



Overseas Holiday Home Endorsement Wordings

914 Acknowledgment of pre-contractual disclosure (Spain)

You acknowledge that you have received from us your policy booklet which contains all relevant information relating to the law applicable to this contract of insurance, the various mechanisms for making claims, the member state in which our registered office is situated, the Authority in charge of controlling our activities, and our name, address and legal form.

918 Earthquake cover condition – Turkey

"We will not pay for loss or damage caused by earthquake or volcanic eruption unless you have a policy in force with the compulsory Turkish Catastrophe Insurance Pool (TCIP) at the time of the loss.

We will apply an excess equal to:

- for buildings, the total amount insured shown on your TCIP certificate, including any excess or co-insurance for which you are liable under the terms of the TCIP policy.

- for all other sections of this policy £5,000 (€7,500 if your policy is issued in euros) or 5% of the combined amounts insureds if this is more.

For information on TCIP see www.dask.gov.tr/english.html

911 Earthquake Deductible

A specific excess applies to buildings and contents for each incident of loss or damage caused by earthquake or volcanic eruption. The amount of this excess is £5,000 (€7,500 if your policy is issued in euros) or 2.5% of the combined amounts insured for buildings and contents, whichever is the greater.

910 Earthquake Exclusion

We do not cover loss or damage caused by earthquake or volcanic eruption.

482 Insured by Syndicate 33

This policy is underwritten by Syndicate 33 at Lloyd's managed by Hiscox Syndicates Ltd.

483 Insured by Hiscox Insurance Company Limited

This policy is underwritten by Hiscox Insurance Company Ltd.

917 Non-admitted clause

It is noted and agreed that this insurance contract is negotiated and made in the United Kingdom between the Insured, represented by his United Kingdom-based insurance broker and us, authorised to conduct insurance business in the United Kingdom. The insured acknowledges that no solicitation for the insurance has been made by the Company outside of the United Kingdom, that the contract is subject to English Law and jurisdiction and that claims are payable in London to the broker or to a UK bank account nominated by the Insured. The Insured acknowledges that any applicable local taxes will be paid by the Insured.

920 Subsidence extension

We cover loss or damage to the insured property directly caused by subsidence or ground heave of the site upon which the buildings stand or by landslip.

We do not cover:

- a. the first £1,000 of each incident of loss or damage caused by these perils;
- b. loss or damage caused by subsidence, ground heave or landslip:
 - i. to domestic fixed fuel tanks, swimming pools, terraces, patios, hard tennis courts, driveways, footpaths, walls, gates, hedges and fences, unless the main house is also physically damaged at the same time;
 - ii. to solid floors unless the load bearing walls are physically damaged at the same time;
 - iii. as a result of demolition, alteration, extension, repair or any similar process to the buildings;
 - iv. as a result of normal settlement, faulty design, the use of faulty materials or inadequate construction of foundations;
 - v. as a result of coastal or river erosion.

396 Total Terrorism exclusion

This insurance does not cover any loss, damage, liability or contamination caused by or arising directly or indirectly from a terrorist attack (or threat of attack).

For the purpose of this clause, a terrorist attack means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or governments(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to the public, or any section of the public.

420 Theft Limitation Clause

We will not be liable for any loss or damage by theft or attempted theft unless it involves entry to, or exit from the Building by forcible and violent means.

What to do in the event of a claim

If you need to notify us of new claim, or if you need to contact us regarding an existing claim, please call the Hiscox Claims Team between the hours of 9.30am and 5.30pm (UK time) on 0870 084 3776 or +44 1206 773776 if calling from outside the UK.