HISCOX

Frequently Asked Questions For Customers



Hiscox.ie

Hiscox and DUAL Private client Partnership – Customer Questions

1. **Am I still insured by Hiscox?**
   Yes. Hiscox remains the capacity behind your insurance protection and continues to provide the underlying financial security and the claims service that your policy provides.

2. **Why is DUAL now involved with my insurance?**
   DUAL is partnering with Hiscox to manage the day-to-day service and underwriting of Private Client insurance in Ireland. They bring strong expertise and broker relationships to enhance service delivery.

3. **Will my policy change?**
   No changes are being made to your current policy terms, cover, or benefits. All current cover remains valid.

4. **Will this impact my premium or renewal terms?**
   There is no immediate impact to your premium. Renewals will continue to be underwritten in line with current risk assessment practices. Any future changes will be clearly communicated.

5. **Do I need to do anything now?**
   No action is required from you. Your broker and our teams will continue to manage your policy as usual.

6. **Who will handle my claims if I need to make one**?
   Claims will continue to be managed by Hiscox. Should you suffer a claim, you will continue to experience the excellent level of claims service that you currently benefit from.

7. **Is my personal information being shared?**
   Your data remains protected and will only be shared between Hiscox and DUAL to deliver and manage your insurance in compliance with all data protection regulations.

8. **What are the benefits of this new arrangement for me?**
   You'll benefit from faster decision-making, enhanced specialist support, and continued access to high-quality, tailored insurance backed by two market leaders.

9. **Will there be new product offerings or enhancements?**
   Yes. We're working on enhancements to offer greater flexibility, tailored cover, and simplified servicing — more details will follow.

10. **Who should I contact if I have questions?**
    Please continue to speak to your broker as your first point of contact. They will have full access to the latest information and support.

11. **Will there be changes to my payment options, e.g. Direct Debit?**
    No, there will be no immediate changes to payment options. Any changes will be communicated to you as they arise.