the insurance policy was arranged.

Communicating damages and obtaining any information relating to the proceedings or the status of the claim, can be done by:

- a) Calling the Insurance Compensation Consortium Telephone Service Centre (900 222 665 or 952 367 042)
- b) Visiting the Insurance Compensation Consortium website.([www.consorseguros.es](http://www.consorseguros.es)).

Assessing damages: The evaluation of damages deemed compensable according to insurance legislation and the contents of the insurance policy, shall be done by the Insurance Compensation Consortium, without it being linked to any evaluations that, if relevant, have been done by the insurance entity covering the ordinary risks.

Payment of the compensation: The Insurance Compensation Consortium shall pay the compensation to the beneficiary of the policy via bank transfer.

## Complaints procedure

We are proud of our reputation for a quality service. If you feel that our service at any time falls below the standard you would expect, please contact:

**Hiscox S.A. Sucursal en España**

Paseo de la Castellana, 60. 7ª Planta. 28046 Madrid  
Phone: +34 91 515 99 00

If you want to present us with a formal complaint you can do it, in written, addressed to:

**Hiscox Servicio de Atención al Cliente**

C/ Serrano 116  
28006 Madrid

Email: [atencion.cliente@hiscox.com](mailto:atencion.cliente@hiscox.com)

If you contact them or us, please quote the policy number shown in the schedule.

### External complaints procedure

Additionally, if you are unsatisfied with the final answer received or there was no resolution within a month if you are a consumer or on the contrary, within two months after submitting the complaint or claim, we inform you that, in case you are a consumer or user and subject to our prior explicit approval, you may request the settlement of your dispute in front of an arbitrator in accordance with the provisions of Articles 57 and 58 of the consolidated text of the General Law for the Protection of Consumers and Users, and other regulations that develop it, without prejudice to what is established by Arbitration Law in the case the parties submit a dispute to one or more arbitrators.

You may be entitled to take your complaint or claim to the Directorate General for Insurance in Spain. The address and contact details are the following:

**Directorate General for Insurance and Pensions Funds**

Paseo de la Castellana, 44  
28046 Madrid Spain  
Tel.: +34 902 19 11 11

<http://www.dgsfp.mineco.es/reclamaciones/index.asp>

The foregoing shall be without prejudice to the rights defined by Law.

In accordance with the provisions of Article 24 of the Insurance Contract Act, you may lodge a complaint before the Court of First Instance where you reside.





**Hiscox SA, sucursal en España**

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