

The Hiscox Christmas List

Deciding on the perfect Christmas gift can be tricky. If you're having difficulty, take some inspiration from The Hiscox Christmas List.

And of course, if you do get inspired, with Hiscox Home Insurance you get the added peace of mind that items up to £15,000 are automatically covered as long as the total amount insured for valuables covers them.

Bauhaus Barcelona Chair

£1,040 from [steelform.com](#)
Handmade to Mies van der Roche's original 1929 specification, this classic chair maintains a timeless elegance that means it fits perfectly into any home.

'Melanie' Ladies Patent Leather Computer Case by Mulberry

£550 from [John Lewis](#)
Practical and stylish, keep your laptop safe without compromising on aesthetics.

Apple iPad

£429 from [Apple Store](#)
Sure to top many a Christmas list this year, it's easy to see why. Great fun, and beautiful too.

BeoCenter2 entertainment system

£1,900 from [Bang & Olufsen](#)
Amazing sound quality combines with elegant, cutting-edge design. Every home should have one.

1958 Gibson Les Paul VOS series

£2,789 from [dv427.com](#)
Built to the Vintage Original Specification (VOS), this is the must-have instrument for guitar enthusiasts. It sounds as good as it looks - and that's incredible.

1973 Glenfiddich Scotch Whisky

£499 from [The Whisky Exchange](#)
This 33-year-old Speyside Single Malt Scotch Whisky will be a welcome addition to any drinks cabinet. Savour slowly.

Patek Philippe 'Calatrava' wrist watch

£10,692 from [The Watch Source](#)
Featuring an 18kt white gold case, crocodile leather strap and meticulous movement this is understated luxury of the highest quality.



Bauhaus Barcelona Chair



Calatrava watch by Patek Philippe

Christmas claims

Hiscox insurance claims from Christmases past



Christmas comes but once a year, and brings some seasonal claims with it.

Christmas overload

One Christmas Eve, a family had a lucky escape when an overloaded plug socket – which included a mobile phone plugged in to charge overnight – started a serious fire while the family slept silently upstairs. They were woken by their fire alarm and escaped unharmed but nearly £300,000 worth of damage was caused.

A burning issue

Candles are a perennial problem at Christmas. One family finished their Christmas dinner and left their dining room without extinguishing the candles on the table. As the candles burned low, nearby

table decorations were set alight and the fire spread quickly. When the father discovered what was happening, he attempted to push the table out of the patio doors. Unfortunately, the table was too big and the fresh air only served to fuel the fire, destroying most of the room.

An unwanted Christmas visitor

A squirrel came down the chimney and wreaked havoc in one customer's living room causing minor damage to the furniture. Unfortunately, on discovering the bushy-tailed intruder, the homeowner set their dog onto the squirrel and, in the ensuing chase, the lounge, tree and carefully wrapped presents were ruined.

If you do need to make a claim, contact us immediately on 0845 330 0505.

Calculating the real cost of your home contents

How much is all that sports gear really worth?

Our home insurance expert Austyn Tusler highlights the often-overlooked cost of specialised sporting equipment.

Up-market fashion labels are the shopaholic's typical guilty secret no longer. It is just as likely that someone in your house has been spending freely on a mountain of sports equipment.

From golf clubs, to winter sports equipment and carbon fibre racing bikes; one fifth of homeowners actually own more than £1,000 worth of sporting goods, with 6% owning over £2,000 worth of kit*. But, unlike your Tag Heuer watch, often all that gear is left unsecured in garages, garden sheds and even car boots.

Easily underestimated

The value of sports equipment can really add up as people pursue outdoor activities and invest in expensive kit. It's easy for homeowners to focus on new equipment and items they use more regularly, overlooking what might be stored at the back of the shed and seasonal items, such as fishing rods, skis and water-sports equipment.

It's vital that homeowners work out how much it might cost to replace their kit to make sure they are fully covered under their contents policy – both inside and outside the home.

What's the true cost?

As winter – and Christmas – approaches and you have your eye on more ski and snowboarding gear, make sure you establish the true cost of your household contents. Go to [hiscox.co.uk/calculator](#) and try using our contents calculator to get a better picture of what your possessions are worth.



* Research conducted by independent market researchers Redshift on behalf of Hiscox among 1,000 AB1 adults in the UK between 25 June 2010 and 30 June 2010.

