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**Innovarisk**  
UNDERWRITING

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Claims are handled on a case by case basis and are  
subject to the terms and conditions of the insurance  
contract. For more details please read your policy.

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Chances are, you visit your holiday home to take a break from the pressures of everyday life. It stands to reason, you'll take things even easier knowing there are professionals on hand immediately, should those precious moments of relaxation turn into exasperation.

### Hiscox. As good as our word

We specialise in insuring holiday homes, and have a wealth of experience in covering higher value holiday homes in the UK and abroad – from ski chalets and villas, to country cottages and apartments. Our promise is that we'll make sure things get put right, no matter where you are if they go wrong. And to ensure that's a stress-free process we have a network of English-speaking claims experts on call, with local knowledge and advice if you need to make a claim for your overseas property.

### Case studies

- Returning to his holiday home in the Douro region, a client noticed that all the plants in the garden and around the swimming pool had been stolen. Whilst drawing up an inventory of the theft the client tripped over a large vase that the thief's left behind a glass door, breaking the vase and the door. Since Hiscox covers theft for outdoor goods the situation was swiftly handled. Additionally, Hiscox also covered the accidental damages and, since those were also included in the client's insurance, the broken vase and door were repaired.
- hail stones the size of golf balls pelted the client's pool cover at their villa, and put large holes through it. Hiscox were as good as their word, and paid quickly so they could get the problem sorted.
- when our clients arrived at their villa in Almancil, they found there had been a break-in. They wanted to secure the property as quickly as possible. Hiscox made it happen since the insurance had no restrictions on theft coverage and included theft without traces and situations where the home is unoccupied for more than 60 days.

### With cover from Hiscox...

your holiday home will benefit from elements of cover that aren't always included in other policies. These include:

- automatic cover when you let your property, including damage caused by tenants;
- no restriction of theft cover if your property is left unoccupied;
- cover for buildings that automatically includes terraces, swimming pools, tennis courts, outbuildings and perimeter walls;
- no limit on items of higher value, such as valuable furniture or televisions;
- automatic cover for loss of rent;
- €7.5 million of liability to cover any injury suffered by your visitors, tenants, employed staff or simply passers-by.

you don't need to insure your main home with us to benefit from our holiday home cover, but if you do you can also enjoy the convenience of just one renewal date.

### Next steps?

This leaflet is a brief summary of our holiday home insurance. Contact your broker for further details and a quote, or visit [www.innovarisk.pt](http://www.innovarisk.pt)

