

Paragon Fortress Lite Policy Summary

POLICY SUMMARY:

This is a policy summary only and does not contain the full terms and conditions of the contract. Full terms can be found in the policy booklet.

INSURERS & ADMINISTRATORS

The Fortress Home Insurance scheme is underwritten by UK General Insurance Limited on behalf of Ageas Insurance. Fortress is administered by Paragon Household Limited.

APPLICABLE TO ALL POLICIES

Paragon will charge a policy fee of £15.75 for buildings 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 £21.00 for buildings and contents where the policy has been in force.

TYPE OF INSURANCE:

The Fortress Lite Home insurance policy is a budget home insurance plan designed for homes with up to 3 bedrooms to cover the essential risks only.

Please read the exclusions and WHAT IS and WHAT IS NOT covered to ensure it is suitable for your needs and you understand the limits and restrictions of what you can claim for.

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

Excesses

You will have to pay the first part of most claims - this is known as the "Standard Policy Excess".

Excesses
<p>This is £250, but it may vary due to individual risks and postcodes</p> <p>Subsidence claims are subject to a minimum Standard Excess of £1,000</p> <p>Escape of Water claims are subject to a Standard Policy Excess of £500</p>

With certain losses or damage an endorsement/clause shown on your policy schedule may restrict cover, e.g. theft cover may be restricted under the Contents section unless certain security measures are in force.

These standard excesses apply on top of any other excess that may apply (which will be shown in your schedule) or Voluntary Excesses you selected by you to enjoy a further premium discount. Please read your Policy schedule to see the excesses that apply to your Policy cover.

BUILDINGS

BUILDINGS -Significant features and benefits (see full list on page 7)	
Maximum Claim Limit for Buildings	up to £300,000
Property owner's liability	up to £1,000,000
Cost of up to 6 months alternative accommodation following an insured event	

This Maximum Claim limit for Buildings must be high enough to cover the cost of fully rebuilding your home. It is NOT the sale or market value. The premium is calculated on the type of home, its construction, postcode, how used and the number of bedrooms.

Fortress "Lite" DOES NOT include cover for:

- Accidental Damage
- Breakage of fixed glass and sanitary fixtures
- Damage caused from access by the Emergency Services
- Tracing and accessing leaks

If you do need or require any of these cover extensions please ask your adviser about our Standard Fortress Bedroom rated policy.

Significant and unusual exclusions or limitations to Buildings cover

- Damage by wet or dry rot
- Certain losses when your home is unoccupied or unfurnished for more than 30 days in a row
- Liability incurred as the occupier of your home (but see Contents section)
- Damage to underground services which do not work because they are worn out
- The cost of replacing any undamaged items which form part of a set or suite
- Storm or flood damage to fences, gates, hedges
- Subsidence loss or damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause.

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CONTENTS

CONTENTS - Significant features and benefits. (See full list on page 13)

Maximum Claim Limit : up to £30,000

This policy is suitable for domestic homes with up to 3 bedrooms

Cost of up to 6 months alternative accommodation following an insured event

VALUABLES

VALUABLE ITEMS IN THE HOME

Maximum Total Value	£5,000
Single item limit is	£750
Money	£100
Pedal Cycles	£250

"Valuables" includes , articles of gold, silver and other precious metals, jewellery, clocks, watches, photographic equipment, binoculars, furs, curios, pictures and other works of art, audio and audio visual equipment, computer equipment and collections of stamps, coins and medals

This policy is not suitable or intended for homes with more than 3 bedrooms

A "bedroom" is defined as a room used as or originally designed and built to be a Bedroom even if now used for another purpose.

The maximum claim limit for Contents must be sufficient to replace, as new, all the Contents of your home as new.

If these limits are not suitable please ask your adviser about our Standard Fortress Bedroom rated policy

Fortress " Lite " is designed to cover loss or damage to the contents of your home caused the major perils e.g. fire, storm, flood, theft, subsidence etc .

Fortress "Lite" DOES NOT include cover for:

- Accidental Damage.
- Theft from garages/outbuildings.
- Contents temporarily removed from the home.
- Accidental damage to audio, video and computer equipment.
- Cash & misuse of stolen / lost of credit cards.
- Breakage Glass and mirrors.
- Contents in the open or stored away from the home.
- Theft or Loss of keys.
- Extensions of cover limits for birthdays, christmas or wedding gifts.
- Fatal injury benefit.
- Household removals.
- Damage caused by Emergency access.
- Employer's liability.
- Garden Cover.

If you do need or require any of these cover extensions, please ask your adviser about our Standard Fortress Bedroom rated policy.

Significant and unusual exclusions or limitations for Contents

- Items used for business or professional purposes
- Certain losses when your home is unoccupied or unfurnished for more than 30 days in a row
- Liability as the owner of your home (but see the Buildings cover)
- The cost of replacing any undamaged items which form part of a set or suite
- Theft or attempted theft when your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.

