
Contents

Introduction	2
General terms	3
Definitions	3
General conditions	5
General exclusions	6
What to do when a loss occurs	6
How much we will pay	7
Our claims promise	8
Section A – buildings and tenant's improvements	8
The cover *	8
Optional cover: accidental damage	11
Section B – contents	11
The cover	11
Section C – fine art and techniques	14
The cover	14
Section D – valuables and personal effects	15
The cover	15
Section E – your liabilities	16
The cover	16
Section F – emergency travel	18
The cover	18
International clauses	19
French clauses	19
Portuguese clauses	21
Spanish clauses	32
Complaints procedure	36

* If your house is located in Portugal and it's under "Propriedade Horizontal" regime, please see notes in Section A, The cover, 1.A and the Portuguese clauses section.

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.



Robert Hiscox
Honorary President

Hiscox Underwriting Ltd are authorised to issue insurance policies for **us**.

General terms	Please read this insurance document, together with any endorsements and the schedule , very carefully. If anything is not correct, please return it immediately. We will provide this insurance in return for the premium you have paid.
Definitions	Words shown in bold type have the same meaning throughout this policy and are defined below.
Act of terrorism	An act, including using or threatening to use force or violence, which: <ol style="list-style-type: none"> 1. is committed by a person or group of people, whether acting alone or in connection with an organisation or government; and 2. 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 . Unless we say otherwise, the amount 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.
Buildings	Any permanent structure used for domestic purposes within the grounds of your home including: <ol style="list-style-type: none"> 1. fixtures and fittings; 2. lifts; 3. domestic fixed fuel tanks; 4. outbuildings and permanent structures; 5. gates, hedges and fences; 6. radio and television aerials, satellite dishes, their fittings and masts; <p>all at the address shown in the schedule and which belong to you or for which you are legally responsible.</p> <p>We do not include within buildings:</p> <ol style="list-style-type: none"> 1. any structure, or part of a structure, used for any business activity other than office work carried out by you or on your behalf, or the letting of your home; 2. any plant or tree, other than hedges*; 3. land or water. <p>*The cover for your garden in Section A includes cover for plants and trees.</p>
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), money , all of which belong to you or for which you are legally responsible. We do not include the following property within contents : <ol style="list-style-type: none"> 1. any item used for any business activity, other than office equipment used in the home; 2. motorised vehicles, and their accessories, other than domestic gardening equipment and wheelchairs; 3. caravans and trailers; 4. watercraft; 5. aircraft; 6. electronic data; 7. any animal, plant or tree; 8. land or water; 9. any part of the buildings.
Endorsement	A change to the terms of the policy agreed by us in writing.
Excess	The amount for which you are responsible as the first part of each agreed claim.

Fine art	<p>Art, antiques and collectibles of particular value due to their age, style, artistic merit or collectibility including:</p> <ol style="list-style-type: none">1. furniture;2. paintings, drawings, etchings, prints and photographs;3. tapestries and rugs;4. manuscripts;5. porcelain and sculpture;6. stamps or coins forming part of a collection;7. gold, silver, and gold- and silver-plated items;8. clocks and barometers; <p>all of which belong to you or for which you are legally responsible. We do not include valuables within fine art (valuables are defined below). We do not cover fine art which is business property.</p>
Fixtures and fittings	<p>All items that are fixed to and form part of the structure of the home including:</p> <ol style="list-style-type: none">1. decorations including wall paper, murals and stencilling;2. bathroom suites;3. fitted kitchens;4. flooring.
Home	<p>The house or apartment at the address shown in your schedule, including the greenhouses, outbuildings and garages used for domestic purposes at the same address.</p>
Money	<p>Cash, cheques, bank drafts, travel tickets, traveller's cheques, current postage stamps, savings certificates, premium bonds or other negotiable documents.</p>
Outbuildings and permanent structures	<p>Outbuildings not attached to the main building, perimeter walls, retaining walls, terraces, patios, hard tennis courts, swimming pools, driveways, footpaths and other structures not used for living purposes (other than the main building).</p>
Outdoor items	<p>Garden furniture, ornaments, statues, and other similar items that are normally left outdoors.</p>
Period of insurance	<p>The time for which this policy is in force as shown in the schedule.</p>
Personal effects	<p>Baggage, clothing, sports equipment, bicycles, portable computers and other similar items carried about the person, all of which belong to you or for which you are legally responsible. We do not include valuables and money within personal effects.</p>
Policy	<p>This insurance document and the schedule, including any endorsements.</p>
Schedule	<p>The document showing your name, your address and your insurance details that we sent you when we accepted this insurance or following any subsequent amendment to your cover, whichever is the more recent.</p>
Standard construction	<p>Built of brick, stone or concrete, and roofed with slate, tile, asphalt, metal or concrete.</p>
Tenant's improvements	<p>Improvements you have made to the fixtures and fittings (including decorations) and any radio and television aerials, satellite dishes and their fittings and masts that belong to you or for which you are legally responsible. This applies where you do not own or are not responsible for insuring the buildings.</p>
Unoccupied	<p>The home has not been lived in for 60 days in a row or does not have enough furniture to be lived in normally.</p>
Valuables	<p>Jewellery, gemstones, watches, furs and guns, which belong to you or for which you are legally responsible.</p>
We/us/our	<p>The insurer named in the schedule.</p>

You/your

The person named as the insured in the **schedule** and all permanent members of that person's household including the domestic staff who live in the **home**.

General conditions

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

1. Information

In deciding to accept this insurance and in setting the terms, **we** have relied on the information **you** have given **us** (including any information in the proposal form or declaration form). **You** must make sure that all information is accurate and that **you** have not withheld any facts that might have influenced **our** decision. If **you** are in any doubt, **you** should speak to **us** or **your** insurance agent.

You must tell **us** about any change in circumstances which occurs before or during the **period of insurance** and which may affect this insurance. **We** may then amend the terms of this policy. If **you** are in any doubt, **you** should speak to **us** or **your** insurance agent.
2. Non-disclosure, misrepresentation and false claims

If **you** have not told **us** about or have misrepresented any facts or circumstances which might affect **our** decision to provide insurance or the terms of that insurance, or **you** have made a false claim, **we** can refuse to pay a claim or **we** can treat this insurance as though it had never existed.
3. Unoccupied home

You must tell **us** if the **home** is, or is likely to be, **unoccupied**. **We** may then amend the terms of this **policy**.
4. Building works

If **you** intend to undertake any work to extend, renovate, build or demolish any part of the **buildings** and the estimated cost is more than €40,000, **you** must tell **us** about the work at least 30 days before the work starts and before **you** enter into any contract for the works. If **you** do not, **we** will not have to pay any claim caused by or resulting from the building works. **You** do not have to tell **us** if the work is for redecoration only.
5. Premium payment

We will not make any payment under this policy unless **you** have paid the premium.
6. Correct amounts insured

When accepting this insurance, **we** expect that the **amounts insured** will represent the full value of the property insured.

 1. For **buildings**, the full value is the estimated cost of rebuilding if the **buildings** were destroyed (this is not the same as the market value), not including **fees** and **extra expenses**. **We** allow 15% of the cost of repairs for **fees** and **extra expenses** (see paragraph 6 of Section A – buildings and tenant's improvements).
 2. For **tenant's improvements**, the full value is the cost to repair or replace as new.
 3. For **contents**, the full value is the current cost as new.
 4. For **fine art** and **valuables** that are not listed individually in a specification, the full value is the replacement cost or current market value, whichever is the greater.

Indexation: **We** will adjust the **amount insured** for **buildings** and **contents** at each renewal according to an appropriate index. However **you** should check **your amounts insured** when **you** renew **your** policy, to make sure that they reflect the full value of the **buildings** and **contents**.
7. Reasonable care

You must take reasonable steps:

 1. to protect the property insured under this **policy** and to keep it in good condition and repair;
 2. to prevent accident or injury.

If **you** do not, **we** will not have to pay any related claim.
8. Cancellation

You may cancel this **policy** up to 14 days from the start of the contract (plus postage time) and receive a full premium refund.

You may cancel this **policy** 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.

We may cancel this **policy** by sending **you** 30 days' notice by recorded post to **your** correspondence address shown in the **schedule**. **We** will return any premium **you** have paid for any **period of insurance** left.

9. Third parties	<p>However, we will not return any premium if the amount is less than €50.</p> <p>If you pay the premium by instalments and an instalment remains unpaid after 14 days, we may cancel this policy from the date the last instalment was due.</p> <p>You and we are the only parties to this policy. Nothing in this policy is intended to give any person any right to enforce any term of this policy which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999.</p>
10. Joint insureds	<p>The most we will pay is the relevant amount insured.</p> <p>If there is more than one of you, the total amount we will pay will not exceed the amount we would be liable to pay to any one of you.</p>
11. Governing law	<p>Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England.</p>

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 staff.
2. loss or damage caused by wear and tear or gradual deterioration, the use of unsuitable or defective materials or parts, rust or oxidation, moth or vermin, normal settlement, warping or shrinkage, rot, fungus, mould or infestation.
3. loss or damage caused by anything which happens gradually, including smoke and rising damp.
4. loss or damage caused by coastal or river erosion.
5. **your** liability arising out of transmission of a computer virus.
6. loss or distortion of information resulting from computer error or malfunction or computer virus.
7. loss caused by **you** not receiving goods or services **you** have paid for through any internet website.
8. loss of, or damage to, or the cost of replacing, any equipment, integrated circuit, computer chip, computer software or any other 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.
9. loss, damage or liability arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination.
10. 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.
11. 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.
12. any claim where **you** would be entitled to be paid under any other insurance if this **policy** did not exist, except for any excess above the amount that would be covered under the other insurance.

What to do when a loss occurs

The following claims conditions apply to the whole of this **policy**.

