

## Paragon Noble

### Home and Family Legal Expenses Insurance

#### 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 1-5) 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 6 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.

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which *your* main residence is situated.

#### Applicable to all policies

Paragon will charge a policy fee of £15.75 plus IPT for Buildings or Contents and £31.50 plus IPT for buildings and contents on new business and renewals,

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

For Cancellations you will receive a pro-rata refund of any new business fee paid followed by a charge of £40.00 where the policy has been in force longer than the cooling off period of 14 days stated in your policy, plus IPT.

#### Cover

The different types of cover we offer are listed below. Find the cover you wish and see the sections that apply.

**Plus** – all sections apply

**Standard** – sections 1, 3, 5 & 6 apply

The general terms, conditions and exceptions apply to all sections of the policy (please see the policy wording for full details)

#### How to notify a claim

(Section 1 to 5 of this insurance)

You should contact the claims service provider if you need to make a claim or to report an incident that may give rise to a claim.

#### Dedicated Claimsline:

**(Business & Out of Hours): 0207 608 1334**

**Email: [ctaipingclaims@ctplc.com](mailto:ctaipingclaims@ctplc.com)**

(Section 6 of this insurance)

If you need to make a claim, please contact use:

**Telephone: 01455 852102**

**Email: [claims@gdosunderwriting.com](mailto:claims@gdosunderwriting.com)**

## **Cancellation**

To effect cancellation of your policy, you should contact the firm that arranged your insurance with us. You can cancel your policy within 14 days of receiving your documents or of the start date of the policy (whichever is later), and we will refund any premium you have paid, providing you have not made any claims. If you cancel your policy after that time we will refund any premium paid for the remaining period of insurance, providing that you have not made any claims during the current period of insurance.

Details of our full cancellation clause and procedure are shown in the 'Cancellation' section in our Policy Wording.

## **What to do if you have a complaint**

We, the firm that arranged your insurance with us, and the administrator aim to provide you with a prompt and efficient service at all times but on occasions this may not be possible and we/they may fall short of your expectations. If we or they have not provided you with a prompt and efficient service and you wish to complain, please contact the administrator.

Details of our complaints procedure are shown in the 'What to do if you have a complaint' section in our Policy Wording.

**Significant features and benefits**

**Section 1 – Buildings:** The structure of your home including garages and outbuildings if lost or damaged by the following causes:

**Section 3 - Contents:** Loss or damage to your contents in your home, outbuildings and garden by the following causes:

Cover	Policy Section	Plus	Standard	Policy Section	Plus	Standard	Significant Limitations and Exclusions (applicable to both sections 1 and 3)
Fire, explosion, lightning, earthquake, smoke	Section 1 - Items 1 and 2	✓	✓	Section 3 - Items 1 to 2	✓	✓	We will not cover loss or damage that happens gradually.
Storm or flood	Section 1 - Item 3	✓	✓	Section 3 - Item 3	✓	✓	Section 1 - Item 3: We will not cover loss or damage: • Caused by frost; • Caused by storm to fences, gates and hedges; • That happens gradually.
Riot, civil unrest, strikes, labour or political disturbances, malicious damage or vandalism	Section 1 - Items 4 and 5	✓	✓	Section 3 - Items 4 to 5	✓	✓	Section 1 and 3 - Item 5: We will not cover loss or damage: • Caused by paying guests, tenants or you; • That happens after the home has been left unoccupied. Section 3 - Items 4 and 5: We will not cover loss or damage to food stored in freezers or fridges caused by a deliberate act, or by strikes by the company (or its employees) supplying your power.
Being hit by: • Aircraft or other flying objects or anything falling from them; • Vehicles or animals	Section 1 - Item 6	✓	✓	Section 3 - Item 6	✓	✓	
Water escaping from water tanks, pipes, equipment or fixing heating systems	Section 1 - Item 7	✓	✓	Section 3 - Item 7	✓	✓	Section 1 and 3 - Items 7 and 8: We will not cover loss or damage: • That happens after the home has been left unoccupied; • Caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.
Water freezing in tanks, equipment or pipes	Section 1 - Item 8	✓	✓	N/A	N/A	N/A	Section 1 - Items 7 and 8: We will not cover loss or damage: • To solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the home; • By subsidence, heave or landslip caused by water escaping;
Heating fuel leaking from a fixed heating system, or loss of metered water following loss or damage to water tanks, pipes, equipment or fixing heating systems	N/A	N/A	N/A	Section 3 - Item 8	✓	✓	The most we will pay for any one claim under the policy is up to £1,500. We will not cover: • Loss or damage that happens after the home has been left unoccupied; • Accidental loss of metered water (e.g. accidentally leaving a tap running).
Loss of domestic heating oil and loss of metered water	Section 1 - Item 9	✓	✓	Section 3 - Item 17	✓	✓	The most we will pay for any one claim under the policy is up to £1,500. We will not cover: • Loss or damage that happens after the home has been left unoccupied; • Accidental loss of metered water (e.g. accidentally leaving a tap running); • Loss or damage that happens gradually.
Theft or attempted theft	Section 1 - Item 10	✓	✓	N/A	N/A	N/A	Section 1 - Item 10: We will not cover loss or damage: • Caused by paying guests, tenants or you; • That happens after the home has been left unoccupied.

