

Initial insurance questionnaire  
Holiday rental properties

This document forms an integral part of the insurance policy and must be completed in full and signed by the policyholder before coverage takes effect.

For the purpose of this initial insurance questionnaire, the terms in bold (**we, you, building, content, excess, valuables, third parties, declared value,...**) have the same meaning as in the General Terms and Conditions of *Private Clients by Hiscox* (CPX0116).

If **you** do not have a copy of these General Terms and Conditions, **you** may obtain it from **your** insurance consultant, to fully understand the terms and conditions and to what **you** are committing in signing this document.

**THE INSURER**

Hiscox SA  
Hiscox France - 38, Avenue de l'Opéra - 75002 Paris  
Registered office: 35F, Avenue John F. Kennedy , L-1855 Luxembourg, Luxembourg  
Registration number in Luxembourg: B217018  
Trade and Companies register (RCS) Paris 833 546 989  
EU VAT Number FR88833546989

**THE POLICYHOLDER**

Title, Surname, First name of insured tenant (**you**):.....  
Date of birth: .../ .../..... in.....  
Occupation: .....  
Nationality: .....

If a company, please specify:

- Legal status (SCI, SA, SARL, other): .....
- Company Name: .....
- Title, Name and First name of legal representative: .....
  - o Date of birth: .../ .../..... in.....

Address of risk to be insured :.....  
Country: .....  
Postcode: ..... Town/city: .....

Type of accommodation rented:

- Flat                       Chalet                       Old house                       Modern house                       Villa

Correspondence address (*if different*):.....  
Postcode: ..... Town/city: .....  
Country:.....

## INITIAL INSURANCE QUESTIONNAIRE

**NB: YOU MUST ANSWER 'YES' TO EACH QUESTION TO BE ELIGIBLE FOR THIS INSURANCE PRODUCT**

1. Is <b>the property</b> located in Monaco or Mainland France (excluding Corsica)?	Yes <input type="checkbox"/> <u>No</u> <input type="checkbox"/>
2. Is <b>the property</b> not listed or classified as a Historic Monument?	Yes <input type="checkbox"/> <u>No</u> <input type="checkbox"/>
3. Is the total floor area of <b>the property</b> (including outbuildings and domestic quarters) less than 1,200 sq. m?	Yes <input type="checkbox"/> <u>No</u> <input type="checkbox"/>
4. Is <b>the property</b> rented for less than 11 months?	Yes <input type="checkbox"/> <u>No</u> <input type="checkbox"/>
5. Is the rented <b>property</b> fitted with an alarm connected to a remote surveillance system?	Yes <input type="checkbox"/> <u>No</u> <input type="checkbox"/>
6. Is the <b>property</b> rented for <b>your</b> personal use only, without any commercial or professional use planned?	Yes <input type="checkbox"/> <u>No</u> <input type="checkbox"/>
7. Have <b>you</b> read the 'Private Clients by Hiscox' General Terms and Conditions n° CPX0116 and the terms of the Assistance coverage module n° ASH0908?	Yes <input type="checkbox"/> <u>No</u> <input type="checkbox"/>

Whenever **you** tick a box underlined in red **you** become ineligible for this policy. In this case, **you** may request a specific proposal from Hiscox via **your** insurance consultant.

## CAPACITY AND USAGE

**You** are a Holiday rental tenant. The **property** you are about to rent is for **your** personal and private use only.

## TOTAL FLOOR AREA

Please note, the total floor space of the rented **property** (including outbuildings) must be less than 1,200 sq. m.

- Total floor area: ..... sq. m

You will find the details of the the sub-limits at the end of this document.

➤ Section A: Buildings

In view of the fact that **you** are renting the **property**, there is no coverage under this section.

➤ Section B: Declared value of your contents

**Your contents** are covered up to **€150,000** per claim with a maximum limit per item of **€20,000**

The excess applicable to the total coverage in Section B is €1,000 per claim.

➤ Section C: Your listed art objects and collectables

**You** are not covered under this section.

➤ Section D: Your valuables (jewellery and watches)

**You** are not covered under this section.

➤ Coverage for additional costs and expenses

Coverage is provided in accordance with the Coverage Table in the Appendix of this document

➤ Civil liability Coverage

Coverage is provided in accordance with the Coverage Table in the Appendix of this document

**Excess applicable to the policy:**

Under the 'Civil Liability Coverage,' **you** are required to pay an **excess** equal to the amount of the **security deposit** for any **damage you**, as tenant, may cause to the **property** and to the **contents** belonging to the **lessor**, throughout the rental period. The minimum amount for the excess is set at €5,000.