How to make a claim

You must tell **us** or **your** insurance agent as soon as possible about any incident which **you** may need to claim for under this **policy**. If **you** do not, **we** will not have to pay **your** claim. If **you** think a crime has been committed, **you** must also tell the police and obtain a claim reference number from them.

You must prove the loss or damage has happened and give **us** all the co-operation **we** need.

Temporary emergency repairs

If temporary repairs are needed urgently to prevent further damage, **you** should arrange

for them to be done immediately. 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 immediately send to **us** or **your** insurance agent every letter of claim, claim form or correspondence **you** receive. **You** must not admit liability or make an offer or promise of payment without **our** written permission, otherwise **we** will not have to pay **your** claim.
We may take over and deal with, in **your** name, the defence or settlement of any claim.

Recovering a loss payment

We may pursue, in **your** name but at **our** expense, recovery of amounts **we** may become liable to pay under this **policy**. **You** must give **us** all the assistance **we** may reasonably require to do this.

How much we will pay

The basis upon which **your** claim will be settled is as follows. When **we** pay your claim, **we** will deduct the amount of the **excess** shown in the **schedule**.

Section A – buildings and tenant's improvements

Buildings

We will pay the cost of rebuilding or repairing the damaged **building**. **We** will normally expect **you** to carry out repairs, 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. The most **we** will pay is the **amount insured**. **We** will also pay any **fees and extra expenses** up to an amount equal to 15% of the insured cost of repairs to the **buildings**.

Tenant's improvements

We will at our option repair or replace the damaged parts.

Section B – 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. The most **we** will pay is the **amount insured**.

Specific limits

The following amounts are part of the total **amount insured** for **contents**. 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, but not more than €3,750 for any one item, pair or set.
2. **outdoor items** is €1,500 in total for each incident of loss, unless a higher amount is shown in the **schedule**.
3. **money** is €1,500 in total for each incident of loss.
4. title deeds and other personal documents is €1,500 in total for each incident of loss.

Section C – fine art and Section D – valuables and personal effects

Fine art and valuables

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

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.

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

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

Fine art

If the item is partly damaged, **you** may decide whether **we** repair, replace or pay the value of the damaged item. If the item is lost or destroyed, **we** will pay the value shown for that item in the specification.

Valuables

We will decide whether **we** repair, replace or pay the value of the damaged item.

2. For unspecified items not individually listed in a specification 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.

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

- a. €15,000 for fine art;
- b. €5,000 for valuables.

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

Personal effects

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.

Our claims promise

We pride ourselves on offering a service that is fast, efficient and helpful. If we do not pay your claim within ten working days after receiving your acceptance form, we will pay you interest, at your bank's base rate. We will only do this if your premium payments are up to date and the agreed claim is more than €4,000.

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

Section A – buildings and tenant's improvements

Please read your schedule to see if the **buildings** or **tenant's improvements** are covered. The General terms all apply to this section.

The cover

- 1. Buildings and tenant's improvements

What is insured

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

If only **tenant's improvements** are covered under this section, you are only insured for the cover in paragraphs 1, 2 and 3.

The **buildings** or **tenant's improvements** are insured against physical loss or physical damage occurring during the **period of insurance** and directly caused by the following circumstances:

- A. Fire, lightning, explosion or earthquake.

- B. Storm or flood.

- C. Weight of snow.

- D. Escape of water from and frost damage to fixed water tanks, apparatus and pipes, including up to €10,000 for the necessary and reasonable expense you incur in locating the source of the leak.

What is not insured

The following extra exclusions also apply to the relevant cover.

- A.

In accordance with the Portuguese law, in case your house is located in Portugal and it's under "Propriedade Horizontal" regime, all terms and conditions related with the cover for fire, lightning and explosion are defined in the section "Portuguese clauses".

- B. Loss or damage to gates, hedges and fences.

- C. Loss or damage to domestic outbuildings not of **standard construction**, gates, hedges and fences.

- D. Loss or damage:
 - i. to swimming pools;
 - ii. caused by subsidence, heave or landslip;
 - iii. while the **home** is **unoccupied** unless you keep the **home** heated throughout or you shut off the water supply and drain fixed water tanks, apparatus

	<p>E. Leakage of oil from any fixed domestic heating installation.</p> <p>F. Smoke.</p> <p>G. Theft or attempted theft.</p> <p>H. Collision or impact involving:</p> <ul style="list-style-type: none"> i. any vehicle, aircraft (or other aerial devices or anything dropped from them) or animal; ii. aerials, satellite dishes or their fittings; iii. falling trees, branches, telegraph poles or lamp-posts. <p>I. An act of terrorism.</p> <p>J. Riots, violent disorder, civil commotion and labour disturbances.</p> <p>K. Vandalism and acts of malicious persons.</p>	<p>and pipes.</p> <p>E.</p> <p>F. Loss or damage arising from gradually operating causes.</p> <p>G.</p> <p>H.</p> <ul style="list-style-type: none"> iii. loss or damage caused by: <ul style="list-style-type: none"> a. Caused by lopping, topping or felling on your own property; b. to gates, hedges and fences. <p>I. Loss or damage arising directly or indirectly from: <ul style="list-style-type: none"> i. 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 ii. any failure in the supply of gas, water, electricity or telephone service to the home. </p> <p>J. Loss or damage while the buildings are not sufficiently furnished for normal living purposes.</p> <p>K. Loss or damage while the buildings are not sufficiently furnished for normal living purposes.</p>
<p>2. Glass and sanitary ware</p>	<p>Accidental breakage of fixed glass (including the cost of removing and replacing double glazing frames), solar panels, fixed sanitary ware and ceramic hobs, all forming part of the buildings or tenant's improvements or for which you are legally responsible as tenant, provided it happens during the period of insurance.</p>	
<p>3. Underground pipes and cables</p>	<p>Accidental damage occurring during the period of insurance to domestic fuel oil pipes, underground service pipes and cables, sewers and drains for which you are legally responsible.</p>	
<p>4. Garden</p>	<p>The cost you incur in making good physical loss or physical damage to the garden occurring during the period of insurance and directly caused by any of the circumstances described in paragraphs 1.A, 1.G, 1.H and 1.K of this section.</p> <p>The most we will pay is 2.5% of the amount insured for the buildings for each and every</p>	<p>Loss or damage caused by subsidence, ground heave or landslip.</p>

<p>5. Loss of rent and alternative accommodation</p>	<p>incident of loss or damage, but not more than €1,500 for any one tree, shrub or plant.</p> <p>Loss of rent which you cannot recover as landlord, and your reasonable and necessary costs of alternative accommodation, while the home cannot be lived in because of loss or damage we have agreed to pay for under this section.</p> <p>We will not pay for rent or alternative accommodation for more than two years.</p>	<p>Rental income for bookings taken after the original damage occurred.</p>
<p>6. Fees and extra expenses</p>	<p>The reasonable and necessary fees and extra expenses involved in rebuilding or repairing the buildings following physical loss or physical damage insured under this section. This means:</p> <ul style="list-style-type: none"> i. fees to architects, surveyors and consulting engineers. ii. the cost of clearing the site and making the buildings safe. iii. the cost of doing anything required by any government or local authority, but only if: <ul style="list-style-type: none"> 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. <p>The most we will pay in total is an amount equal to 15% of the insured cost of repairs to the buildings.</p>	<p>The cost of preparing a claim.</p>
<p>7. Landlord's buildings and fixtures and fittings</p>	<p>Physical loss or physical damage to the landlord's buildings and fixtures and fittings occurring during the period of insurance and directly caused by the circumstances listed in paragraph 1 of this section. The most we will pay is €30,000 any one period of insurance. This cover only applies if the loss or damage has affected the home and if you prove to us that the insurers of the landlord's buildings and fixtures and fittings have refused to pay the claim.</p>	
<p>8. Carpets, curtains and appliances</p>	<p>If your home is rented out unfurnished, we will also insure your carpets, curtains and domestic appliances under this section against physical loss and physical damage occurring during the period of insurance, provided they are not insured elsewhere.</p> <p>We will decide whether to repair or replace the lost or damaged item or to make a cash settlement based on the replacement cost.</p> <p>The most we will pay in total for each incident of loss is € 7,500.</p>	

Optional cover: all risks extension

The following cover is not included automatically. Please read **your schedule** to see if it is in force.

The **buildings** or **tenant's improvements** are insured against all risks of physical loss or physical damage occurring during the **period of insurance**.

The following extra exclusions also apply to this cover.

- i. The exclusions listed in paragraphs 1.A to 1.K of this section, but only when the loss or damage is caused by the corresponding circumstance.
- ii. Loss or damage:
 - a. to any part of the **buildings** loaned or let to anyone (other than **your** relatives);
 - b. caused by subsidence, ground heave or landslip; inherent defect; dryness or humidity, being exposed to light or extreme temperatures; demolition, alteration, repair, or any similar work on the **buildings**; misuse, faulty workmanship or design; pollution or contamination; chewing, scratching, tearing, denting or fouling by **your** pets;
- iii. Mechanical or electrical faults or breakdown.
- iv. The cost of maintenance and normal redecoration.

Section B – contents

Please read your **schedule** to see if the **contents** are covered. The General terms all apply to this section.

The cover

1. Contents

What is insured

The following covers are automatically included:

The **contents** are insured against physical loss or physical damage occurring during the **period of insurance** and directly caused by the following circumstances while within the **home**:

A. Fire, lightning, explosion or earthquake.

B. Storm or flood.

C. Weight of snow.

D. Escape of water from fixed water tanks, apparatus and pipes, including loss of metered water up to €4,000.

E. Leakage of oil from any fixed domestic heating installation. **We** will also cover the loss of oil up to €4,000 following damage directly caused by any of the circumstances described in paragraph 1 of this section.

What is not insured

The following extra exclusions also apply to the relevant cover.

