



About Hiscox

Hiscox is a leading specialist insurer with expertise in covering a wide range of specialist personal and business risks, from high value home and contents, to fine art collectors, to offshore oil platforms. Hiscox has offices and customers around the world.



Who are we ?

Hiscox Ltd, headquartered in Bermuda and listed on the London Stock Exchange, is an international specialist insurance group with over 100 years of underwriting heritage. Hiscox covers a diverse portfolio of personal and commercial risks ranging from marine, terrorism, media and professional indemnity, through to home and contents and fine art, amongst others. The company has over 800 staff and offices in 13 countries.

There are three main underwriting parts of the Group: Hiscox Global Markets, Hiscox UK and Europe, and Hiscox International.

- Hiscox Global Markets underwrites mainly internationally traded business in the London market - generally large or complex business which needs to be shared with other insurers or needs the international licences of Lloyd's
- Hiscox International includes offshore operations in Bermuda/Guernsey and Hiscox USA
- Hiscox UK and Hiscox Europe offers a range of specialist insurance for commercial clients, as well as high net worth individuals.

Hiscox France plays an important role in the development of Hiscox in Europe. Since 1995 we have offered specialist insurance policies for personal and commercial risks, working with a network of around 250 brokers.

Our products

For individuals, we provide insurance for:

- high value household and contents
- fine art
- Kidnap & Ransom

For businesses, we provide insurance for:

- art professionals:
 - galleries
 - art dealers
 - antique dealers
- museums and exhibitions
- corporate collections
- mobile materials and equipment
- professional indemnity / errors and omissions for services companies
- offices
- directors and officers liability
- Kidnap & Ransom

Our philosophy

Hiscox has three vital questions for every risk- "Who is the insured? Who is the insured? Who is the insured?". Who we insure is crucially more important than what we insure. By seeking out the good insureds and avoiding the bad, we are able to offer wider cover at reasonable premiums.

When purchasing insurance, clients are buying a 'promise to pay'. Customers only find out whether they have bought the cover they require when there is a claim. Our attitude to claims is one of total support. Our aim is to solve the problem and return the client's life or business back to normal as soon as possible with efficiency, confidentiality and tact.

All of our products have been designed with our customers' specific needs in mind. We also use a network of independent surveyors, lawyers and security experts to provide advice and support on risk prevention.

For more information

This factsheet is a summary. Please visit our website www.hiscox.fr for more information.