

# Home Insurance

## Insurance Product Information Document

Company: Ptarmigan Underwriting UK other than Family Legal Protection which is underwritten by UK General on behalf of Great Lakes Insurance SE

Product: Paragon Monument Home Policy

Ptarmigan Underwriting UK is a trading name of Stackhouse Poland Ltd. Authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number 309340.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs, please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

Home Insurance Policy.



### What is insured?

#### **BUILDINGS (If requested and stated in your schedule**

- ✓ Loss or damage to your buildings caused by listed events such as 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.
- ✓ Alternative accommodation up to 20% of the buildings sums insured
- ✓ Frost damage to fixed water tanks, apparatus or pipes
- ✓ Accidental damage to underground pipes and services
- ✓ Breakage of fixed glass
- ✓ Cost of tracing the source of any escape of water or oil up to £1,000

#### **CONTENTS (If requested and stated in your policy schedule)**

- ✓ Loss or damage to your contents caused by listed events such as Fire, Storm, Flood, Theft or attempted theft.
- ✓ Cover for £500 Money and £2,500 credit cards
- ✓ Domestic freezer contents up to £500
- ✓ Temporary removal to certain other premises
- ✓ Accidental Damage to audio and video equipment
- ✓ Breakage of ceramic hobs
- ✓ Property in the open up to £1,000
- ✓ Replacement locks and keys to £750 following theft or loss of keys
- ✓ Theft from garages and outbuildings up to £1,500
- ✓ Domestic oil in fixed fuel oil tanks up to £1,000
- ✓ Cover for title deeds up to £1,500
- ✓ Legal liability up to £2,000,000
- ✓ Accidents to domestic staff up to £5,000,000
- ✓ Alternative accommodation up to 20% of the contents sums insured
- ✓ 10% contents sum insured increase for wedding and other gifts for one month before and one month after a wedding, birthday, religious or other celebration.

#### **VALUABLES & PERSONAL POSSESSIONS (If requested and stated in your policy schedule)**

- ✓ Cover for your valuables and personal possessions listed in your schedule to the values shown for loss or damage

#### **LEGAL EXPENSES**

- ✓ Cover up to £25,000
- ✓ Disputes arising out of an infringement of your legal rights originating from the ownership of your home for you and your family residing with you

#### **OPTIONAL COVERS AVAILABLE**

- Accidental Damage - Loss or damage caused accidentally



### What is not insured?

#### **BUILDINGS & CONTENTS**

- ✗ Amounts below any policy excess amount (including voluntary excess and increased excess where applicable)
- ✗ Amounts above the sums insured and limits
- ✗ Damage caused by wear and tear or any other gradually operating clause
- ✗ Loss, damage or liability caused by or arising out of the removal or, disposal of asbestos or materials asbestos
- ✗ Loss or damage occurring before cover starts arising from an insured event before cover starts, caused deliberately by you or any member of your family
- ✗ Loss caused by pollution, contamination, wet or dry rot
- ✗ Loss caused by felling, lopping or topping of your trees
- ✗ Damage caused by infestation, vermin, corrosion, damp, wet or dry rot, mould or frost, fungi
- ✗ Damage or destruction due to chewing, scratching, tearing or fouling by domestic pets.
- ✗ Loss, damage or destruction or any proportion thereof specifically excluded under Section One (Buildings) or Section Two (Contents)
- ✗ Buildings moving, settling, shrinking, collapsing or cracking
- ✗ Damage caused by extremes of temperature or exposure to light
- ✗ Damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks
- ✗ Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event

#### **VALUABLES & PERSONAL POSSESSIONS**

- ✗ Damage to any part of a machine or system arising out of its own mechanical or electrical fault, breakdown, burn out or failure
- ✗ Damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon
- ✗ Breakage of any sports equipment whilst in use



### Are there any restrictions?

- ! If your home not furnished enough to be lived in, some sections of this policy will not apply so please refer to your policy wording as cover may be restricted
- ! Faulty workmanship or defective materials
- ! Liability for bodily injury to you, your family or a non domestic employee of you or your family
- ! Damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling
- ! Mechanical or electrical faults or breakdown
- ! Any amount over £1,500 in total for valuable or personal possessions in respect of theft or disappearance of property

to either your buildings or contents

#### Restrictions continued...

from any vehicle when such vehicle is left unattended without an authorised occupant

- ! Any amount over £1,500 for any one valuable or personal possession item unless stated otherwise in the schedule or the specification(s) attached to the schedule



### Where am I covered?



The United Kingdom, Northern Ireland, Channel Islands and Isle of Man. The valuables and personal possessions section covers The United Kingdom, Europe and anywhere else in the world up to 60 days in any one policy period. Please refer to your policy schedule for full details.