- A.
- B.
- C. Loss or damage:
 - i. to **contents** in domestic outbuildings not of **standard construction**;
 - ii. unless the main building is also damaged at the same time.
- D.
- E.

Hiscox Overseas 606 Home Insurance
Policy wording

	<p>F. Smoke.</p> <p>G. Theft or attempted theft.</p> <p>H. Collision or impact involving:</p> <p>i. any vehicle, aircraft (or other aerial device or anything dropped from them) or animal;</p> <p>ii. aerials, satellite dishes or their fittings;</p> <p>iii. falling trees, branches, telegraph poles, pylons or lamp posts.</p> <p>I. An act of terrorism.</p> <p>J. Riots, violent disorder, civil commotion and labour disturbances vandalism and acts of malicious persons.</p>	<p>F. Loss or damage arising from gradually operating causes.</p> <p>G.</p> <p>H.</p> <p>i.</p> <p>ii.</p> <p>iii. Loss or damage caused by lopping, topping or felling on your own property.</p> <p>I. Loss or damage arising directly or indirectly from:</p> <p>i. 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</p> <p>ii. any failure in the supply of gas, water, electricity or telephone service to the home.</p> <p>J.</p>
<p>2. Glass</p>	<p>Accidental breakage of mirrors, glass tops to furniture, fixed glass in furniture and ceramic hobs, provided it occurs during the period of insurance.</p>	<p>Any claim that is insured under paragraph 2 of Section A – buildings and tenant's improvements.</p>
<p>3. Outdoor items</p>	<p>Outdoor items are insured against physical loss or physical damage occurring during the period of insurance and directly caused by any of the circumstances covered in paragraph 1 of this section while in the open at the address shown in the schedule.</p>	
<p>4. Temporary removal</p>	<p>We will insure the contents, while temporarily removed from the home for up to 90 days during the period of insurance, against physical loss or physical damage directly caused by:</p> <p>A. any circumstances described in paragraph 1 of this section, but only while the contents are in, or are being moved to or from, any occupied private home or any commercial building within the country in which the home is situated.</p> <p>B. fire, lightning, explosion or earthquake, while the contents are anywhere else within the country in which the home is situated.</p>	<p>Loss or damage:</p> <p>i. to money and valuables;</p> <p>ii. from, in or on any unattended vehicle;</p> <p>iii. to an item being transported unless it is adequately packed and secured, given the nature of the item and how it is transported;</p> <p>iv. excluded under paragraph 1 of this section.</p>
<p>5. Freezer contents</p>	<p>We will pay up to the amount insured for contents for the costs involved in replacing the contents of your freezer or refrigerator as a result of damage covered under this section. This cover is not subject to an excess.</p>	<p>Loss or damage:</p> <p>i. caused by the deliberate restriction or withholding of the electricity or gas supply by any supply authority;</p>

6. Rent	<p>Rent which you have to pay as a tenant while the home cannot be lived in because of loss or damage we have agreed to pay for under this section. We will not pay for rent for more than two years.</p> <p>We will not pay this benefit if we pay you for alternative accommodation as a result of the same loss.</p>	ii. caused by any strike, lockout or industrial dispute.
7. Alternative accommodation	<p>Your reasonable and necessary costs of alternative accommodation while the home cannot be lived in because of loss or damage we have agreed to pay for under this section.</p> <p>We will not pay for alternative accommodation for more than two years.</p> <p>We will not pay this benefit if we pay you for rent as a result of the same loss.</p>	
8. Replacement locks	<p>If you lose the keys to external doors, windows, safes and alarms of the home during the period of insurance, we will pay the cost of changing the locks.</p> <p>The most we will pay is €4,000 in total for each incident.</p> <p>The excess does not apply to this cover.</p>	
9. Acquired disability	<p>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.</p> <p>We will only do this if:</p> <ul style="list-style-type: none"> i. we agree to the alterations and our contribution towards them before the alterations are carried out; and ii. you allow a medical adviser chosen by us to examine you and to see all medical records, if we consider it necessary. <p>For the purpose of this cover:</p> <ul style="list-style-type: none"> i. the definition of 'you' does not include domestic employees who live in the home; ii. permanently physically disabled means: <ul style="list-style-type: none"> a. that you have permanently loss all use of a complete arm, hand, foot or leg; or b. that you are registered blind. 	
Optional cover: all risks extension	<p>The following cover is not included automatically. Please read your schedule to see if it is in force.</p> <p>The contents are insured against all risks of physical loss or physical damage occurring during the period of insurance while within the home.</p>	<p>The following extra exclusions also apply to this cover.</p> <ul style="list-style-type: none"> i. The exclusions listed in paragraphs 1.A to 1.J of this section, but only when the loss or damage is caused by the corresponding circumstance. ii. Loss of or damage to money, food or drink. iii. Loss or damage: <ul style="list-style-type: none"> a. within any part of the buildings loaned or let to anyone (other than

- your** relatives);
- b. caused by chewing, scratching, tearing, denting or fouling by **your** pets;
- c. caused by subsidence, ground heave or landslip; inherent defect; dryness or humidity; being exposed to light or extreme temperatures; cleaning, repair, renovation, restoration, or any similar process; misuse, faulty workmanship or design; pollution or contamination.
- iv. Mechanical or electrical faults or breakdown.

Section C – fine art and techniques

Please read your **schedule** to see if **your fine art** is covered. The General terms all apply to this section.

The cover

What is covered

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

New possessions

We will allow an increase of up to 15% in the total **amount insured** for **fine art** 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.

Death of the artist

We will increase the insured value of any item listed in the specification for **fine art** by up to 100% if the artist dies during the **period of insurance**. **We** will only do this for the six months immediately following the death of that artist and provided **you** 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. **You** must be able to prove the increased value if **you** make a claim for that item. The most **we** will pay under this extension is an extra € 150,000 in total during the **period of insurance**.

If **you** are unable to provide a professional valuation or purchase receipt and proof of increased value then this extension will not apply.

Defective title

If, during the **period of insurance**, someone claims that an item of specified **fine art** is not rightfully **yours** and **you** are legally obliged to return the item to its rightful owner because it is proved that **you** do not have good title to it, **we** will pay **you** the amount **you** paid for it, or the value shown in the specification if this is less. **We** will only do this if:

1. **you** bought the item during the period that the **fine art** has been insured with **us**;
2. **you** tell **us** about the claim during the **period of insurance**; and
3. **you** made reasonable enquiries about the item's provenance before **you** bought it.

The most **we** will pay under this cover for the **period of insurance** is 10% of the total **amount insured** for **fine art**, but in any case not more than € 32,500.

We do not cover any items **you** inherit or that were given to **you**.

What is not covered

The following extra exclusions also apply to this cover.

We do not cover the following.

1. Loss or damage caused by:
 - a. 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;
 - b. cleaning, repair, renovation, restoration, or any similar process;
 - c. chewing, scratching, tearing, denting or fouling by **your** pets;
 - d. pollution or contamination.
2. Mechanical faults or breakdown.
3. Loss of or damage to an item being transported, unless it is adequately packed and secured, given the nature of the item and how it is transported.
4. Loss or damage 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 telephone service to the **home**; and caused by or resulting from an **act of terrorism**.

Section D – valuables and personal effects

Please read **your schedule** to see if **your valuables** or **personal effects** are covered. The General terms all apply to this section.

The cover

What is covered

We will insure the **valuables** and **personal effects** up to the **amount insured** against physical loss or physical damage which happens during the **period of insurance** within the geographical limits shown in the **schedule**.

New possessions

We will allow an increase of up to 15% in the total **amounts insured** for **valuables** 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.

Money

If **your valuables** or **personal effects** are insured under this section, **we** will also insure **your money** against physical loss or physical damage which happens during the **period of insurance** anywhere in the world. The most **we** will pay is €1,500 in total for each incident of loss.

What is not covered

The following extra exclusions also apply to this cover.

We do not cover the following.

1. Loss or damage caused by:
 - a. 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;
 - b. cleaning, repair, renovation, restoration, or any similar process;
 - c. chewing, scratching, tearing, denting or fouling by **your** pets;
2. Mechanical faults or breakdown.
3. Loss of or damage to sports equipment while it is being used. This exclusion does not apply to guns.
4. Loss or damage 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 telephone service to the **home**,

- and caused by or resulting from an **act of terrorism**;
- c. pollution and contamination.
5. Loss or damage to **money**:
 - a. unless the loss is reported within 24 hours to the police;
 - b. due to currency fluctuations, or shortages caused by error or omission;
 - c. held for business purposes.
 6. Theft of unattended bicycles unless they are securely padlocked at the time of theft.

**Section E –
your liabilities**

If the **buildings** are covered under Section A of this **policy**, **you** are automatically insured for **your** liability as owner of the relevant **home**.

If the **contents** are covered under Section B of this **policy**, **you** are automatically insured for the following:

1. **your** liability to the domestic employees **you** employ to work for **you** at the **home**;
2. **your** liability as occupier of the **home**;
3. **your** personal liability.

The General terms all apply to this section.

The cover

1. Your liability to your employees

What is covered

We will cover **you** up to the amount shown in the **schedule** against any claim for damages which **you** may legally have to pay for an accident which causes bodily injury or disease to the domestic employees **you** employ to work for **you** at the **home**. 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.

What is not covered

The following extra exclusions also 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 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 fines or penalties, or for damages which are only intended to punish **you** or to make an example of **you**.
3. The liability of anyone who is a resident of the United States of America or Canada.

2. Your liability to other people

What is covered

1. **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 which causes bodily injury or physical damage to property and happens during the **period of insurance** in or about the **home**.

2. **Your** personal liability.

Hiscox Overseas 606 Home Insurance

Policy wording

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**.