## PRICE LIST

**NB:** PLEASE TICK THE RELEVANT PREMIUM INCLUSIVE OF VAT, BASED ON THE RENTAL PERIOD AND THE TOTAL FLOOR AREA OF THE RENTED **PROPERTY**.

	100 to 199 sq m	200 to 399 sq m	400 to 599 sq m	600 to 799 sq m	800 to 999 sq m	1,000 to 1,199 sq m
≤ 1 month	<input type="checkbox"/> €1,650	<input type="checkbox"/> €2,145	<input type="checkbox"/> €2,365	<input type="checkbox"/> €3,080	<input type="checkbox"/> €4,015	<input type="checkbox"/> €4,840
>1 and ≤ 2 months	<input type="checkbox"/> €1,815	<input type="checkbox"/> € 2,420	<input type="checkbox"/> €2,750	<input type="checkbox"/> €3,850	<input type="checkbox"/> €4,785	<input type="checkbox"/> €5,720
>2 and ≤ 3 months	<input type="checkbox"/> €2,145	<input type="checkbox"/> €2,805	<input type="checkbox"/> €3,190	<input type="checkbox"/> €4,620	<input type="checkbox"/> €5,500	<input type="checkbox"/> €6,545
>3 and ≤ 4 months	<input type="checkbox"/> €2,310	<input type="checkbox"/> €3,520	<input type="checkbox"/> €4,125	<input type="checkbox"/> €5,335	<input type="checkbox"/> €6,380	<input type="checkbox"/> €8,690
>4 and ≤ 5 months	<input type="checkbox"/> €2,475	<input type="checkbox"/> €4,070	<input type="checkbox"/> €4,730	<input type="checkbox"/> €6,050	<input type="checkbox"/> €8,690	<input type="checkbox"/> €9,790
>5 and ≤ 6 months	<input type="checkbox"/> €2,640	<input type="checkbox"/> €4,510	<input type="checkbox"/> €5,335	<input type="checkbox"/> €6,875	<input type="checkbox"/> €9,790	<input type="checkbox"/> €10,890
>6 and ≤ 11 months	<input type="checkbox"/> €3,080	<input type="checkbox"/> €4,950	<input type="checkbox"/> €6,050	<input type="checkbox"/> €8,250	<input type="checkbox"/> €10,890	<input type="checkbox"/> €11,550

## WHAT DATE DO YOU WISH THE COVERAGE TO TAKE EFFECT?

Effective date (within 120 days as from the date of signature of this document): ...../...../.....

### POLICY TERM:

Your policy term is from ...../...../..... (start date) to ...../...../.....( end date)

## SPECIFIC CLAUSES

### Definitions applicable to the entire policy:

- **Lessor:** the owner of the **property** you are renting.
- **Security deposit:** an amount **you** pay to the **lessor** on signing the lease for the **property** to cover any violation of **your** rental obligations. It will be returned to **you** at the end of the lease, after deducting any rental debts.

### EXCLUSIONS FROM INSURANCE COVERAGE:

IN ADDITION TO SECTION VII, 'General Exclusions', THE FOLLOWING ARE EXCLUDED FROM ALL THE INSURANCE COVERAGE IN THIS POLICY:

- THEFT OF THE **LESSOR'S CONTENTS**
- CASH, SECURITIES AND VALUABLES;
- UNEXPLAINED LOSS OR DISAPPEARANCE
- THEFT, ATTEMPTED THEFT, DAMAGE TO PROPERTY, INTENTIONAL DAMAGE AND/OR ACTS OF VANDALISM COMMITTED BY **YOU** OR **YOUR** GUESTS.

## Limitations of coverage

### Burglary

Theft, attempted theft and vandalism are covered ONLY IF THEY ARE COMMITTED BY BREAKING AND ENTERING, OUTRIGHT ASSAULT OR CLIMBING UP THE OUTSIDE WALLS.