CLAIM YOUR £10 VOUCHER TOWARDS A SET OF NEW CHRISTMAS LIGHTS FROM JOHN LEWIS

£10 OFF

CHRISTMAS LIGHTS AT JOHN LEWIS

Please complete your details overleaf


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GET IN TOUCH

If you have any comments about this newsletter, or Hiscox in general, please contact us on covertocover@hiscox.com or by post to Cover to Cover, Hiscox, 1 Great St Helens, London EC3A 6HX. Thank you.

www.hiscox.co.uk/cover-to-cover

Winter 2010

cover to cover

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WELCOME

to the first issue
of *Cover to Cover*.



Cover to Cover is a brand new quarterly newsletter, exclusively for you, our Hiscox Home Insurance customers.

At Hiscox, our customers are at the heart of everything we do. Over

the years, we've learnt a lot by listening to your feedback, and that inspires the type of insurance we provide and the way we handle claims.

However, no matter how much cover we provide and how much we try to help ease the pain, we understand that making a claim can be stressful. That's why this newsletter is packed with tips and advice to help you stay informed when it comes to keeping your household safe and secure.

Last winter was one of the harshest seen in recent years. So, as the nights draw in and the temperature drops, read on to find out how you can protect your home from the weather.

Of course it's not just the weather that can bring problems; we're all just as capable of forgetting the fire risks that candles, open fires and Christmas lights can bring. We share

our advice for reducing the risks as we head into the seasonal festivities and we are also offering you a £10 John Lewis voucher to spend towards a brand new set of Christmas tree lights.

I hope you enjoy the read. We welcome your feedback, so if you have any comments, please contact covertocover@hiscox.com.

Wishing you a very Happy Christmas and New Year.

Glenn Caton

Director, Hiscox



As good as our word, but don't take our word for it. We are proud to be recognised as a recommended provider of Home Insurance by Which?

Don't be left out in the cold

Keep the warmth in and the water out this winter



In January we saw a 60% increase in freeze-related claims compared to the previous year.

Water damage from burst pipes and blocked gutters caused thousands of pounds worth of damage to our customers' households.

Avoid flood damage

Last winter was unusually severe of course, but it provided a timely reminder of how much damage the cold weather can do. A burst pipe can destroy the entire contents and infrastructure of a house, while frozen gutters outside can stop water flowing away and cause it to flood inside. Heavy snowfall can also cause some roofs to collapse; flat roofs, outbuildings and green houses are particularly susceptible.

Follow our top cold weather tips for keeping your house free from damage this winter:

- **Clear gutters**, down pipes and drains of autumn leaves and debris
- **Insulate water tanks**, pipes and cisterns, especially in unheated areas like lofts (don't forget your outbuildings which are also vulnerable to burst pipes).

And if you're going away for a Christmas or New Year break:

- **Leave the heating on low to prevent burst pipes** – turn off the stopcock and drain down the system if you're going away for a long period (you should also remember to do this if you have a second home which is left unoccupied in the winter months)
- **Consider having frost thermostats fitted** to prevent pipes from freezing
- **Guard against leaks** by fitting a device such as a Waterminder that shuts the water off within minutes or signals an alarm if there is a burst pipe
- **Have a friend check on your property** to see if there are any problems with leaking pipes and radiators (they can also keep the house looking occupied by collecting the post)
- **Leave your loft door open** – this allows warm air from other parts of the house to circulate in the loft, helping to prevent pipes from freezing. This is a good short-term measure if you know your lagging is sub-standard in places. See the Energy Saving Trust (energysavingtrust.org.uk) for more tips on home insulation.

All I got for Christmas...

Protect those precious gifts



Many of us will be hoping to find something better than an ill-fitting sweater in our stocking this Christmas. If you're lucky enough to unwrap some sparkling new gold jewellery or original art, make sure you don't underestimate what it's worth.

The gold standard

Jewellery is always a popular gift and with the price of gold reaching record levels – during the summer an ounce of gold was selling for over £860* – you might receive something worth a little more than you bargained for. Gifts of jewellery worth up to £15,000 are automatically included in your Hiscox Home Insurance policy, as long as the total amount insured for valuables covers them. So if the worst should happen and you are burgled at home, or if you lose the piece on your travels, you can rest assured you're covered.

