Hiscox 606 Home & Contents Insurance

This document provides a summary of all changes to the 606 Home & Contents Insurance policy.

Please note that these changes to Hiscox 606 will come into effect:

New business policies: 1st January 2025
Renewals business: 17th February 2025

Cover comparison	Old 606	New 606
Alternative accommodation	Reasonable and necessary costs up to 3 years	Primary residence: 15% of the total rebuild cost or €500,000 for each incident of loss, whichever is lesser Secondary property: 15% of the total rebuild cost or €250,000 for each incident of loss, whichever is lesser
Loss of rent	Up to 3 years	15% of the total rebuild cost or €250,000 for each incident of loss, whichever is lesser
Extended replacement cost	Applicable to which were appraised within the last 5 years. Listed buildings were excluded.	Including listed buildings up to 20% of the rebuild cost
Travel & Personal Cyber	Add-on for additional charge	Both included in the benefit package. Travel: for all permanent members of Household aged 79 or less
Indexation	Applicable to buildings, contents and valuables	Applicable to buildings and contents
Solar Weather/Space Perils	N/a	Excluded
Silent Cyber	N/a	Excluded
NFTs	N/a	Excluded

Cryptocurrency	N/a	Excluded
Wine	Strict to wine & whiskey collection	Wine and Spirits covers your collection of high-value alcoholic beverages, including containers and their contents, storage units, climate control systems, wine cellar furnishings and accessories
Additional Costs	Domestic utility expenses: loss of income for no longer than 45 days. Emergency access: up to €3,000 Environmental upgrades: 6k or 10% Home upgrades: 6k or 10%	€30,000 or 15% of the insured cost of repairs, whichever is lesser
Contents inner limit	€13,500	Increased to €15,000
Increased cost of working	Failure must endure from more than 72 consecutive hours and should last no longer than 12 months. Max we will pay is €30,000	Failure must endure from more than 24 consecutive hours. No time limit for reinstatement of service. Max we will pay is €50,000
New possessions	Automatic increase of 25% provided we are advised within 90 days	Automatic increase of 25% provided we are advised until renewal
Contents	N/A	Including electric bikes & e-scooters