This cover applies anywhere in the world, but **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 shown in the **schedule**. 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 also 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 1 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 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**;
 - 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, apart from the letting of **your home**;
 - c. passing on any infectious disease or any virus, syndrome or illness;
 - d. any aircraft or watercraft;
 - e. any motorised vehicle other than domestic gardening equipment or wheelchairs;
 - f. any animal other than a horse or domestic pet; or
 - g. 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 in the country in which the **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 €2,000,000, including costs and expenses.
5. **Your** liability arising directly or indirectly out of:
 - 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 telephone service to the **home**; and caused by or resulting from an **act of terrorism**.
6. **Your** liability arising out of any goods or products designed, manufactured, constructed, altered, repaired, serviced, treated, sold, supplied or distributed by **you**.
7. 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.
8. **Your** liability for fines or penalties, or for damages which are only intended to punish **you** or to make an example of **you**.
9. The liability of anyone who is a resident of the United States of America or Canada.

Section F – emergency travel**The cover**

If the **home** suffers physical loss or physical damage in excess of €2,250 and this is insured under section A1, B1, C or D **we** will pay for the cost of air travel and in the event of the **home** being uninhabitable the reasonable and necessary costs of temporary accommodation and/or expenses **you** incur, for **yourself** and another member of **your** family. **We** will only pay if **you** have had **our** prior approval and if the loss or damage 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 for the settlement of **your** claim.

The most **we** will pay is:

1. €900 per return ticket for each incident of loss
2. €3,000 in total for any on **period of insurance**.

French clauses	Clauses 1 to 4 below apply automatically if the holiday home is situated in France.
1. Natural catastrophe cover	<p>The Natural Catastrophe perils are covered by this insurance in accordance with French law 82-600 (13 July 1982).</p> <p>This insurance is extended to cover physical loss or physical damage caused directly by the exceptional intensity of a natural agent such as earthquake, volcanic eruption, avalanche, landslip, subsidence, flood, mudslide. This extension applies only to losses caused by an event which is declared a natural catastrophe by an Inter-ministerial Decree published in the Official Gazette of the French Republic. The cover provided by this extension is in accordance with the legal regulations in force on the day of the loss and is subject to all terms and conditions of this insurance, except as amended by this extension.</p>
Excess	<p>We do not cover the amount of the compulsory excess, or the excess shown in the schedule if this is more. The amount of the compulsory excess applicable to the natural catastrophe cover is set by law and was €380 at 1 January 2005. It may vary over time, and the amount applicable at the time of the loss will be deducted from any claim payment.</p>
Basis of settlement	<p>Your claim for damage under this extension will be calculated in accordance with the basis of settlement for this insurance. In no event will we pay more than the amount insured. We will deduct from our settlement an amount which is set by law and which you must bear yourself. You undertake not to insure this amount elsewhere.</p>
Notice of loss	<p>You must notify us of any loss or damage which may result in a claim under this extension as soon as you become aware of it and at the latest within ten days after publication of the Inter-ministerial Decree stating that a natural catastrophe has occurred.</p> <p>In the event of loss, if you have taken out more than one policy, which covers physical damage caused directly by the exceptional intensity of a natural agent, you must tell us about such policies within the ten-day period mentioned above. You must submit your claim to the insurer of your choice within the same period.</p>
Claim payment	<p>We undertake to pay you the amount due under this extension within three months from either the date on which you gave us the estimate of the damage or the date of publication of the Inter-ministerial Decree stating that a natural catastrophe has occurred, whichever is the later. If we do not, the amount due will bear interest at the statutory rate from the end of this period, unless our failure to pay is accidental or due to circumstances beyond our control.</p>
2. Tenant's risk in respect of french properties only	<p>This policy is extended to include:</p> <p>The financial consequences of the liability to your landlord which you may incur as tenant of the insured property in respect of material damage by fire, explosion or water damage, under Articles 1382 to 1384 and 1732 to 1735 of the civil code up to (appropriate LIMIT as below) any one loss.</p>
3. Neighbour's and third-party risks in respect of french properties only	<p>This policy is extended to include:</p> <p>The financial consequences of the liability which you may incur under Articles 1382 to 1384 of the Civil Code for any material damage to property of neighbours and third parties resulting from a fire, explosion or water damage originating in the premises insured or containing the insured property up to £2,000,000 any one loss.</p>
4. Technological catastrophies	<p>The technological catastrophe perils are covered by this insurance in accordance with French law 2003-699 (30 July 2003). This insurance is extended to cover physical loss or physical damage caused an event which is recognised as a Technological Catastrophe by the competent government authority.</p>

Portuguese clauses**Cláusula Preliminar**

1. Entre a Hiscox Insurance Company Ltd, adiante designada por **segurador**, e o **tomador do seguro** mencionado nas Condições Particulares, estabelece-se um contrato de seguro que se regula pelas presentes Condições Gerais, Condições Especiais e pelas Condições Particulares.
2. A individualização do presente contrato é efetuada nas Condições Particulares, com, entre outros, a identificação das partes e do respetivo domicílio, os dados do segurado, os dados do representante do **segurador** para efeito dos **sinistros**, e a determinação do prémio ou a fórmula do respetivo cálculo.
3. Relativamente ao bem seguro (fração ou conjunto de frações autónomas do edifício em propriedade horizontal e respetivas partes comuns), o contrato precisa:
 - a) O tipo, o material de construção e o estado em que se encontra, assim como a localização e o respetivo nome ou a numeração identificativa;
 - b) O destino e o uso;
 - c) A natureza e o uso dos imóveis adjacentes, sempre que estas circunstâncias possam influir no risco.
4. Compõem ainda o presente contrato, além das Condições previstas nos números anteriores e que constituem a **apólice**, as mensagens publicitárias concretas e objetivas que contrariem cláusulas da **apólice**, salvo se estas forem mais favoráveis ao **tomador do seguro**, ao **segurado** ou ao **beneficiário**.
5. Não se aplica o previsto no número anterior relativamente às mensagens publicitárias cujo fim de emissão tenha ocorrido há mais de um ano em relação à celebração do contrato, ou quando as próprias mensagens fixem um período de vigência e o contrato tenha sido celebrado fora desse período.

Capítulo I**Definições especiais para esta secção****Cláusula 1ª****Definições**

Para efeitos do presente contrato entende-se por:

- a) **Apólice**, conjunto de Condições identificado na cláusula anterior e na qual é formalizado o contrato de seguro celebrado;
- b) **Segurador**, a entidade legalmente autorizada para a exploração do seguro obrigatório de incêndio, que subscreve o presente contrato;
- c) **Tomador do seguro**, a pessoa ou entidade que contrata com o **segurador**, sendo responsável pelo pagamento do prémio;
- d) **Segurado**, a pessoa ou entidade titular do interesse seguro;
- e) **Beneficiário**, a pessoa ou entidade a favor de quem reverte a prestação do **segurador** por efeito da cobertura prevista no contrato;
- f) **Incêndio**, a combustão acidental, com desenvolvimento de chamas, estranha a uma fonte normal de fogo, ainda que nesta possa ter origem, e que se pode propagar pelos seus próprios meios;
- g) **Ação mecânica de queda de raio**, a descarga atmosférica ocorrida entre a nuvem e o solo, consistindo em um ou mais impulsos de corrente que conferem ao fenómeno uma luminosidade característica (raio) e que provoque deformações mecânicas permanentes nos bens seguros;
- h) **Explosão**, a ação súbita e violenta da pressão ou depressão de gás ou de vapor;
- i) **Sinistro**, a verificação, total ou parcial, do evento que desencadeia o acionamento da cobertura do risco prevista no contrato;
- j) **Franquia**, valor da regularização do **sinistro** nos termos do contrato de seguro que não fica a cargo do **segurador**

Cláusula 2ª**Objeto e garantias do contrato**

1. O presente contrato destina -se a cumprir a obrigação de segurar os edifícios constituídos em regime de propriedade horizontal, quer quanto às frações autónomas, quer relativamente às partes comuns, que se encontrem identificados na **apólice**, contra o risco de **incêndio**, ainda que tenha havido negligência do **segurado** ou de pessoa por quem este seja responsável.
2. Para além da cobertura dos danos previstos no número anterior, o presente contrato garante igualmente os danos causados no bem seguro em consequência dos meios empregados para combater o **incêndio**, assim como os danos derivados de calor, fumo, vapor ou **explosão** em consequência do **incêndio** e ainda remoções ou destruições executadas por ordem da autoridade competente ou praticadas com o fim de salvamento, se o forem em razão do **incêndio** ou de qualquer dos factos anteriormente previstos.
3. Salvo convenção em contrário, o presente contrato garante ainda os danos causados por **ação mecânica de queda de raio, explosão** ou outro acidente semelhante, mesmo que não acompanhado de **incêndio**.

Cláusula 3ª**Exclusões da garantia obrigatória**

Excluem-se da garantia obrigatória do seguro os danos que derivem, direta ou indiretamente, de:

- a) Guerra, declarada ou não, invasão, ato de inimigo estrangeiro, hostilidades ou operações bélicas, guerra civil, insurreição, rebelião ou revolução;
- b) Levantamento militar ou ato do poder militar legítimo ou usurpado;
- c) Confiscação, requisição, destruição ou danos produzidos nos bens seguros, por ordem do governo, de direito ou de facto, ou de qualquer autoridade instituída, salvo no caso de remoções ou destruições previstas no n.º 2 da cláusula 2.ª;
- d) Greves, tumultos e alterações da ordem pública, atos de terrorismo, vandalismo, maliciosos ou de sabotagem;
- e) Explosão, libertação do calor e irradiações provenientes de cisão de átomos ou radioativas e ainda os decorrentes de radiações provocadas pela aceleração artificial de partículas;
- f) **Incêndio** decorrente de fenómenos sísmicos, tremores de terra, terremotos e erupções vulcânicas, maremotos ou fogo subterrâneo;
- g) Efeitos diretos de corrente elétrica em aparelhos, instalações elétricas e seus acessórios, nomeadamente sobretensão e sobreintensidade, incluindo os produzidos pela eletricidade atmosférica, tal como a resultante de raio, e curto -circuito, ainda que nos mesmos se produza **incêndio**;
- h) Atos ou omissões dolosas do **tomador do seguro**, do **segurado** ou de pessoas por quem estes sejam civilmente responsáveis;
- i) Lucros cessantes ou perda semelhante;
- j) Extravio, furto ou roubo dos bens seguros, quando praticados durante ou na sequência de qualquer **sinistro** coberto.

