



HISCOX

PRIVATE CLIENT
BY HISCOX

YOUR HOME
HOLDS MORE THAN
SENTIMENTAL VALUE.



Water damage from flooding in your library, your paintings stolen by burglars, a faulty electrical plug that starts a fire... these are the kind of dangers that put your real estate assets and movable property at risk. Your home holds more than sentimental value. Why wait for an incident to happen before you take action?

Hiscox, a specialist insurer

Hiscox, insurer of choice for high net worth individuals, can boast more than 40 years of unique experience and knowledge of the problems associated with the assets of wealthy individuals.

Hiscox offers customised cover and personalised services tailored to your lifestyle and needs. Our dedicated teams make an individual assessment before offering you the best policy to protect the property that you hold dear.

Our added value, at your service

As specialists, we know the value of quality service and a flexible approach. Our dedicated private client team ensure that at Hiscox you will find:

- **a strong service culture**, enabling us to meet your requirements
- **in-depth knowledge** of your risks and your expectations to enable us to offer you a personalised policy
- **a network of experts** in high-value households who can be called on at a moment's notice if an incident occurs.

Claims settlement philosophy

We pay particular attention to the claims management process to ensure it is as flexible as possible. We start from the principle that your claim is fair and we do not try to interpret the policy to your disadvantage. If the claim is payable, we pay it. That's our philosophy, and our profession.

Hiscox protects you

Private client insurance by Hiscox meets your requirements: it protects your movable assets (furniture, works of art, jewellery, etc.) as well as your main residence and/or second home, in France or abroad.

We offer a '**comprehensive**' policy covering everything apart from exclusions, with complete cover specially designed to meet your needs. In particular, it offers the following benefits:

- **restoration of your home to its original state** (refurbishment, decorator's fees, etc.) and payment of compensation amounting to the equivalent new value of its contents, whatever their age
- compensation in the event of **natural occurrences** (storms, floods, etc.), even if a natural disaster has not been declared
- cover for your **main building** and your **garages, parking spaces** and any kind of outbuildings
- cover for your **works of art**, wine cellars, etc., including **breakage, loss or theft**
- and of course compensation for **water damage** (including the cost of repairing the leak) or damage caused by **fire, ice**, etc.

Hiscox offers you a risk assessment visit

Because we are familiar with the many different kinds of risks that can threaten your home, we arrange an on-site risk assessment. This enables us to assess the value of the assets that need to be insured and to determine what security measures are needed without substantially altering the premises.

Examples of claims

- Our policyholder's Italian marble bathroom was flooded, suffering water damage. Hiscox undertook to have the bathroom restored to its original state at a cost of €220,000. To preserve the value of our policyholder's home, marble from the same place of origin was used for the renovation.
- A thermostat failure in the wine cabinet of one of our policyholders resulted in 80 bottles of Château Petrus 2000 suffering irreversible damage, rendering them worthless. As we were unable to source equivalent bottles from the major wine merchants, Hiscox reimbursed the total value of these vintage wines for an amount of €150,000.

Want to find out more?

This brochure provides a general overview of the Hiscox Private Client Insurance services that Hiscox offer. For more information and to obtain a quote, please contact your insurance adviser.

We also cover:

- upmarket residences
- works of art and collections
- art professionals
- museums and exhibitions
- corporate collections
- kidnap and ransom
- professional civil liability
- professional modular insurance
- directors' liability
- companies' confidential data
- offices
- special risks.

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Claims are studied on a case-by-case basis and are subject to certain conditions as per the insurance policy.

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