### What are my obligations?

- We have used the information you have provided which is detailed in your statement of insurance to provide your quote. Please check that all the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us of any changes to the information detailed in your statement of insurance.
- Should you suffer a loss, accident or theft please ensure to inform us immediately
- You must take reasonable steps to prevent loss, damage or an accident and keep your property in a good state of repair
- Do not admit liability or offer or agree to settle any claim without prior written permission



### When and how do I pay?

You can pay for your insurance policy in full or alternatively speak to your insurance intermediary about instalment option information



### When does the cover start and end?

This is an annual policy and your dates of cover are shown in your policy schedule



### How do I cancel the contract?

You may cancel this insurance by writing to your broker or insurance intermediary within 14 days of either the start of the period of insurance or the date, on which you receive your documents, whichever is the later, this is known as a cooling off period. If you cancel your policy during this period of time, provided you have not made a claim, we will refund your full premium, less Paragon's administration charge for cancellation, as stated below.

You may also cancel this insurance at any time by writing to your broker or insurance advisor. Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim.

## Product: Paragon Monument Home Policy

### Additional Information on Your Policy

#### How to make a claim?

If you need to make a claim simply contact one of our Claims Helplines for immediate assistance and advice.

**BUILDINGS AND CONTENTS CLAIMS** Our Dedicated Claims Helpline (Business & Out of Hours) is: 0207 608 1334 Alternatively You can E-mail: [ctaipingclaims@ctplc.com](mailto:ctaipingclaims@ctplc.com)

**LEGAL EXPENSES CLAIMS** The Claims Helpline operates 9 am to 5 pm Monday to Friday on: 01455 852102 Alternatively you can email: [claims@vantageprotect.com](mailto:claims@vantageprotect.com)

#### Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme should We be unable to meet Our obligations under this contract. Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, contactable via:-

FSCS, 10th floor, Beaufort House, 15, St Botolph Street, London EC3A 7QU Telephone: 0800 678 1100 or 0207 741 4100 from their website: [www.fscs.org.uk](http://www.fscs.org.uk)

#### How do I make a complaint?

We make every effort to deliver a high quality service to our policyholders. If you have a complaint about service, or about a claim, we operate a swift and effective complaints handling procedure.

##### Paragon Car Limited – Buildings and Contents Provider

Managing Director, Paragon Car Ltd, London House, Thames Road, Crayford, Kent, DA1 4SL.

email to [complaints@paragon-uk.net](mailto:complaints@paragon-uk.net)

##### China Taiping Insurance (UK) Co Ltd – Buildings and Contents Insurer

The Compliance Officer, China Taiping Insurance (UK) Company Limited, 2 Finch Lane, London EC3V 3NA.

Telephone: 0207 839 1888 email: [compliance@uk.cntaiping.com](mailto:compliance@uk.cntaiping.com)

##### UK General Insurance Limited on behalf of Great Lakes Insurance SE – Legal Expenses Insurer

The Compliance Officer, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ.

Telephone: 0345 218 2685 email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

##### Vantage Protect Ltd – Legal Expenses Administrator

The Compliance Officer, Vantage Protect Ltd, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire LE4 9HA.

Telephone: 01455 852102 E-mail: [feedback@vantageprotect.com](mailto:feedback@vantageprotect.com)

##### Financial Ombudsman Service

If we have not completed our investigation, within eight weeks after the complaint was made, we will write to you and explain why there is a further delay. We will also confirm when we expect to issue our final response and advise you that you may be eligible to refer the complaint to the Financial Ombudsman Service, if you are dissatisfied with the delay. Their address is:-

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Telephone: 0800 023 4 567 Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

#### Applicable to All Policies

Paragon Car Ltd will charge a policy fee of £15.75 for buildings only or £31.50 for buildings and contents on new business and renewals, plus IPT (Insurance Premium Tax) at the current rate applicable. A further charge of £10.50 will be made for any adjustments made in the policy period, plus IPT (Insurance Premium Tax) at the current rate applicable

Cancellations will be charged at £30.00 where the policy has been in force, plus IPT (Insurance Premium Tax) at the current rate applicable

## About Us

Your home insurance policy is arranged and administered by **Paragon Car Limited** and underwritten by **Ptarmigan Underwriting UK** on behalf of **China Taiping Insurance (UK) Company Limited** and will run for 12 months.

**Paragon Car Limited** are authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number 312028. Registered office: London House Enterprise Centre, Thames Road, Crayford, Dartford, Kent DA1 4SL

**Ptarmigan Underwriting UK** (a trading style of Stackhouse Poland Ltd) are authorised and regulated by the Financial Conduct Authority. Registered office: Blenheim House, 1-2 Bridge Street, Guildford, GU1 4RY.

**China Taiping Insurance (UK) Company Limited** is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FCA Firm Reference Number 202690. Registered office: 2 Finch Lane, London. EC3V 3NA.

The above firms' FCA details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk) or by calling them on 0800 111 6768.