

### NAME OF THE INSURERS

Paragon Embankment is arranged by Paragon Car Ltd and underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Paragon Car Ltd & UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### HOME INSURANCE – POLICY SUMMARY

The information provided in this summary is key information you should read. This summary does **NOT** contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

#### APPLICABLE TO ALL POLICIES

Paragon will charge a policy fee of £15.75 for buildings or contents or £31.50 for buildings and contents on new business and renewals, plus IPT.

A further charge of £10.50 will be made for any adjustments made in the policy period, plus IPT.

Cancellations will be charged at £10.50 for buildings or contents or £21.00 for buildings and contents where the policy has been in force, plus IPT.

#### SIGNIFICANT FEATURES AND BENEFITS

##### BUILDINGS AND CONTENTS SECTIONS

##### Buildings and Contents sections (pages 11 to 16)

The terms “buildings” and “contents” are defined on pages 4 and 5 of the policy wording. The buildings and contents sections includes cover for loss or damage caused by:

Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood, and Escape of Water from fixed water tanks, apparatus or pipes, Escape of Oil from domestic fixed oil tanks, apparatus or pipes, Theft or attempted theft, Impact by any vehicle or animal, Riots, Strikes, Violent Disorder, Civil Commotion, Malicious Damage, Subsidence, Landslip or Heave, Falling Trees, Lamp-posts or Telegraph Poles.

##### **BUILDINGS SECTION ALSO INCLUDES COVER FOR:**

Frost damage to fixed water tanks, apparatus and pipes, accidental damage to underground pipes, breakage of fixed glass, loss of rent and your legal liability as owner

##### **CONTENTS SECTION ALSO INCLUDES COVER FOR:**

Property in the open, temporary removal to certain other premises, accidental damage to audio and video equipment, breakage of ceramic hobs, replacement locks following theft or loss of keys, your legal liability as occupier, your legal liability for accidents to domestic staff.

COVER FOR BOTH BUILDINGS AND CONTENTS CAN BE EXTENDED TO INCLUDE ACCIDENTAL DAMAGE.

## **VALUABLES AND PERSONAL POSSESSIONS SECTION**

### **Valuables and Personal possessions section (pages 25 to 27)**

INCLUDES COVER AGAINST PHYSICAL LOSS OR DAMAGE ANYWHERE IN THE GEOGRAPHICAL LIMITS SHOWN ON YOUR SCHEDULE:

The terms “Valuables” and “Personal Possessions” are defined on Page 5 and 6 of the Policy Wording

### **SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

#### **BUILDINGS SECTION (pages 11 to 16)**

- The first £100 of every claim except for accidental damage, if included, where this amount is increased to £150 and for subsidence, heave and landslip where this amount is increased to £1,000.
- The first £250 of every claim for escape of water from and frost damage to fixed water tanks, apparatus or pipes
- Limit of £1,500 any one loss in respect of loss of domestic metered water. (If you claim for such loss under sections one and two, we will not pay more than £1,500 in total.)
- Limit of 20% of the buildings sum insured for Loss of rent and alternative accommodation.
- Limit of £1,000 any one loss for the cost of tracing the source of any escape of water or oil.
- Limit of £750 any one loss for damage to the home caused by forced access to attend a medical emergency.
- Limit of 5% of the buildings sum insured for damage to the garden by insured perils with a limit £500 any one tree, plant or shrub.
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function

#### **CONTENTS SECTION (pages 17 to 22)**

- The first £100 of every claim except for accidental damage, if included, where this amount is increased to £150 and for subsidence, heave and landslip where this amount is increased to £1,000
- The first £250 of every claim for escape of water from and frost damage to fixed water tanks, apparatus or pipes
- Limit of 40% of the contents sum insured in respect of valuables.
- Limit of £2,500 in respect of unspecified valuables items.
- Limit of £1,500 in respect of theft of contents within detached domestic outbuildings and garages.
- Limit of 20% of the contents sum insured for contents in a furniture store.
- Limit of 20% of the contents sum insured for rent you have to pay or alternative accommodation.
- Limit of £1,000 in respect of property in the open.
- Limit of £750 in respect of replacement locks.
- Limit of £1,500 any one loss in respect of loss of domestic metered water. (If you claim for such loss under sections one and two, we will not pay more than £1,500 in total.
- Automatic cover up to 10% of the contents sum insured for wedding gifts and alike.
- Limit of 20% of the contents sum insured for tenants liability.
- Limit of £1,000 in respect of any accidental damage to porcelain, china, glass and other brittle articles, where accidental damage is included.
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function
- Limit of £500 in respect of Domestic Freezer cover (see page 28).

Extension to Contents cover available for theft and accidental damage to Pedal cycles anywhere in the United Kingdom.

Some policies require you to have an appropriately rated safe installed – Please refer to your schedule of insurance.

