
What is a policy summary?

This document provides key information about the Hiscox Holiday Homes insurance policy. Please note that it does not contain the full terms and conditions of this insurance contract; these can be found in the Holiday Homes policy wording. If you would like a copy of the full policy wording or have any questions, please contact us.

Policy name: Holiday Homes Insurance

Type of insurance: Home and contents insurance

Underwritten by: Syndicate 33 at Lloyd's managed by Hiscox Syndicates Ltd or Hiscox Insurance Company Ltd.

Significant features and benefits

The Holiday Homes policy is specifically designed for people with a holiday home.

Key benefits include:

Broader cover

- Cover for buildings and contents against a wide range of named perils e.g. fire, theft, lightning, earthquake, flood etc.
- Public liability (£5,000,000) and employers' liability (£5,000,000) cover included
- Automatic cover for outbuildings and permanent structures up to £15,000
- Accidental damage to domestic pipes, cables, sewers and drains for which you are responsible
- Cover for gold, silver and gold- and silver-plated items up to £2,000 (excluding jewellery)
- Emergency travel, should you need to travel abroad to mitigate the outcome of a claim
- Access to Hiscox Security Services, should you need any personal security advice

A flexible approach

- Payment by interest-free Direct Debit which is a significant saving compared to some insurers
- A practical approach to security
- No single article limit or average clause applied

Significant or unusual exclusions/limitations

We do not cover losses caused by subsidence, landslip or heave (except for properties situated in Ireland, Portugal, Spain and France). We also do not provide cover for your jewellery or watches (page 3 of wording). Vandalism and acts of malicious persons are not covered if the holiday home is not sufficiently furnished for normal living purposes (page 9 of wording).

You will normally have to pay the initial £100 for each claim. This policy excess applies to claims made on the buildings and contents sections of your policy. These excesses may vary by your choice and/or underwriting criteria. Your quotation and policy schedule will show the specific excesses applicable to you.

All communications, including the policy wordings, are written in plain English with no jargon to ensure you know exactly what is covered.

Any special conditions and terms that may apply will be found in your individual quotation and schedule.

Duration of contract

Insurance contracts normally run for a period of 12 months. Please speak to us if you require a different period. We strongly urge our customers to review their contract each year to ensure they have adequate cover in place.

Cancellation rights

You can cancel your new insurance policy up to 14 days from the start of the contract (plus postage time) and if you haven't made a claim you will receive a full premium refund. After this you may cancel your insurance at any time by writing to us. If you have not made a claim, we will return any premium you have paid for any period of insurance left. However, we will not return any premium if the amount is less than £25.

We may cancel your insurance policy by sending you 30 days' notice by registered post to your correspondence address shown in the schedule. We will return any premium you have paid for any period of insurance left and will not charge any cancellation penalties such as administration charges.

Claims service

It is when you make a claim that you really find out how good your insurer is. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering:

- No deductions for wear and tear, even on clothing
- A guarantee to pay interest on any claim over £2,500 not paid to you by us within ten working days of receiving a signed agreement form. We can only keep this promise if your bank is in the United Kingdom and if you give us your bank details at the time you sign the acceptance form. This promise can not apply if you ask us to pay by another method.

If you suffer a loss and need to make a claim you should contact us immediately. If temporary repairs are needed you should arrange for them to be done immediately.

Questions and complaints

If you have a question or complaint, please contact us directly using the details below:

Hiscox Customer Services
Holiday Homes
Hiscox House, Sheepen Place,
Middleborough, Colchester, Essex CO3 3XL
Telephone: 0870 084 3777
Email: customerservices@hiscox.com

If you are not satisfied with the way your complaint has been handled, you may ask the Ombudsman to review your case without affecting your statutory rights.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

The maximum level of compensation you can receive from the Scheme for a claim against an insurance firm depends on the type of insurance policy, as described here. FSCS may arrange to transfer your policy to another insurer, provide a new policy or if these actions are not possible, provide compensation. Non-compulsory insurance (such as home insurance): the first £2,000 of a claim or policy is protected in full. Above this threshold, 90% of the rest of the claim or value of unused premiums will be met.

Your Hiscox quotation

The quotation you receive gives a breakdown of the total price, including the amount we will receive, as well as any related fees, charges, expenses and taxes applicable. The quotation will be valid for a specified period.

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Hiscox Insurance Company Limited and Hiscox Syndicates Limited are authorised and regulated by the Financial Services Authority. Unless some other law is agreed in writing, this policy will be governed by the laws of England.