

Hiscox Renovation and Extension Insurance

Carrying out a renovation or extension on your home? With some insurers, a renovation or extension on your home may reduce the protection of your current home insurance policy or invalidate it completely, leaving your biggest asset potentially uninsured.

Hiscox Renovation and Extension Insurance provides cover for building works over £75,000. The cover is available for Hiscox Home Insurance policy holders and can be added to your policy for a set time period and once your works are complete, the extra cover will be removed and your home insurance policy continues uninterrupted.

Find out more >

What kind of risks are covered?

- **The existing structure** – your home remains fully insured against damage and loss.
- **Your possessions** – the items in your home or temporarily in storage because of the works.
- **Alternative accommodation** – if your property becomes uninhabitable due to loss or damage from the building works.
- **Building materials and equipment** – those that are on-site but not yet fitted to the property e.g. kitchen units.
- **Works in progress** – the sections of the property that are still under construction.
- **Public liability** – if an accident happens as a result of your building work - for example, a roof tile falling and hitting a passer-by – then you're covered.

[Get a quote here](#)

Second Home Insurance

When it comes to insuring your UK second home, there's no need to compromise on cover just because you're not there all the time. If your main home is insured with Hiscox, your second home can be insured too – giving each the same high-quality buildings and contents cover.

To help make sure you're never underinsured, Hiscox provides both properties with unlimited cover.

Key benefits:

- Unlimited cover
- No need to list any individual items, pairs or sets worth £15,000 or more
- Home office cover (if added to the main home policy)
- Legal expenses cover (if added to the main home policy)
- No claims discount protection (if added to the main home policy)
- Optional home emergency cover – £1,000 of cover per claim for emergency repairs at your second home

[Get a quote here](#)