**Significant features and benefits**

**Section 1 – Buildings:** The structure of your home including garages and outbuildings if lost or damaged by the following causes:

**Section 3 - Contents:** Loss or damage to your contents in your home, outbuildings and garden by the following causes:

Cover	Policy Section	Plus	Standard	Policy Section	Plus	Standard	Significant Limitations and Exclusions (applicable to both sections 1 and 3)
Theft or attempted theft (continued)	N/A	N/A	N/A	Section 3 - Item 9	✓	✓	<p>Section 3 - Item 9: The most we will pay is up to £2,500 for any one claim for theft or attempted theft of contents from any outbuildings within the boundaries of the home. We will not cover:</p> <ul style="list-style-type: none"> <li>• Loss or damage that happens after the home has been left unoccupied;</li> <li>• Theft by deception, unless deception is used only to get into the home;</li> <li>• Theft of personal money, unless someone has broken into your home by using force and violence or has got into the home by deception;</li> <li>• Theft if you live in a self-contained flat and the theft is from any part of the building that other people have access to;</li> <li>• Theft if you live in a non-self-contained flat, unless someone has broken into or out of the home by using force and violence or has got into the home by deception;</li> <li>• Theft of any pedal cycle valued at more than £500 unless the pedal cycle: <ul style="list-style-type: none"> <li>o Has been specified on your schedule;</li> <li>o Is securely locked to an object that cannot be moved; or</li> <li>o Securely locked to an object that cannot be moved in a locked building or outbuilding.</li> </ul> </li> <li>• Loss or damage caused by paying guests, tenants or you;</li> <li>• More than the limit shown for any one claim involving theft from outbuildings.</li> </ul>
Falling radio or television receiving aerials (including satellite dishes), their fittings and masts	Section 1-Item 11	✓	✓	Section 3 - Item 10	✓	✓	
Subsidence or heave of the land on which the buildings stand, or landslip	Section 1-Item 12	✓	✓	Section 3 - Item 11	✓	✓	<p>Section 1 - Item 12: We will not cover:</p> <ul style="list-style-type: none"> <li>• Damage to swimming pools, ornamental ponds and fountains, hard courts, terraces, patios, drives, footpaths, walls, gates, fences, hedges or fixed tanks providing fuel to the home unless we also accept a claim for subsidence, heave or landslip damage to the home;</li> <li>• Damage if you knew when this policy started that any part of the buildings had already been damaged by subsidence, heave or landslip, unless you told us about this and we accepted it;</li> <li>• Damage caused by riverbank or coastal erosion;</li> <li>• Damage to solid floors caused by infill materials settling, swelling or shrinking;</li> <li>• Damage caused by settlement or by shrinkage or expansion of parts of the buildings;</li> <li>• Damage caused by faulty or unsuitable materials, design or poor workmanship.</li> </ul> <p>Section 3 - Item 11: We will not cover damage caused by:</p> <ul style="list-style-type: none"> <li>• Riverbank or coastal erosion;</li> <li>• Faulty or unsuitable materials, design or poor workmanship.</li> </ul>
Falling trees or branches	Section 1-Item 13	✓	✓	Section 3 - Item 12	✓	✓	<p>Section 1 - Item 13: We will not cover costs you have to pay for:</p> <ul style="list-style-type: none"> <li>• Removing part of the tree that is still below the ground;</li> <li>• Restoring the site.</li> </ul>
Loss of rent and the cost of alternative accommodation	Section 1-Item 14	✓	✓	Section 3 - Item 18	✓	✓	The most we will pay is up to 20% of the sum insured for contents, until the home is ready to live in.

