

# TERMS AND CONDITIONS

These terms and conditions explain how you are allowed to use this site and the operation of this site by Hiscox Underwriting Ltd.

By accessing any part of this site you will be deemed to have accepted these terms and conditions in full. As this website enables you to transact business with us, the terms and conditions may be different to those on other Hiscox websites. Please take time to review these terms and conditions carefully.

- All copyright and other intellectual property rights in any material (including text, photographs and other images and sound) contained in this website is either owned by Hiscox or has been licensed to Hiscox by the rights owner(s). You are only allowed to use this website and the material contained in the website as set out below. If you wish to do anything else with any of the material you must get the written permission of the rights owner. If you need any assistance email us at [customerservices@hiscox.com](mailto:customerservices@hiscox.com).
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- Administrate or carry out our obligations for any agreement you have with us
- Anticipate and resolve problems with our service

## **What you are allowed to do**

- You may access any part of the website to which access is open to all users.
- Access to some parts of the website is only possible by password, for example to retrieve an insurance quote. You may only access these parts of the website if you have a valid password.
- You may print off one copy only of any individual page for your own personal use, as long as you do not do any of the things set out under "What you are not allowed to do"; unless it is explicitly designed for that purpose.

We will only use such sensitive personal information to:

- Give you an estimate or quote for our policies; and
- administrate or carry out our obligations for any agreement you have with us

## **What you are not allowed to do**

- Any purchase of any insurance product(s) available through this website will be subject to these terms and conditions and the relevant policy terms and conditions.
- You are responsible for deciding whether any of our products or services are suitable for your purposes. Please read the relevant policy terms and conditions carefully before buying any insurance policy. If you need any advice before buying any insurance policy please contact an independent financial adviser or insurance adviser.
- This website includes links to external websites. It also includes email links to a number of suppliers of services and/or products. These links will help you find relevant services and/or products quickly and easily. You are responsible for deciding whether any of these services and/or products are suitable for your purposes. Hiscox is not responsible for the suppliers of these services and/or products or the goods or services they supply or for their website content and does not give or enter into any conditions, warranties or other terms or representations in relation to any of these.
- All data information text images and layout are the exclusive property of Hiscox and must not be emailed, networked, shared, republished, reproduced, transferred or copied (other than for reasonable personal professional use e.g. audit trails or backups). All copyright intellectual and other property rights shall continue to be held by Hiscox and no rights of any kind shall pass. Any attempt to damage the site or act in contravention of these Terms and Conditions may give rise to legal redress and Hiscox Insurance Company Limited reserves the right to seek damages from such perpetrator.

## **Changes to terms and conditions and disclaimer**

Hiscox may change the terms and conditions and disclaimer set out above from time to time. By browsing this website you accept the current terms and conditions and disclaimer. You should check these each time you revisit the site

## **Changes to/operation of website**

- Hiscox may change the format and content of this website (or of any insurance products or services offered via this website) at any time
- Hiscox may suspend the operation of this website (or suspend provision of any insurance products or services offered via this website) for support or maintenance work, for content updates or for any other reason
- Hiscox reserves the right to stop access to this website (and to products and services offered via the website) at any time and without notice

## **Data protection**

- We will only use your personal details in line with our [privacy policy](#). Please read this carefully before proceeding. By providing your personal details to us you are consenting to its use in accordance with our [privacy policy](#). (link to cookies text).

## **Purchase of products available through this site**

We collect and use non-personal information in the following ways.

- Policies are underwritten by Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Ltd. Hiscox Underwriting Ltd is authorised and regulated by the Financial Conduct Authority. Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.
- Hiscox Underwriting Ltd is registered in England no. 02372789, at 1 Great St. Helen's, London, EC3A 6HX Hiscox Insurance Company Limited is registered in England no. 70234, at 1 Great St. Helen's, London, EC3A 6HX.
- All statements made by you or information given by you to Hiscox are your responsibility. If you fail to disclose any relevant information or provide any inaccurate information, this may invalidate your insurance policy.
- Once you have submitted a proposal for insurance via this website, the proposal will not be accepted (and you will not be insured) until you receive confirmation from Hiscox. This confirmation may be through the website and by email.
- The decision as to whether to offer you insurance cover is at Hiscox discretion and we are not bound to do so. In assessing whether or not to offer insurance cover in response to proposals submitted via this website, Hiscox will not refuse the proposal only because of automatically processed personal data. If the proposal is rejected by any automated decision making process, then the proposal is referred to people employed by, or on behalf of Hiscox.
- The above referral process does not apply where a proposal is automatically refused because the type of cover requested is not offered by Hiscox through our website, for example where the level of cover requested is above the maximum level of cover available through this website. It is based on the restrictions set for the insurance products available through this website, however, this type of automatic refusal is not based solely on automatically processed personal data.
- You may cancel your insurance in accordance with the relevant policy terms and conditions.
- Once insurance has been effected by Hiscox (including any insurance effected following an update of an existing policy), Hiscox will promptly confirm with you that this is the case. Hiscox will also advise you of the relevant insurance premium and any fees or charges which are payable separately.
- Hiscox will also provide you with a copy of the policy schedule.
- Hiscox will notify you in writing of any changes to the terms and conditions of your insurance policy and will give reasonable notice for any changes which are due to commence.
- You should keep a copy of all information sent to or received from us for your records.
- Hiscox will try to reply promptly to all correspondence. We may reply by email or in writing.

## How we handle complaints

If you have a question or complaint, you can contact us in one of the following ways:

### In writing

Hiscox Customer Relations  
The Hiscox Building  
Peasholme Green  
York  
YO1 7PR  
Telephone number: 01904 681198

### By phone:

01206 77 3705

### By email:

[customerservices@hiscox.com](mailto:customerservices@hiscox.com)

We will try to resolve your complaint straight away. However, if it requires a more in-depth investigation, then we will aim to give you our final response within eight weeks. If for whatever reason this is not possible, we will contact you to explain the reasons why and let you know how long our investigations are likely to take.

Read more about how to [make a complaint](#) >

### Jurisdiction

- This website is for UK residence and businesses only
- These terms and conditions are governed by and are to be interpreted in accordance with English law and in the event of any dispute arising in relation to these terms and conditions the English courts will have non-exclusive jurisdiction over such dispute