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## Overseas Home Insurance

Great service, excellent cover, competitive prices – things most companies boast in the competitive world of insurance. Can we prove it?

### Why Hiscox?

Hiscox has a long history of insuring overseas homes in over 40 countries. From a luxury villa in Phuket to a weekend apartment in Antibes, our suite of products allows us to cater for a wide variety of overseas homes. We are not limited to holiday homes and can insure expatriates, or even foreign nationals looking for specialist cover.

### Specialist knowledge

We have a dedicated team who specialise in insurance for overseas holiday homes. The knowledge we have of local markets, including contractual obligations and market practice, means there are no surprises for you when a claim arises.

### We have two products

- Holiday Home: a product for secondary residences.
- Overseas 606: a product for high net worth risks located anywhere in the world.

### Plain English wordings

All our policy wordings are written in plain English, so you know exactly what is covered. In fact all losses are covered under our policy unless it is stated that they are explicitly excluded, giving you true peace of mind.

### Benefits of a Hiscox policy

#### Cover outside your home

You have the option to cover your jewellery, baggage and personal possessions anywhere in the world against all risks, including loss, theft or accidental damage.

#### Specialist cover for antique collections, fine art and jewellery

Our approach to fine art and antiques is different from standard insurers. We do not penalise you with heavy premiums or restricted cover – quite the opposite. We provide full cover for depreciation of value as well as the restoration of damaged antiques or artworks.

### No restrictive policy conditions

Our policy conditions are relatively minimal and are designed to not restrict your cover unfairly. For example, we do not apply the 'average clause' which other insurers use to reduce the amount of a claim if the amounts insured are undervalued.

### Theft cover

Theft cover remains in force even when your property is left unoccupied.

### All risks cover

Buildings, contents, fine art, antiques and jewellery can be covered on an 'all risks' basis.

### Your liability to others

This is automatically covered up to € 7,500,000.

### Claims service

It's only when you need your insurance company the most, the moment you pick up the phone to make a claim, that you find out how good they really are. Our specialist high net worth claims team provides an award winning claims service. We will deal with all claims quickly and fairly and we benefit when necessary from Hiscox's long established network of specialist loss adjusters. Where possible we will go that extra mile to ensure that our customers don't lose out.

If you need to make a claim, our 'speed of settlement' guarantee ensures you receive your payment directly to your bank account within ten working days after we receive your signed acceptance. If we fail to meet this deadline, we will pay interest on any claim over € 4,000 (at your bank's base rate) until the claim is paid.

### Who are we?

Hiscox is Europe's foremost insurer of higher value homes and fine art. We have been underwriting for over 100 years and are listed on the London Stock Exchange. We have offices throughout the UK, Europe, US and Bermuda. For more information about Hiscox in Portugal go to [www.innovarisk.pt](http://www.innovarisk.pt).



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