Capítulo II**Declaração do risco, inicial e superveniente****Cláusula 4ª****Dever de declaração inicial do risco**

1. O **tomador do seguro** ou o **segurado** está obrigado, antes da celebração do contrato, a declarar com exatidão todas as circunstâncias que conheça e razoavelmente deva ter por significativas para a apreciação do risco pelo **segurador**.
2. O disposto no número anterior é igualmente aplicável a circunstâncias cuja menção não seja solicitada em questionário eventualmente fornecido pelo **segurador** para o efeito.
3. O **segurador** que tenha aceite o contrato, salvo havendo dolo do **tomador do seguro** ou do **segurado** com o propósito de obter uma vantagem, não pode prevalecer -se:
 - a) Da omissão de resposta a pergunta do questionário;
 - b) De resposta imprecisa a questão formulada em termos demasiado genéricos;
 - c) De incoerência ou contradição evidente nas respostas ao questionário;
 - d) De facto que o seu representante, aquando da celebração do

contrato, saiba ser inexato ou, tendo sido omitido, conheça;

- e) De circunstâncias conhecidas do **segurador**, em especial quando são públicas e notórias.
4. O **segurador**, antes da celebração do contrato, deve esclarecer o eventual **tomador do seguro** ou o **segurado** acerca do dever referido no n.º 1, bem como do regime do seu incumprimento, sob pena de incorrer em responsabilidade civil, nos termos gerais.

Cláusula 5ª

Incumprimento doloso do dever de declaração inicial do risco

1. Em caso de incumprimento doloso do dever referido no n.º 1 da cláusula anterior, o contrato é anulável mediante declaração enviada pelo **segurador** ao **tomador do seguro**.
2. Não tendo ocorrido **sinistro**, a declaração referida no número anterior deve ser enviada no prazo de três meses a contar do conhecimento daquele incumprimento.
3. O **segurador** não está obrigado a cobrir o **sinistro** que ocorra antes de ter tido conhecimento do incumprimento doloso referido no n.º 1 ou no decurso do prazo previsto no número anterior, seguindo –se o regime geral da anulabilidade.
4. O **segurador** tem direito ao prémio devido até ao final do prazo referido no n.º 2, salvo se tiver concorrido dolo ou negligência grosseira do **segurador** ou do seu representante.
5. Em caso de dolo do **tomador do seguro** ou do **segurado** com o propósito de obter uma vantagem, o prémio é devido até ao termo do contrato.

Cláusula 6ª

Incumprimento negligente do dever de declaração inicial do risco

1. Em caso de incumprimento com negligência do dever referido no n.º 1 da cláusula 4.ª, o **segurador** pode, mediante declaração a enviar ao **tomador do seguro**, no prazo de três meses a contar do seu conhecimento:
 - a) Propor uma alteração do contrato, fixando um prazo, não inferior a 14 dias, para o envio da aceitação ou, caso a admita, da contraproposta;
 - b) Fazer cessar o contrato, demonstrando que, em caso algum, celebra contratos para a cobertura de riscos relacionados com o facto omitido ou declarado inexatamente.
2. O contrato cessa os seus efeitos 30 dias após o envio da declaração de cessação ou 20 dias após a receção pelo **tomador do seguro** da proposta de alteração, caso este nada responda ou a rejeite.
3. No caso referido no número anterior, o prémio é devolvido pro-rata temporis atendendo à cobertura havida.
4. Se, antes da cessação ou da alteração do contrato, ocorrer um **sinistro** cuja verificação ou consequências tenham sido influenciadas por facto relativamente ao qual tenha havido omissões ou inexatidões negligentes:
 - a) O **segurador** cobre o **sinistro** na proporção da diferença entre o prémio pago e o prémio que seria devido, caso, aquando da celebração do contrato, tivesse conhecido o facto omitido ou declarado inexatamente;
 - b) O **segurador**, demonstrando que, em caso algum, teria celebrado o

contrato se tivesse conhecido o facto omitido ou declarado inexatamente, não cobre o **sinistro** e fica apenas vinculado à devolução do prémio.

Cláusula 7ª**Agravamento do risco**

1. O **tomador do seguro** ou o **segurado** tem o dever de, durante a execução do contrato, no prazo de 14 dias a contar do conhecimento do facto, comunicar ao **segurador** todas as circunstâncias que agravem o risco, desde que estas, caso fossem conhecidas pelo **segurador** aquando da celebração do contrato, tivessem podido influir na decisão de contratar ou nas condições do contrato.
2. No prazo de 30 dias a contar do momento em que tenha conhecimento do agravamento do risco, o **segurador** pode:
 - a) Apresentar ao **tomador do seguro** proposta de modificação do contrato, que este deve aceitar ou recusar em igual prazo, findo o qual se entende aprovada a modificação proposta;
 - b) Resolver o contrato, demonstrando que, em caso algum, celebra contratos que cubram riscos com as características resultantes desse agravamento do risco.
3. O contrato prevê o prazo razoável de dilação da eficácia da declaração de resolução do contrato.

Cláusula 8ª**Sinistro e agravamento do risco**

1. Se antes da cessação ou da alteração do contrato nos termos previstos na cláusula anterior ocorrer o **sinistro** cuja verificação ou consequência tenha sido influenciada pelo agravamento do risco, o **segurador**:
 - a) Cobre o risco, efetuando a prestação convencionada, se o agravamento tiver sido correta e tempestivamente comunicado antes do **sinistro** ou antes de decorrido o prazo previsto no n.º 1 da cláusula anterior;
 - b) Cobre parcialmente o risco, reduzindo -se a sua prestação na proporção entre o prémio efetivamente cobrado e aquele que seria devido em função das reais circunstâncias do risco, se o agravamento não tiver sido correta e tempestivamente comunicado antes do **sinistro**;
 - c) Pode recusar a cobertura em caso de comportamento doloso do **tomador do seguro** ou do **segurado** com o propósito de obter uma vantagem, mantendo direito aos prémios vencidos.
2. Na situação prevista nas alíneas a) e b) do número anterior, sendo o agravamento do risco resultante de facto do **tomador do seguro** ou do **segurado**, o **segurador** não está obrigado ao pagamento da prestação se demonstrar que, em caso algum, celebra contratos que cubram riscos com as características resultantes desse agravamento do risco.

Capítulo III**Pagamento e Alteração dos Prémios****Cláusula 9ª****Vencimento dos prémios**

1. Salvo convenção em contrário, o prémio inicial, ou a primeira fração deste, é devido na data da celebração do contrato.
2. As frações seguintes do prémio inicial, o prémio de anuidades subsequentes e as sucessivas frações deste são devidos nas datas estabelecidas no contrato.
3. A parte do prémio de montante variável relativa a acerto do valor e, quando seja o caso, a parte do prémio correspondente a alterações ao contrato são devidas nas datas indicadas nos respetivos avisos.

Cláusula 10ª**Cobertura**

A cobertura dos riscos depende do prévio pagamento do prémio.

Cláusula 11ª**Aviso de pagamento dos prémios**

1. Na vigência do contrato, o **segurador** deve avisar por escrito o **tomador do seguro** do montante a pagar, assim como da forma e do lugar de pagamento, com uma antecedência mínima de 30 dias em relação à data em que se vence o prémio, ou frações deste.
2. Do aviso devem constar, de modo legível, as consequências da falta de pagamento do prémio ou de sua fração.
3. Nos contratos de seguro em que seja convencionado o pagamento do prémio em frações de periodicidade igual ou inferior a três meses e em cuja documentação contratual se indiquem as datas de vencimento das sucessivas frações do prémio e os respetivos valores a pagar, bem como as consequências do seu não pagamento, o **segurador** pode optar por não enviar o aviso referido no n.º 1, cabendo -lhe, nesse caso, a prova da emissão, da aceitação e do envio ao **tomador do seguro** da documentação contratual referida neste número.

Cláusula 12ª**Falta de pagamento dos prémios**

1. A falta de pagamento do prémio inicial, ou da primeira fração deste, na data do vencimento, determina a resolução automática do contrato a partir da data da sua celebração.
2. A falta de pagamento do prémio de anuidades subsequentes, ou da primeira fração deste, na data do vencimento, impede a prorrogação do contrato.
3. A falta de pagamento determina a resolução automática do contrato na data do vencimento de:
 - a) Uma fração do prémio no decurso de uma anuidade;
 - b) Um prémio adicional resultante de uma modificação do contrato fundada num agravamento superveniente do risco.
4. O não pagamento, até à data do vencimento, de um prémio adicional resultante de uma modificação contratual determina a ineficácia da alteração, subsistindo o contrato com o âmbito e nas condições que vigoravam antes da pretendida modificação, a menos que a subsistência do contrato se revele impossível, caso em que se considera resolvido na data do vencimento do prémio não pago.

Cláusula 13**Alteração do prémio**

Não havendo alteração no risco, qualquer alteração do prémio aplicável ao contrato apenas pode efetuar-se no vencimento anual seguinte.

Capítulo IV**Início de efeitos, duração e vicissitudes do contrato****Cláusula 14^a****Início da cobertura e de efeitos**

1. O dia e hora do início da cobertura dos riscos são indicados no contrato, atendendo ao previsto na cláusula 10.^a
2. O fixado no número anterior é igualmente aplicável ao início de efeitos do contrato, caso distinto do início da cobertura dos riscos.

