

## NAME OF THE INSURERS

Paragon Embankment is arranged by Paragon Car Ltd with UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

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

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768

## 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.

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

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.

### **SIGNIFICANT FEATURES AND BENEFITS**

#### **BUILDINGS AND CONTENTS SECTIONS**

##### **Buildings and contents sections (pages 10 to 20)**

The terms “buildings” and “contents” are defined on pages 3 and 4 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, Heave, Landslip or Landslide, 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 24 to 25)**

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 4 of the Policy Wording

## **SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

### **BUILDINGS SECTION (pages 10 to 15)**

- The first £100 of every claim except for accidental damage, if included, where this amount is increased to £150 and for subsidence, heave, landslip and landslide 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 16 to 20)**

- The first £100 of every claim except for accidental damage, if included, where this amount is increased to £150 and for subsidence, heave, landslip and landslide 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 26).

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 24 to 25)**

- 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 27).

## LEGAL EXPENSES SECTION (pages 28 to 36)

- We will pay up to £25,000 in costs and expenses incurred in :
  - Disputes relating to an infringement of your legal rights arising from the ownership or occupation of your permanent place of residence.
  - Disputes with solicitors, accountants and surveyors arising out of actual or alleged negligent advice, error or omission.
  - The defence of any prosecution of an insured person in a criminal court arising out of the sale of privately owned goods, or for the insured's work as an employee.
  - Dealing with disputes arising out a contract for the purchase or hire of goods or services for private use, or the 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.
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- You must notify your claim as soon as possible after 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 to us within 14 days of issue. 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 less Paragon's administration charge provided no claims have been made or are pending.

The Insurer shall not be bound to accept renewal of any Insurance and may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## 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 0844 412 4258; Fax 0844 412 4293; 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 Ltd are an insurers agent and in the matters of a claim act on behalf of the insurer.

## HOW TO MAKE A COMPLAINT

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times.

If you are unable to resolve the matter with your broker or insurance advisor and wish to make a complaint you may do so at any time by referring the matter to the Managing Director, Paragon Car Ltd, London House, Thames Road, Crayford, Kent, DA1 4SL or by email to [Complaints@paragon-uk.net](mailto:Complaints@paragon-uk.net).

If your complaint about the sale of your policy cannot be resolved by the end of the next working day, Paragon Car Ltd will pass it to:

The Customer Relations Department, UK General, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, West Yorkshire, LS10 1RJ

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: South Quay Plaza, 183, Marsh Wall Docklands London E14 9SR

Telephone 0845 080 1800

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

For section 9 of your policy

Nominated Complaints Handler, Qdos Broker & Underwriting Services Limited, Qdos Court, Rossendale Road, Earl Shilton, Leicestershire, LE9 7LY

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

Ageas Insurance Limited 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

Ageas Insurance Limited  
Registered in England No. 354568

Office Address:  
Ageas House  
The Square  
Gloucester Business Park  
Brockworth  
Gloucester  
GL3 4FA

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 202039

### 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.