#### **PERSONAL POSSESSIONS SECTION (pages 26 to 27)**

- You will have to pay the first £100 of every claim in respect of unspecified items.
- Limit of £250 in respect of theft or disappearance of property from vehicles left unattended without an authorised occupant.
- Limit of £1,500 for any one item unless specified in the schedule.
- Limit of £2,000 in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms.
- We will not pay for loss or damage to mobile telephones, laptops and computer equipment unless specified in the schedule.
- We will not pay for the cost of replacing undamaged items which form part of a pair, set or suite and we will not pay more than a proportion of the insured value of such pair or set.
- Limit of £500 in respect of Money and £2,500 in respect of Credit Cards following theft and unauthorised use (see page 29).

## LEGAL EXPENSES SECTION (pages 30 to 39)

- We will pay up to £25,000 in costs and expenses incurred in:
  - Disputes arising out of an infringement of your legal rights originating from the ownership of your home.
  - Disputes with solicitors, accountants and surveyors as a result of actual or alleged negligent advice, error or omission.
  - Dealing with disputes arising out a contract for the purchase or hire of goods or services for private use, or sale or supply or privately owned goods.
  - Dealing with HMRC where an extensive (full) investigation is opened into an insured person's personal tax affairs.
- You must notify your claim within 90 days of the date of occurrence and provide any written or other evidence we request.
- We must agree that any proposed action has a good chance of success.
- You are responsible for the first £90 of each and every claim. We do not cover any claim where the amount in dispute is less than £250.

You may increase the indemnity limit to £50,000 and include cover for employment disputes arising from or relating to an insured person's contract of employment, subject to an excess of £300, and payment of an additional premium.

## DURATION OF THIS INSURANCE

The period of Insurance will be for 12 months unless otherwise agreed by the company. The period of insurance will be shown in the schedule of insurance.

## CANCELLATION RIGHTS

If you decide that for any reason, this Policy does not meet Your insurance needs then please return it your broker or insurance advisor within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

If you wish to cancel your policy after 14 days you will be entitled to a pro- rata return of premium provided no claims have been made or are pending.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address.

Valid reasons may include but are not limited to:

- Where we reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You have not taken reasonable care to provide complete and accurate answers to the questions your broker or insurance advisor ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided your broker or insurance advisor with incomplete or inaccurate information, which may result in your policy being cancelled from the date you originally took it out.

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

## HOW TO MAKE A CLAIM

We hope you will not suffer any misfortune, but if you do and wish to make a claim, please telephone our Claims Handlers on 0344 412 4258; Email [propertynexus@directgroup.co.uk](mailto:propertynexus@directgroup.co.uk)

If you prefer to claim in writing, please write to: Direct Group Property Services (Nexus), PO BOX 800, Halifax HX1 9ET  
Please also bear the following in mind:

You should take emergency action that may be necessary to protect your property from any further damage i.e. switch off the gas, water, electricity (if safe to do so) etc.

Keep all damaged items as we may wish to view them.

You should collate any documentation that may support your claim, such as receipts, valuations, instruction booklets and guarantee cards. It would be helpful to take photographs to support your claim.

For theft, malicious or impact damage, you must inform the Police at once. They will provide you with a crime reference number.

We need this to deal with your claim.

UK General Insurance Limited is an agent of Great Lakes Insurance SE and in the matters of a claim act on behalf of Great Lakes Insurance SE.

## HOW TO MAKE A COMPLAINT

It is the intention to give you the best possible service but if you do have any questions or concerns about this Insurance or the handling of a claim you should follow the Complaints procedure below.

Please contact your broker or insurance advisor who arranged the Insurance on your behalf.

If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your broker will pass it to:

Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Gibraltar Island Road  
Leeds, LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

### CLAIMS

Direct Group Ltd, Customer Relations, Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL  
Tel: 0344 412 4296  
Fax: 0344 412 4138

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference 04738F.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at: Exchange Tower, Harbour Exchange Square, London E14 9SR

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## FINANCIAL SERVICES COMPENSATION SCHEME

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk)

## RENEWING YOUR POLICY

At least 21 days before each policy renewal date, you will be advised of the premium and terms and conditions that will apply for the following year. All premiums quoted are inclusive of Insurance Premium Tax. Please note in normal circumstances your premium is due to be paid in full by the inception date of the policy, unless you have specifically agreed alternative payment methods with your insurance broker. Failure to pay within the terms may result in your Insurance being cancelled.

## DETAILS OF OUR INSURER

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### DATA PROTECTION ACT 1998

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their Instructions including those located outside the European Economic Area.

## **CLAIMS & UNDERWRITING EXCHANGE REGISTER (CUE)**

We may use your personal information to prevent crime. In order to prevent crime we may:

Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. We may pass your personal information to the operators of these registers, including but not limited to information relating to your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers.