

# Paragon Monument

## Policy Summary

This is a summary of cover only. The full terms and conditions of the insurance cover can be found in the policy wording. This summary does not form part of any contract of insurance. The insurance policy wording is available on request from your insurance intermediary.

### DETAILS OF YOUR INSURERS

Your Policy (Sections 1-8) is arranged and administered by Paragon Car Ltd and underwritten by Ptarmigan Underwriting UK on behalf of the insurers, China Taiping Insurance (UK) Company Limited; who are Registered in England (Company number: 1766035). Their Registered Office is; 2 Finch Lane, London, EC3V 3NA.

Paragon Car Ltd. is registered in England company no. 04133312 with a registered office at 55 Station Parade, Hayes, Bromley, Kent BR2 7EB and is authorised and regulated by the Financial Conduct Authority (FRN 312028).

Ptarmigan Underwriting UK, a trading name of Stackhouse Poland Ltd and Stackhouse Poland Ltd who are an Insurance Intermediary authorised and regulated by the Financial Conduct Authority. FCA register number is 304899. Registered office: Blenheim House, 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 register number is 202690.

These parties can be checked on the Financial Services Register at [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by calling them on 0800 111 6768.

Section 9 of the policy is underwritten by UK General Insurance Ltd on behalf of 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.

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

### 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, 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 £30.00 where the policy has been in force, plus IPT (Insurance Premium Tax) at the current rate applicable.

### SIGNIFICANT FEATURES AND BENEFITS

#### **BUILDINGS AND CONTENTS SECTIONS (pages 15 to 26)**

The terms "buildings" and "contents" are defined on pages 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, 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 (pages 30 to 31)**

INCLUDES COVER AGAINST PHYSICAL LOSS OR DAMAGE ANYWHERE IN THE WORLD FOR:

The terms "Valuables" and "Personal Possessions" are defined on Page 6 of the Policy Wording.

## SIGNIFICANT EXCLUSIONS OR LIMITATIONS

### BUILDINGS SECTION (pages 15 to 20)

- The first £100 of every claim except for accidental damage, if included, where this amount is increased to £200 and for subsidence, heave, landslip and landslide where this amount is increased to £1,000.
- The first £350 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 21 to 26)

- The first £100 of every claim except for accidental damage, if included, where this amount is increased to £200 and for subsidence, heave, landslip and landslide where this amount is increased to £1,000.
- The first £350 of every claim for escape of water from and frost damage to fixed water tanks, apparatus or pipes.
- Limit of 30% 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 fire, theft or attempted 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 32).

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 30 to 31)

- 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 33).

### LEGAL EXPENSES SECTION (pages 34 to 44)

- 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 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.
- 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.

## DURATION OF 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

You may 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.

## 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 dedicated claimsline (Business & Out of Hours) 0207 608 1334 or e-mail [ctaipingclaims@ctplc.com](mailto:ctaipingclaims@ctplc.com)

If you prefer to claim in writing, please write to Charles Taylor General Adjusting Services Ltd, Unit 3, St Philips Court Yard, Church Hill, Coleshill, Birmingham, B46 3AD.

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.

## 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 anytime 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 is in relation to the way in which your insurance was sold, the administrator will pass your complaint, within one working day, to the firm that arranged your insurance with us; who will deal with your complaint.

Complaints that cannot be resolved by Paragon Car Ltd for (sections 1 to 8) of your policy:

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

The Compliance Officer  
China Taiping Insurance (UK) Co. Ltd  
2 Finch Lane  
London EC3V 3NA Telephone: 0207 8391888

We or the administrator will investigate your complaint as soon as possible, and endeavour to resolve your concerns within three working days. If we are unable to do so, we will acknowledge receipt within five working days and advise when you can expect a detailed response. We will investigate the matter thoroughly and issue a final response letter within eight weeks; or advise you if we need more time to investigate the matter; and when you will receive our final response letter. 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. (see details below),

For section 9 of your policy

The Nominated Complaints Handler, Vantage Protect Ltd, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire LE4 9HA

Tel: 01455 852102

Email: [feedback@vantageprotect.com](mailto:feedback@vantageprotect.com)

Financial Ombudsman Service

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service. The (FOS) and can be contacted at: Exchange Tower, London E14 9SR

Telephone 0800 023 4567 (free from landlines) or 0300 123 9123

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

## 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, 10<sup>th</sup> 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)

## **FAIR PROCESSING NOTICE**

If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies to prevent fraud and money laundering.

Please see the policy wording for details of how the information held by fraud prevention agencies may be used. For a copy of the policy wording, please contact your insurance intermediary.

Should you have any questions or comments or wish to access, correct, modify or delete your information, or, where relevant, withdraw your consent to the use of your information as set out in this notice, or receiving communication from us, please send your request to:

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

Email: [info@paragon-uk.net](mailto:info@paragon-uk.net)

## **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.