### Additional costs and expenses - Sub-limits of additional coverage

As a partial derogation from Section 'II Additional costs and expenses' of the Coverage Table mentioned in **your Specific Terms and Conditions**:

- COVERAGE FOR 'REHOUSING COSTS OF OWNER OCCUPIER', 'LOSS OF RENT OF THE NON-OCCUPYING OWNER OR REHOUSING COSTS OF THE TENANTS' AND 'LOSS OF ENJOYMENT OF THE PROPERTY' IS NOT PROVIDED.
- The 'Costs for rehousing the tenant not borne by the owner' are covered based on appraisal during the period when the **property** is rendered unusable, **limited to €10,000 per month. This amount cannot exceed 6 months of rental value.**

### Civil Liability as tenant: additional sub-limitations concerning 'Physical damage'

The following sub-limitations are applicable to Section III. A – Civil liability coverage as tenant concerning '**Physical damage**':

**Accidental breakage** for which **you** are held liable and which affects the **contents** of the rented **property** belonging to the **lessor** and/or the **buildings**, is covered under **your** 'Civil Liability coverage as tenant', with a sub-limit of €100,000 per **claim** and €25,000 per item.

This sub-limit is included in the coverage detailed in the coverage table of the policy's **Specific Terms and Conditions**, to which it is not added.

**DECLARATION AND SIGNATURES**

I, the undersigned ....., declare that all the information given in this initial insurance questionnaire **is accurate**.

I acknowledge that I have been informed of my **obligation to provide truthful answers** in this questionnaire and of the resulting consequences if I omit information or make a misrepresentation, i.e. the policy will either be declared **null and void** (Article L 113-8 of the Insurance Code) or **the compensation will be reduced** (Article L 113-9 of the Insurance Code).

The representations made in this initial insurance questionnaire form an integral part of the policy and will serve as its basis. If any words are crossed out in this document, it will become null and void.

Completed in.....On..... Signature:

*If a legal entity:*

Title and surname of legal representative: .....

Company Name: .....

In: ..... On: ...../...../.....

Signature of legal representative:

THE INFORMATION BELOW IS PROVIDED FOR INFORMATION PURPOSES ONLY IN THE EVENT OF A **CLAIM**, it is agreed that only the coverage detailed in **your Specific Terms and Conditions** AND THE GENERAL TERMS AND CONDITIONS APPLY.

## APPENDICES TABLE OF LIMITS, SUB-LIMITS AND ADDITIONAL COVERAGE

### I. Damage to property

#### Section A - Buildings

In view of the fact that **you** are renting the **property**, there is no coverage under this section.

#### Section B - Content including works of art with a declared value

<b>Additional coverage</b>	<b>Covered up to:</b>
Your guests' belongings	€ 5,000 Up to €1,500 per item <b>EXCLUDING ACCIDENTAL BREAKAGE</b>
<b>Accidental breakage of your contents</b>	€15,000 Up to €5,000 per item
Outdoor furniture	€10,000 per claim
Theft from cellars	€10,000 per claim
Pets	€5,000.00 per claim
Official documents	€2,500.00 per claim

#### Section C - Artwork and collectables with a declared value

**You** are not covered under this section.

#### Section D - Jewellery (valuables) with a declared value

**You** are not covered under this section.



## II. Additional costs and expenses

Additional coverage	Condition
Tenant's rehousing costs not covered by the lessor	Coverage provided up to €10,000 following appraisal, during the period that the <b>property</b> cannot be used, without exceeding 6 months of rental value

## III. Civil liability

The Civil Liability Coverage is granted up to the following sub-limits per claim, and may not exceed €10,000,000 per insurance year.

### Civil liability coverage as tenant

You are insured for civil liability as a tenant under this policy.

The following sub-limitations are applicable:

Additional coverage	Conditions
<b>Personal injury:</b>	Covered up to €10,000,000
<b>Physical damage</b>	Covered up to €10,000,000 with the following sub-limitation: - €100,000 per claim and €25 000 per item for any <b>accidental breakage</b> for which <b>you</b> are held liable, and which affects the <b>contents</b> of the rented <b>property</b> belonging to the <b>lessor</b> and/or the <b>buildings</b> .
<b>Non-physical damage following covered physical damage.</b>	Covered up to € 1,000,000

## IV. Legal protection

Not covered

## V. Assistance

Covered