**Significant features and benefits**

**Section 1 – Buildings:** The structure of your home including garages and outbuildings if lost or damaged by the following causes:

**Section 3 - Contents:** Loss or damage to your contents in your home, outbuildings and garden by the following causes:

Cover	Policy Section	Plus	Standard	Policy Section	Plus	Standard	Significant Limitations and Exclusions (applicable to both sections 1 and 3)
Contents temporarily removed from the home	N/A	N/A	N/A	Section 3 - Item 13	✓	✓	We will provide cover up to 20% of the sum insured on contents for loss or damage to contents caused by items 1 to 12 of section 3 while such contents are temporarily removed from the home to: <ul style="list-style-type: none"> <li>• Any bank or safe deposit, or any private home or building where you are living (including while attending full-time education), employed or working in the United Kingdom or the Isle of Man.</li> <li>• Anywhere else in the United Kingdom or the Isle of Man.</li> </ul> We will not cover: <ul style="list-style-type: none"> <li>• More than the limit shown under item 9 for loss or damage to contents in or from outbuildings;</li> <li>• Loss or damage by theft, unless someone has broken into or out of a building by using force and violence or deception to get in;</li> <li>• Loss or damage caused by storm or flood to contents that are not in a building;</li> <li>• Loss or damage if the contents have been removed for sale or exhibition or placed in a furniture depository.</li> </ul>
Contents in the garden of your home	N/A	N/A	N/A	Section 3 - Item 14	✓	✓	The most we will pay for any one claim under the policy is up to £1,000. We will not cover: <ul style="list-style-type: none"> <li>• Loss or damage that happens after the home has been left unoccupied;</li> <li>• Theft of pedal cycles unless securely locked to an object that cannot be moved;</li> <li>• Contents not suitable or designed to be left in the garden or outside.</li> </ul>
Replacement locks	Section 1 - Item 15	✓	✓	Section 3 - Item 15	✓	✓	The most we will pay for any one claim under the policy for replacement locks and emergency access is up to £1,000.
Emergency access to home and garden	Section 1 - Item 16	✓	✓	Section 3 - Item 24	✓	✓	The most we will pay for any one claim under the policy for replacement locks and emergency access is up to £1,000.
Loss or damage to food in freezers	N/A	N/A	N/A	Section 3 - Item 16	✓	✓	The most we will pay for any one claim is up to £1,000. We will not cover loss or damage caused by a deliberate act, or strikes by the company (or its employees) supplying your power.
Tracing and accessing leaks	Section 1 - Item 17	✓	✓	N/A	N/A	N/A	The most we will pay for any one claim under the policy is up to £5,000. We will not: <ul style="list-style-type: none"> <li>• Pay more than the limit shown for any one incident; or</li> <li>• Cover the cost of repairing the source of the leak unless caused by loss or damage which is covered under this section.</li> </ul>
Your liability to the public	Section 1 - Item 18	✓	✓	N/A	N/A	N/A	We will not pay more than £5,000,000 for any one incident. We will not cover liability in connection with: <ul style="list-style-type: none"> <li>• You occupying the building and its land;</li> <li>• Any accidental bodily injury or illness to any domestic employee if the injury or illness happens as a result of or in the course of their employment by you</li> <li>• Loss or damage to property which belongs to you or is in your care;</li> <li>• Any motorised vehicle;</li> <li>• Any agreement except to the extent that you will have been liable without that agreement;</li> <li>• Your trade, business or profession (except as landlord of the home);</li> <li>• The Defective Premises Act 1972 (or the Defective Premises Northern Ireland Order 1975) if it is covered by other insurance.</li> </ul>