Cláusula 15^a**Duração**

1. O contrato indica a sua duração, podendo ser por um período certo e determinado (seguro temporário) ou por um ano prorrogável por novos períodos de um ano.
2. Os efeitos do contrato cessam às 24 horas do último dia do seu prazo.
3. A prorrogação prevista no n.º 1 não se efetua se qualquer das partes denunciar o contrato com 30 dias de antecedência mínima em relação à data da prorrogação, ou se o **tomador do seguro** não proceder ao pagamento do prémio.

Cláusula 16^a**Resolução do contrato**

1. O contrato pode ser resolvido pelas partes a todo o tempo, havendo justa causa, mediante correio registado.
2. O **segurador** pode invocar a ocorrência de uma sucessão de **sinistros** na anuidade como causa relevante para o efeito previsto no número anterior.
3. O montante do prémio a devolver ao **tomador do seguro** em caso de cessação antecipada do contrato é calculado proporcionalmente ao período de tempo que decorreria da data da cessação da cobertura até ao vencimento do contrato, salvo convenção de cálculo diverso pelas partes em função de razão atendível, como seja a garantia de separação técnica entre a tarifação dos seguros anuais e a dos seguros temporários.
4. A resolução do contrato produz os seus efeitos às 24 horas do dia em que seja eficaz.
5. Sempre que o **tomador do seguro** não coincida com o segurado, o **segurador** deve avisar o **segurado** da resolução do contrato logo que possível, no máximo até 20 dias após a não renovação ou a resolução.
6. O contrato prevê o prazo razoável de dilação da eficácia da declaração de resolução do contrato.

Cláusula 17^a**Transmissão da propriedade do bem seguro, ou do interesse seguro**

1. Salvo convenção em contrário, no caso de transmissão da propriedade do bem seguro ou do interesse do **segurado** no mesmo, a obrigação do **segurador** para com o novo proprietário ou interessado depende da sua notificação pelo **tomador do seguro**, pelo **segurado** ou pelos seus legais representantes, sem prejuízo do regime legal do agravamento do risco.
2. Se a transmissão da propriedade do bem seguro ou do interesse se verificar por falecimento do **segurado** a responsabilidade do **segurador** subsiste para com os herdeiros enquanto forem pagos os respetivos prémios.

3. Salvo convenção em contrário, no caso de insolvência do **tomador do seguro** ou do segurado, a responsabilidade do **segurador** subsiste para com a massa falida, presumindo -se que a declaração de insolvência constitui fator de agravamento do risco.

Capítulo V**Prestação Principal do Segurador****Cláusula 18ª****Capital seguro**

1. A determinação do capital seguro, no início e na vigência do contrato, é sempre da responsabilidade do **tomador do seguro**, devendo atender, na parte relativa ao bem seguro, ao disposto nos números seguintes.
2. O valor do capital seguro para edifícios deve corresponder, ao custo de mercado da respetiva reconstrução, tendo em conta o tipo de construção ou outros fatores que possam influenciar esse custo, ou ao valor matricial no caso de edifícios para expropriação ou demolição.
3. À exceção do valor dos terrenos, todos os elementos constituintes ou incorporados pelo proprietário ou pelo titular do interesse seguro, incluindo o valor proporcional das partes comuns, devem ser tomados em consideração para a determinação do capital seguro referido no número anterior.
4. Salvo convenção em contrário, sendo para habitação o imóvel seguro, o seu valor, ou a proporção segura do mesmo, é automaticamente atualizado de acordo com os índices publicados para o efeito pelo Autoridade de Supervisão de Seguros e Fundos de Pensões, nos termos da Condição Especial 01.

Cláusula 19ª**Insuficiência ou excesso de capital**

1. Salvo convenção em contrário, se o capital seguro pelo presente contrato for, na data do sinistro, inferior ao determinado nos termos dos n.os 2 a 4 da cláusula anterior, o **segurador** só responde pelo dano na respetiva proporção, respondendo o **tomador do seguro** ou o **segurado** pela restante parte dos prejuízos como se fosse **segurador**.
2. Aquando da prorrogação do contrato, o **segurador** informa o **tomador do seguro** do previsto no número anterior e no n.º 4 da cláusula anterior, bem como do valor seguro do imóvel, a considerar para efeito de indemnização em caso de perda total, e dos critérios da sua atualização, sob pena de não aplicação da redução proporcional prevista no número anterior, na medida do incumprimento.
3. Salvo convenção em contrário, se o capital seguro pelo presente contrato for, na data do **sinistro**, superior ao determinado nos termos dos n.os 2 a 4 da cláusula anterior, a indemnização a pagar pelo **segurador** não ultrapassa o custo de reconstrução ou o valor matricial previstos nos mesmos números.
4. No caso previsto no número anterior, o **tomador do seguro** ou o **segurado** podem sempre pedir a redução do contrato, a qual, havendo boa-fé de ambos, determina a devolução dos sobreprios que tenham sido pagos nos dois anos anteriores ao pedido de redução, deduzidos os custos de aquisição calculados proporcionalmente.
5. Segurando-se diversos bens por quantias e verbas designadas separadamente, o contrato fixa se o previsto nos números anteriores se aplica, ou não, a cada uma delas, como se fossem seguros distintos.

Cláusula 20ª**Pluralidade de seguros**

1. Quando um mesmo risco relativo ao mesmo interesse e por idêntico período esteja seguro por vários seguradores, o **tomador do seguro** ou o **segurado** deve informar dessa circunstância o **segurador**, logo que tome conhecimento da sua verificação, bem como aquando da participação do **sinistro**.
2. A omissão fraudulenta da informação referida no número anterior exonera o **segurador** da respetiva prestação.
3. O **sinistro** verificado no âmbito dos contratos referidos no n.º 1 é indemnizado por qualquer dos seguradores, à escolha do segurado, dentro dos limites da respetiva obrigação.

Capítulo VI**Obrigações e direitos das partes****Cláusula 21ª****Obrigações do tomador do seguro e do segurado**

1. Em caso de **sinistro** coberto pelo presente contrato, o **tomador do seguro** ou o **segurado** obrigam -se:
 - a) A comunicar tal facto, por escrito, ao **segurador**, no mais curto prazo de tempo possível, nunca superior a 8 dias a contar do dia da ocorrência ou do dia em que tenha conhecimento da mesma, explicitando as suas circunstâncias, causas eventuais e consequências;
 - b) A tomar as medidas ao seu alcance no sentido de prevenir ou limitar as consequências do **sinistro**, as quais incluem, na medida do razoável, seja a não remoção ou alteração, ou o não consentimento na remoção ou na alteração, de quaisquer vestígios do **sinistro**, sem acordo prévio do **segurador**, seja a guarda e conservação dos salvados;
 - c) A prestar ao **segurador** as informações que este solicite relativas ao **sinistro** e às suas consequências;
 - d) A não prejudicar o direito de sub-rogação do **segurador** nos direitos do **segurado** contra o terceiro responsável pelo **sinistro**, decorrente da cobertura do **sinistro** por aquele;
 - e) A cumprir as prescrições de segurança que sejam impostas pela lei, regulamentos legais ou cláusulas deste contrato.
2. O **tomador do seguro** ou o **segurado** obrigam -se ainda:
 - a) A não agravarem, voluntariamente, as consequências do **sinistro**, ou dificultarem, intencionalmente, o salvamento dos bens seguros;
 - b) A não subtraírem, sonegarem, ocultarem ou alienarem os salvados;
 - c) A não impedirem, dificultarem ou não colaborarem com o **segurador** no apuramento da causa do **sinistro** ou na conservação, beneficiação ou venda de salvados;
 - d) A não exagerarem, usando de má-fé, o montante do dano ou indicarem coisas falsamente atingidas pelo **sinistro**;
 - e) A não usarem de fraude, simulação, falsidade ou de quaisquer outros meios dolosos, bem como de documentos falsos para justificarem a reclamação.
3. O incumprimento do previsto nas alíneas a) a c) do n.º 1 determina, salvo o previsto no número seguinte:
 - a) A redução da prestação do **segurador** atendendo ao dano que o incumprimento lhe cause;
 - b) A perda da cobertura se for doloso e tiver determinado dano significativo para o **segurador**.
4. No caso do incumprimento do previsto nas alíneas a) e c) do n.º 1, a sanção prevista no número anterior não é aplicável quando o **segurador** tiver conhecimento do **sinistro** por outro meio durante os 8 dias previstos nessa alínea, ou o obrigado à comunicação prove que não poderia razoavelmente ter procedido à comunicação devida em momento anterior àquele em que o fez.

5. O incumprimento do previsto nas demais alíneas do n.º 1 e no n.º 2 determina a responsabilidade por perdas e danos do incumpridor.

Cláusula 22ª**Obrigações de reembolso pelo segurador das despesas havidas com o afastamento e mitigação do sinistro**

1. O **segurador** paga ao **tomador do seguro** ou ao **segurado** as despesas efetuadas em cumprimento do dever fixado na alínea b) do n.º 1 da cláusula anterior, desde que razoáveis e proporcionadas, ainda que os meios empregados se revelem ineficazes.
2. As despesas indicadas no número anterior devem ser pagas pelo **segurador** antecipadamente à data da regularização do **sinistro**, quando o **tomador do seguro** ou o **segurado** exija o reembolso, as circunstâncias o não impeça e o **sinistro** esteja coberto pelo seguro.
3. O valor devido pelo **segurador** nos termos do n.º 1 é deduzido ao montante do capital seguro disponível, salvo se corresponder a despesas efetuadas em cumprimento de determinações concretas do **segurador** ou a sua cobertura autónoma resultar do contrato.
4. Em caso de seguro por valor inferior ao do interesse seguro ao tempo do **sinistro**, o pagamento a efetuar pelo **segurador** nos termos do n.º 1 reduz -se na proporção do interesse coberto e dos interesses em risco, exceto se as despesas a pagar decorrerem do cumprimento de determinações concretas do **segurador** ou a sua cobertura autónoma resultar do contrato.