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PERSONAL POSSESSIONS AWAY FROM HOME

No Cover is provided for any loss or damage to contents or personal belongings away from Home, this means items listed are not insured by Fortress Lite

Unspecified valuables, clothing & personal effects Pedal cycles Theft from unattended road vehicles Money and Credit cards:

If you do need or require any of these cover extensions, please ask your adviser about our Standard Fortress Bedroom rated policy

Significant and unusual exclusions or limitations applying to the whole policy

Fortress "Lite" DOES NOT include cover for:

- Accidental Damage.
- Any loss or damage to contact or corneal lenses.
- Documents or securities.
- Household foodstuffs.
- Damage or breakdown of domestic appliances.
- Property more specifically insured.
- Collections of stamps, coins and medals.
- Tools or instruments used or held for business or professional purposes.

IT IS IMPORTANT YOU UNDERSTAND AND AGREE

You cannot specify any individual items on the Fortress " Lite" policy option and such items are not insured.

The policy provides fixed cover If you do need, or require any cover for high risk or valuable items above these limits or need to specify items please ask your adviser about our Standard Fortress Bedroom rated policy.

DURATION OF POLICY

The period of insurance is for an initial period of 12 months.

We will send written details to you prior to each renewal offering our terms for a further period of 12 months.

You are free to renew, ask us for an alternative quote, or cancel your policy at each renewal.

YOUR CANCELLATION RIGHTS

If you decide that for any reason, this policy does not meet your insurance needs then please return it to your broker or insurance advisor 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 (providing there have been no claims made) and will include an additional charge to cover the administrative cost of providing the policy. The details of this fee will be shown in the in our separate Initial Disclosure Document or Terms of Business.

To exercise your right to cancel our policy, please contact your insurance adviser at the address shown on the documentation they have provided to you.

PROPERTY LOSS / DAMAGE CLAIMS MANAGERS

Direct Group Property Services Limited
PO Box 800
HALIFAX
HX1 9ET

Claims Telephone Number – 0844 412 4122

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COMPLAINTS PROCESS

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance policy or the handling of a claim, you should follow the Complaints Procedure set out below:

COMPLAINTS REGARDING THE SALE or ADMINISTRATION OF THE POLICY

Please contact:

Paragon Household Ltd
London house
Thames Road
Crayford
Kent
DA1 4SL

Telephone:01322 429100 email: complaints@paragon-uk.net

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

Customer Relations Department
UK General Insurance Limited
Cast House
Old Mill Business Park
Gibraltar Island Road
Leeds
LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

COMPLAINTS REGARDING CLAIMS

Direct Group Ltd
Quay Point
Lakeside Boulevard
Doncaster
DN4 5PL

Tel: 0844 412 9296

Fax: 0844 412 4138

In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference '05244B'

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:

The Financial Ombudsman Service
Exchange Tower
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

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 with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

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FCA STATUS DISCLOSURE

Fortress Home Insurance is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No. 354568. Registered Office: Ageas House, Hampshire, SO53 3YA.

Paragon Household 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 at www.fca.org.uk/firms/systems-reporting/register or by calling them on 0800 111 6768.

The table below shows the main features, cover and limits applicable.

✓	means this item is covered up to the Maximum Claim Limit shown on your schedule
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Buildings Cover

The causes covered	Covered	Policy Limits	Where to find in policy booklet
Maximum Number of bedrooms		3	
Maximum Claim Limit		Up to £300,000	
Fire, Explosion	✓	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Storm, Flood	✓	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Theft, Malicious Damage	✓	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Subsidence	✓	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Impact by vehicles, animals	✓	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Escape of Water	✓	The maximum claim limit is shown on your Policy Schedule	Section 1 – Buildings
Professional fees and expenses	✓	Up to £25,000	Section 1 – Buildings
Alternative Accommodation	✓	Cost of up to 6 months alternative accommodation following an insured event	Section 1 – Buildings
Property Owner's liability	✓	£1 Million	Section 1 – Buildings
Accidental breakage to underground pipes, cables and drains	✓	Up to £1,000	Section 1 – Buildings

Section 1 of your policy booklet contains more detailed information about each of the causes mentioned.

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Contents Cover

The causes covered	Fortress Standard	Policy Limits	Where to find in policy booklet
		Up to £30,000 Contents Maximum Claims Limit	Section 2 – Contents
High Risk Property in the home	✓	Up to £5,000	Section 2 – Contents
Fire, Explosion	✓	Contents Maximum Claims Limit	Section 2 – Contents
Storm, Flood	✓	Contents Maximum Claims Limit	Section 2 – Contents
Theft, Malicious Damage	✓	Contents Maximum Claims Limit	Section 2 – Contents
Subsidence	✓	Contents Maximum Claims Limit	Section 2 – Contents
Impact by vehicles, animals	✓	Contents Maximum Claims Limit	Section 2 – Contents
Escape of Water	✓	Contents Maximum Claims Limit	Section 2 – Contents
Rent and Alternative accommodation	✓	Cost of up to 6 months alternative accommodation following an insured event	Section 2 – Contents
Tenant's Liability	✓	20% of the Maximum Claim limit for Contents	Section 2 – Contents
Public and Personal Liability	✓	£1 million	Section 2 – Contents
Money	✓	£100	Section 2 – Contents
Credit cards	✓	£250	Section 2 – Contents

Section 2 of your policy booklet contains more detailed information about each of the causes mentioned.