It's worth noting that the steep rise in the price of gold may mean that older pieces of your jewellery are now underinsured, so why not get them valued and put your mind at rest? Don't forget to let us know of any items valued at more than £15,000 so we can list them on your insurance policy. **For a list of Hiscox approved valuers, go to hiscox.com/services**

numbers

- 5 the temperature in °C you should keep your heating on if you go away for a New Year break
- 60 the % increase in freeze related claims we saw last year
- 860 the £ price per ounce of gold last summer*
- 10 the £ value of your free John Lewis voucher to spend on Christmas lights courtesy of Hiscox

*goldprice.org



Safe and secure?

When it comes to Christmas gifts, there is no perfect hiding place

Our valuations expert Andrew Cheney warns that even the most inventive hiding place is no substitute for a secure home.

The art of protection

Of course jewellery isn't the only gift likely to adorn your Christmas tree this year; perhaps a thoughtful friend or family member will also treat you to a beautiful piece of art. Original art is no longer the preserve of the stately home or museum, thanks to the rise in art fairs. So whether you find yourself the owner of a watercolour, oil painting, or photographic print, your household insurance will cover you. Like your jewellery, you should tell us if you have any special item worth more than £15,000.

Keeping your art in the condition the artist intended is important, so:

- Try to hang art on a north-facing wall – direct sunlight damages and fades
- That spot above the fireplace? Keep it for the mirror; the heat and smoke will do nothing for a delicate painting
- Keep a photographic record of all your artworks.

*According to figures from goldprice.org

You may think that your secret household hideaway place is ingenious – but you can be sure that you're not the only one who can think creatively.

We've heard of people burying valuables in the garden, sewing jewellery into curtains, and hiding valuables in shoes and clothing. Even the most inventive hiding places are quite obvious to most thieves, and there's also the danger of forgetting them. What happens when you take the clothes in which you've hidden your jewellery to the dry cleaners, or when you clear out your wardrobe?

Tighten your household security

It's far better to prevent thieves from getting access to your home in the first instance. Think of your property in terms of rings of security – from the outer perimeter of your garden and driveway to the inside of your home. Secure your boundaries and pathways leading to your home, followed by the main property and outbuildings. Then you can think about added protection for your valuables inside the home.

Switched on

Minimise fire risks in your home this festive season



Every year we see insurance claims from customers relating to fire damage caused by old, malfunctioning Christmas tree lights. And is it a surprise when many of us use the same old set year after year?

One of our customers saw their New Year's Eve celebrations brought to a sudden halt when their Christmas tree erupted into a ball of flames, setting the nearby curtains alight and quickly spreading throughout the room. We quickly had loss adjusters on the scene that identified an electrical malfunction with one of the three sets of tree lights, which had been in use for many years.

Last one out, switch off the lights

Short-circuiting lights or heat from the bulbs can easily ignite a tinder-dry Christmas tree and put the whole house and lives at risk. The potential for a disaster is even greater when lights are left on in an empty house or overnight when everyone is sleeping, so it's good practice to switch the lights off if you're going out or going to bed. You should also consider trading in your old set for the new LED type.

To help make sure that your Christmas doesn't go up in smoke, Hiscox is offering you a £10 John Lewis voucher to go towards some new Christmas lights (see details below).



Take care with naked flames

Of course, Christmas lights aren't the only fire hazard – open fires and candles are great for the festive feel-good factor but should be treated with care. Make sure your chimney is swept before the first fire of the year and try not to leave fires burning unattended; if they must be left, use a spark guard and remember to douse them at night. Make sure your smoke alarm is working properly and don't be tempted to remove a battery to run a new toy or other gift – a very particular temptation at this time of year.

£10 OFF
Christmas lights
at John Lewis

To claim your £10 voucher towards new Christmas lights from John Lewis, complete the form and return by 31st December 2010 to Hiscox Christmas Lights Offer, PO Box 193, Nottingham NG3 2HA.

Please complete your details below:

Title (Mr / Mrs / Ms / Miss / Other) _____ First name(s) _____

Surname _____

Address _____

Postcode _____ Email address _____


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Terms and Conditions. 1. One claim per household. 2. Closing date for receipt of applications 31/12/10. Please allow 28 days from receipt of application for receipt of your voucher. 3. Not open to employees of Hiscox Insurance or anyone connected professionally with the promotion. 4. Address for claims: Hiscox Christmas Lights Offer, PO box 193, Nottingham, NG3 2HA. 5. Photocopied or incomplete forms will not be accepted. 6. Full terms and conditions can be found on our website at www.hiscox.co.uk/cover-to-cover-terms

John Lewis