Cláusula 23ª**Inspeção do local de risco**

1. O **segurador** pode mandar inspecionar, por representante credenciado e mandatado, os bens seguros e verificar se são cumpridas as condições contratuais, obrigando -se o **tomador do seguro** ou o **segurado** a fornecer as informações que lhe forem solicitadas.
2. A recusa injustificada do **tomador do seguro** ou do **segurado**, ou de quem os represente, em permitir o uso da faculdade mencionada, confere ao **segurador** o direito de proceder à resolução do contrato a título de justa causa, nos termos previstos na cláusula 16.ª

Cláusula 24ª**Obrigações do segurador**

1. As averiguações e peritagens necessárias ao reconhecimento do **sinistro** e à avaliação dos danos, devem ser efetuados pelo **segurador** com a adequada prontidão e diligência, sob pena de responder por perdas e danos.
2. O **segurador** deve pagar a indemnização, ou autorizar a reparação ou reconstrução, logo que concluídas as investigações e peritagens necessárias ao reconhecimento do **sinistro** e à fixação do montante dos danos, sem prejuízo de pagamentos por conta, sempre que se reconheça que devem ter lugar.
3. Decorridos 30 dias das conclusões previstas no número anterior sem que haja sido paga a indemnização ou autorizada a reparação ou reconstrução, por causa não justificada ou que seja imputável ao **segurador**, são devidos juros à taxa legal em vigor sobre, respetivamente, o montante daquela ou o preço médio a valores de mercado da reparação ou reconstrução.

Capítulo VII**Processamento da indemnização ou da reparação ou reconstrução****Cláusula 25ª****Determinação do valor da indemnização ou da reparação ou reconstrução**

1. Em caso de **sinistro**, a avaliação do valor dos bens seguros, bem como dos danos, é efetuada entre o **segurado** e o **segurador**, ainda que o contrato produza efeitos a favor de terceiro.
2. Salvo convenção em contrário, o **segurador** não indemniza o agravamento que possa advir no custo da reparação ou reconstrução dos imóveis seguros em consequência de alteração de alinhamento ou de modificações a fazer nas características da sua construção.

Cláusula 26ª**Forma de pagamento da indemnização**

1. O **segurador** paga a indemnização em dinheiro, sempre que a substituição, reposição, reparação ou reconstrução dos bens seguros, destruídos ou danificados, não seja possível, não repare integralmente os danos, ou seja excessivamente onerosa para o devedor.
2. Quando não se fixar uma indemnização em dinheiro, o **segurado** deve, sob pena de responder por perdas e danos, prestar ao **segurador**, ou a quem este indicar, colaboração

razoável, com vista a uma pronta reconstituição da situação anterior ao **sinistro**.

Cláusula 27ª**Redução automática do capital seguro**

Salvo convenção em contrário, após a ocorrência de um **sinistro**, o capital seguro fica, até ao vencimento do contrato, automaticamente reduzido do montante correspondente ao valor da indemnização atribuída, sem que haja lugar a estorno de prémio.

Capítulo VIII**Disposições diversas****Cláusula 28ª****Intervenção de mediador de seguros**

1. Nenhum mediador de seguros se presume autorizado a, em nome do **segurador**, celebrar ou extinguir contratos de seguro, a contrair ou alterar as obrigações deles emergentes ou a validar declarações adicionais, salvo o disposto nos números seguintes.
2. Pode celebrar contratos de seguro, contrair ou alterar as obrigações deles emergentes ou validar declarações adicionais, em nome do **segurador**, o mediador de seguros ao qual o **segurador** tenha conferido, por escrito, os necessários poderes.
3. Não obstante a carência de poderes específicos para o efeito da parte do mediador de seguros, o seguro considera -se eficaz quando existam razões ponderosas, objetivamente apreciadas, tendo em conta as circunstâncias do caso, que justifiquem a confiança do **tomador do seguro** de boa fé na legitimidade do mediador, desde que o **segurador** tenha igualmente contribuído para fundar a confiança do **tomador do seguro**.

Cláusula 29ª**Comunicações e notificações entre as partes**

1. As comunicações ou notificações do **tomador do seguro** ou do **segurado** previstas nesta **apólice** consideram -se válidas e eficazes caso sejam efetuadas para a sede social do **segurador** ou da sucursal, consoante o caso.
2. São igualmente válidas e eficazes as comunicações ou notificações feitas, nos termos do número anterior, para o endereço do representante do **segurador** não estabelecido em Portugal, relativamente a **sinistros** abrangidos por esta **apólice**.
3. As comunicações previstas no presente contrato devem revestir forma escrita ou ser prestadas por outro meio de que fique registo duradouro.
4. O **segurador** só está obrigado a enviar as comunicações previstas no presente contrato se o destinatário das mesmas estiver devidamente identificado no contrato, considerando -se validamente efetuadas se remetidas para o respetivo endereço constante da **apólice**.

Cláusula 30ª**Lei aplicável e arbitragem**

1. A lei aplicável a este contrato é a lei portuguesa.
2. Podem ser apresentadas reclamações no âmbito do presente contrato aos serviços do **segurador** identificado no contrato e, bem assim, à Autoridade de Supervisão de Seguros e Fundos de Pensões (www.asf.com.pt).
3. Nos litígios surgidos ao abrigo deste contrato pode haver recurso à arbitragem, a efetuar nos termos da lei.

Seguro Obrigatório de Incêndio Condições Gerais

Entidades de Resolução Alternativa de Litígios

Em caso de litígio relativamente a este contrato, tem ainda à sua disposição as seguintes entidades de resolução alternativa de litígios, cujo regulamento, que contém nomeadamente os limites da competência em razão do território e do valor, deve consultar em:

- CIMPAS – Centro de Informação, Mediação, Provedoria e Arbitragem de Seguros (<https://www.cimpas.pt>);
- CACCL – Centro de Arbitragem de Conflitos de Consumo de Lisboa (<http://www.centroarbitragemlisboa.pt>);
- TRIAVE – Centro de Arbitragem de Conflitos de Consumo do Vale do Ave/Tribunal Arbitral (<http://www.triave.pt>);
- CIAB – Centro de Informação, Mediação e Arbitragem de Consumo (<http://www.ciab.pt>);
- CNIACC – Centro Nacional de Informação e Arbitragem de Conflitos de consumo (<http://www.arbitragemdeconsumo.org>);
- CACCDC – Centro de Arbitragem de Conflitos de Consumo do Distrito de Coimbra (<http://www.centrodearbitragemdecoimbra.com>);
- CIMAAL – Centro de Informação, Mediação e Arbitragem de Conflitos de Consumo do Algarve (<http://www.consumoalgarve.pt>);
- CICAP – Centro de Informação de Consumo e Arbitragem do Porto (<http://www.cicap.pt>);
- SRIAS – Centro de Arbitragem de Conflitos de Consumo da Madeira (<http://www.srrh.gov-madeira.pt>).

Para mais informações, pode consultar ainda o Portal do Consumidor em <http://www.consumidor.pt>.

Por favor note que o recurso a qualquer destas entidades para resolução de litígio é meramente opcional para ambas as partes, dependendo do acordo posterior de ambas.

Cláusula 31^a

Foro

O foro competente para dirimir os litígios emergentes deste contrato é o fixado na lei civil.

Condição Especial

Atualização Indexada de Capitais

1. Sem prejuízo do previsto na cláusula 19.^a das Condições Gerais, fica expressamente convencionado que o capital seguro pelo presente contrato, relativo ao edifício, identificado nas Condições Particulares, é automaticamente atualizado, em cada vencimento anual, de acordo com as variações do índice publicado trimestralmente pelo Autoridade de Supervisão de Seguros e Fundos de Pensões nos termos do n.º 1 do artigo 135.º do Regime Jurídico do Contrato de Seguro, aprovado pelo Decreto -Lei n.º 72/2008, de 16 de Abril.
2. As partes podem convencionar uma percentagem de atualização distinta da prevista no número anterior.
3. O estipulado nesta cláusula não dispensa o **tomador do seguro** de proceder a convenientes revisões do capital seguro, quer por reavaliação dos bens seguros, benfeitorias ou beneficiações, quer pela inclusão de novos bens.

Spanish clauses

1. Pre-contractual disclosure clause (Spain)

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

In accordance with sections 81, 53, 60 and concordant sections of the Act 30/1995, of 8th November on Ordination and Supervision of Private Insurance, the Insurer from whom cover has been requested, states:

1. that the insurance contract will be transacted on a freedom of services basis with Hiscox Underwriting Ltd, 1 Great St Helen's, London EC3A 6HX, England.
2. that the Member State in charge of controlling the Insurers' activities is the United Kingdom and the Authority in charge of controlling the Insurers' activities is the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).
3. that the applicable laws will be the Act 50/1980 of 8th October on Insurance Contracts and the Act 30/1995 of 8th November on Ordination and Supervision of Private Insurance and related subordinate legislation.

That the arrangements for disputes and complaints will be the following:

1. Internal arrangements

Any enquiry or complaint should be addressed in the first instance to **your** broker. If **you** are not satisfied with the way a complaint has been dealt with, **you** may ask the Insurance Ombudsman to review **your** case without affecting **your** legal rights. The address is:

Dr. Francisco Borges de Carvalho
Rua Braamcamp, 6^o- 1^oEsq
1250-050 Lisboa
Email: fborgescarvalho@paccv.com

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

2. External arrangements

In the event of a dispute, **you** may bring a claim before the Court of first instance corresponding to **your** domicile under section 24 of the Insurance Contracts Act. Similarly, **you** may voluntarily submit a dispute to arbitration in accordance with the terms of section 31 of the Spanish Law for the protection of Consumers and Users and related subordinate legislation, without prejudice to the provisions of the Arbitration Law in the event that the parties submit any dispute to the decision of one or more arbitrators. In addition, and without prejudice to any action brought before a court of Law, a policyholder, insured or beneficiary may bring a claim by virtue of section 62 of the Act on Ordination and Supervision of Private Insurance, before the Directorate General of Insurance if it is considered that the Insurer has used abusive practices or has prejudiced any of their rights deriving from the insurance contract.

