

# 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 Lucas Fettes and Partners Ltd and Lucas Fettes and Partners Ltd are an Insurance Intermediary authorised and regulated by the Financial Conduct Authority. FCA register number is 146279. Registered office: Plough Court, 37 Lombard Street, London, EC3V 9BQ.

Registered in England & Wales 1445305.

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 £10.50 for buildings or £21.00 for buildings and contents where the policy has been in force longer than the cooling off period of 14 days stated in your policy, plus IPT.

### SIGNIFICANT FEATURES AND BENEFITS

#### **BUILDINGS AND CONTENTS SECTIONS (pages 13 to 18)**

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 28 to 29)**

## 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 18)

- 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 19 to 24)

- 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 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 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 30).

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 28 to 29)

- 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 31).

#### LEGAL EXPENSES SECTION (pages 32 to 42)

- 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.

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 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, Qdos Broker & Underwriting Services Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire LE4 9HA

Tel: 01455 852102

Email: [feedback@qdosunderwriting.com](mailto:feedback@qdosunderwriting.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

If we cannot meet our obligations you may be entitled to compensation under the scheme. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the web at [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.

## DATA PROTECTION ACT 1998

### Data Protection and Your Personal Information

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.

By proceeding to enter into this insurance contract with us you consent that we may process the personal data (including sensitive personal data) that we collect from you in accordance with our Privacy Policy [<http://uk.cntaiping.com/uk-privacy/>], a copy of which can be provided on request. Your personal data will be retained in strict confidentiality and security.

Also, you agree that for underwriting and administration purposes, your information may be transferred to, and stored or processed at, other China Taiping group companies; some of these companies may be located in countries where privacy and data protection law differ from the UK, including countries outside the European Economic Area ("EEA"). Your information may be processed by data processors engaged by China Taiping Insurance (UK) Co Limited, including some that may be outside the EEA.

It may also be necessary to share your data with other third parties, including loss adjustors and claims handlers, as set out in our privacy policy (see link above), These data processors will be subject to a written agreement concerning the treatment, storage and use of your personal information.

Where it is necessary to transfer, store or process data, we collect from you at a destination outside the EEA, any such transfers will be made in compliance with the Data Protection Act. By submitting your personal data, you agree to this transfer, storing or processing.

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)