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 services in peace time.

You are insured against loss or damage caused by these events by the 'Consortio de Compensación de 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.

Seguro Obrigatório de Incêndio Condições Gerais

3. Clause of compensation by the consorcio de compensación de seguros for losses arising from extraordinary events
- In accordance with articles 6 and 8 of the Consorcio de Compensación de Seguros's Legal Statute, which was enacted by article four of Law 21/1990, of December, 19th (Official Gazette December 20th), the policyholder of insurance contracts that must insert the charge in favour of the aforesaid Public Entity, and that are mentioned in article 7 of the same Legal Statute, have the faculty to contract the cover of extraordinary risks with any Insurance Entity which fulfil the conditions required by the legislation in force.

Compensations deriving from losses arising from extraordinary risks taking place in Spain and affecting to risks located in Spain, and also, but only for personal insurance, extraordinary risks taking place abroad when the policyholder resides habitually in Spain, will be paid by the Consorcio de Compensación de Seguros if the policyholder has paid, in turn, the relevant charges to the Consorcio de Compensación de Seguros and provided that one of the following circumstances apply:

1. the extraordinary risk that is covered by the Consorcio de Compensación de Seguros is not covered by any insurance **policy** taken out by the Insurance Entity.
2. although the risk is covered by the said **policy**, the obligations of the Insurance Entity can not be fulfilled because the Entity is declared insolvent by a Court or because, the insurer being under an insolvency proceedings, the Entity is subject to an audited winding up process or involved in a winding up process controlled by the Consorcio de Compensación de Seguros.

The Consorcio de Compensación de Seguros will act in accordance with the aforementioned Legal Statute (amended by Law 30/1995 of Ordination and Supervisión of Private Insurance, of 8th November 1995; by Financial Law 44/2002 of 22nd November, by Law 34/2003 of 4th November of Modification and Adaptation to the European regulation on private insurance and by Insolvency Law 22/2003 of 9th July), in accordance with Law 50/1980 of Insurance Contract of 8th October 1980; Royal Decree 300/2004 of 20th February of extraordinary risks regulation and other complementary regulation.

I. Summary of legal rules

1. Extraordinary events covered

The following will be extraordinary events:

 - a. the following natural phenomenon: earthquakes and tidal waves, extraordinary floods (including sea dashing), volcanic eruptions, unusual cyclonic activities (including extraordinary winds of more than 135 km/h and twisters), and the fall of astral bodies or meteors.
 - b. violent acts resulting from terrorism, rebellion, sedition, insurrection, and popular tumult.
 - c. events or acts of the Military Forces or State Securities Bodies in peace time.
2. Excluded risks

In accordance with article 6 of the Regulation on Extraordinary Risks, the following damage or losses will not be compensated by the Consorcio de Compensación de Seguros:

 - a. those which do not give rise to compensation under Insurance Contract Law.
 - b. those suffered by people or goods which are covered by other insurance contract different from the one containing the compulsory charge in favour of the Consorcio de Compensación de Seguros.
 - c. those caused by a fault or defect of the insured item or its evident lack of maintenance.
 - d. those caused by armed conflicts, though they are not preceded by a formal declaration of war.
 - e. those arising from nuclear energy despite the provisions of Law 25/1964 of 29th April. Notwithstanding the foregoing, it will be included direct damage in insured nuclear installations, when the damage comes from extraordinary risks affecting the installation itself.
 - f. those caused by the simple action of time, and in the event of goods totally or partially dived, those caused by the simple action of waves or ordinary undercurrents.
 - g. those caused by natural phenomenon different to the natural phenomena referred to in article 1 of the Regulation on Extraordinary risks, in particular those caused by the increase of the subsurface level, hillside's movement, ground's sliding or settlement movements, rocks' landslide and similar phenomena, save if the damage are caused manifestly by the action of the rainwater causing simultaneously a situation of extraordinary flood in the area.

Seguro Obrigatório de Incêndio

Condições Gerais

- h. those caused by tumult acts in the course of public meetings and demonstrations further to the Ley Orgánica 9/1983, de 15 de Julio, as well as during legal strikes, except if the above acts could be qualified as extraordinary risks under section 1 of the regulation of extraordinary risks.
 - i. those caused by acts of bad faith on the part of the insured.
 - j. those arising from losses occurred within the waiting period set out in article of the Regulation on Extraordinary Risks.
- k. those occurred before the payment of the first premium or when, in accordance with the Insurance Contract Law, the cover of the Consorcio de Compensación is suspended or the insurance contract is extinguished due to the lack of payment of premiums.
- l. those indirect damage or losses arising from direct or indirect damage different from the 'loss of profits' as per defined and limited by the regulation of extraordinary risks. In particular it is not covered any damage or losses arising from power cuts or alteration in the external power supply, gas, fuel-oil, gas-oil or other fluids, nor damage or indirect losses different to the mentioned in the preceding paragraph although the alterations arise from causes which are included in the extraordinary risks cover.
- m. those considered by the Government to be a national calamity or catastrophe given their magnitude or importance.

3. Deductible

In the case of direct damage, the deductible will be 7% of the amount of the damage to be compensated caused by the loss. However, this deductible will not apply to damage affecting to vehicles insured under motor insurance policies, household and community flat owners.

In the case of loss of profits, the deductible will be identical, in time or amount, as the deductible set out in the original **policy** for damage arising from ordinary loss of profits. If several deductibles covering loss of profits exist, the rules applying in the main coverage of the original **policy** will apply.

4. Extension of the cover. Agreements of facultative inclusion in the ordinary policy

The Consorcio de Compensación de Seguros will indemnify on a compensation basis, damage arising from extraordinary events occurred in Spain and affecting to risks located in Spain. Whenever the following clauses are contained in the ordinary **policy**: first risk insurance (partial value, with limit of indemnity, agreed value, other policies with derogation of the proportional rule); replacement value insurance; floating capital insurance; capital automatic revaluation insurance; margin clause insurance; or capital compensation clause between the several sections of the **policy**, or between the continent and the content; those insurance methods will also apply to the compensation of losses arising from extraordinary events in the same terms, and to the same assured goods and sum stated in the ordinary **policy**. Notwithstanding the foregoing, the Consorcio de Compensación de Seguros will apply, in any event, only for direct damage, the compensation of capitals in a **policy** between the relevant continent and content.

These clauses can not be included in the extraordinary risks coverage without **they** being included in the ordinary **policy**.

5. Underinsurance and overinsurance

If at the occurrence date of the loss due to an extraordinary event, the total value sum insured is inferior to the value of the insured interest, the Consorcio de Compensación de Seguros will indemnify the damage, in the same proportion in which the sum insured covers the insured interest. In this respect, the capitals fixed for the affected goods will be taken into account, despite they are in different policies, with compulsory charge in favour of the Consorcio de Compensación de Seguros, always provided that the policies are in force and within the **policy** period. The foregoing will be made separately and independently for the cover of direct damage and loss of profits.

Notwithstanding the above, policies covering own motor damage, the cover of extraordinary risks by the Consorcio de Compensación de Seguros will guarantee the total insurable interest although the ordinary **policy** only does it partially.

If the sum insured markedly exceeds the value of the interest, the effectively caused damage will be indemnified.

II. Procedure to be followed in case of loss to be compensated by the consorcio de compensación de seguros

In case of loss, the insured, policyholder, beneficiary or their legal representatives must:

1. notify – within the maximum period of seven days from the date in which the loss is known – the occurrence of the loss to the relevant Regional Delegation of the Consorcio, depending on the place of the occurrence. The notification will be made either directly or through the insurer of the ordinary **policy** or through the insurance intermediary.

Seguro Obrigatório de Incêndio Condições Gerais

The notification will be made in the approved form, which will be available in the Consorcio's website (www.conorseguros.es) or in its offices or in the insurer's offices. The following documents will be enclosed:

- a. photocopy of the DNI/NIF of the receiver of the indemnity;
 - b. photocopy of the general and particular conditions of the **policy** (individual or collective), its appendixes or endorsements, if any;
 - c. photocopy of the premium receipt in force at the occurrence date showing clearly the commercial premium and charge paid to the Consorcio de Compensación de Seguros;
 - d. details of the bank in which the indemnity will be paid, including Bank's number, branch's number, control number and account number (account number, 20 numbers) as well as the bank's address.
2. any trace or vestige of the loss must be kept to assist the loss adjuster's job and, if this is absolutely impossible, to submit any documentation evidencing the damage such as photographs, deeds, videocassettes or official certificates. Also, any invoice relating to the affected goods whose destruction can not be delayed must be kept.
 3. adopt any necessary measure to reduce the damage as well as to avoid new damage or disappearances which would be the Insurer's responsibility.

To clarify any doubt that may arise regarding the procedure to be followed, the Consorcio de Compensación de Seguros has the following telephone number: **+34 902 222 665**.

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 **our** customer services representative on:

Innovarisk Lda

Av. Duque de Loulé, 123 – 7º

1069-152 Lisboa

Phone: +35 1 215 918 370

or:

Hiscox Insurance Company Limited

Telephone: +44 (0) 800 116 4627

Email: customerservices@hiscox.com

If **you** are not satisfied with the way **your** complaint has been dealt with, **you** may ask the Ombudsman to review **your** case without affecting **your** legal rights. The address is:

Dr. Francisco Borges de Carvalho

Rua Braamcamp, 6º- 1ºEsq

1250-050 Lisboa

Email: fborgescarvalho@paccv.com

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