Fatal injury benefit	N/A	N/A	N/A	Section 3 - Item 19	✓	✓	The most we will pay for any one claim under the policy is up to £3,000. For us to pay a claim, your death must happen within three months of the incident.
Damage or destruction whilst your property is being sold	Section 1 - Item 19	✓	✓	N/A	N/A	N/A	If you enter into a contract to sell any building insured by this policy, and the building is destroyed or damaged before the sale has been completed, the buyer will be entitled to any benefit from this insurance (for the damage or destruction) once the sale has been completed. This cover does not apply if other insurance has been arranged by or for the buyer.

Significant features and benefits	Section 1 – Buildings: The structure of your home including garages and outbuildings if lost or damaged by the following causes:			Section 3 - Contents: Loss or damage to your contents in your home, outbuildings and garden by the following causes:			Significant Limitations and Exclusions (applicable to both sections 1 and 3)
	Cover	Policy Section	Plus	Standard	Policy Section	Plus	
Accidental damage to services, fixed glass and sanitary fittings	Section 1 - Item 20	✓	✓	N/A	N/A	N/A	We will not cover: <ul style="list-style-type: none"> <li>• The excess shown on your schedule;</li> <li>• Anything set out in the General exceptions section of this policy booklet;</li> <li>• Damage due to a fault or limit of design, manufacture, construction or installation;</li> <li>• Loss or damage that happens after the home has been left unoccupied.</li> </ul>
Household removals	N/A	N/A	N/A	Section 3 - Item 20	✓	✓	We will not cover personal money, jewellery, watches, items of gold or platinum, stamps and coins.
Religious festivals and wedding gifts	N/A	N/A	N/A	Section 3 - Item 21	✓	✓	We will increase the sum insured for contents by up to 10%: <ul style="list-style-type: none"> <li>• During any month in which you celebrate a religious festival, to cover gifts and food bought for the occasion;</li> <li>• During the 30 days before and 30 days after your wedding day to cover wedding gifts.</li> </ul>
Occupiers, personal and employer's liability	N/A	N/A	N/A	Section 3 - Item 22	✓	✓	We will not pay more than £5,000,000 for any one incident of occupiers and personal liability, unless a claim is made against you by a domestic employee where the injury or illness happens as a result of or in the course of their employment by you (in which case the most we will pay for any one incident is £10,000,000 for employers liability). We will not cover liability in connection with: <ul style="list-style-type: none"> <li>• You owning land, buildings or other fixed property;</li> <li>• You living in or occupying land or buildings other than the home or its land; Aircraft other than pedestrian controlled radio controlled toys or models, but excluding radio controlled drones;</li> <li>• You (or anyone on your behalf) owning, possessing or using any motorised vehicle;</li> <li>• Caravans;</li> <li>• Boats, boards and craft designed to be used on or in water, other than: <ul style="list-style-type: none"> <li>o Those only propelled by oars or paddles;</li> <li>o Pedestrian-controlled toys or models.</li> </ul> </li> <li>• Deliberate or malicious acts;</li> <li>• The transmission of any communicable disease or virus by you;</li> <li>• Dangerous dogs as defined in the Dangerous Dogs Act 1991 (or any later legislation);</li> <li>• Any agreement except to the extent that you would have been liable without that agreement;</li> <li>• Any trade, business or profession;</li> <li>• Loss or damage to property which belongs to you or is in your care or control;</li> <li>• Bodily injury or illness to you.</li> </ul> For claims involving liability for bodily injury to or illness of a domestic employee working for you the following exclusions do not apply: <ul style="list-style-type: none"> <li>• You owning land, buildings or other fixed property;</li> <li>• You living in or occupying land or buildings other than the home or its land;</li> <li>• Aircraft other than pedestrian controlled radio controlled toys or models, but excluding radio controlled drones;</li> <li>• Caravans;</li> <li>• Boats, boards and craft designed to be used on or in water, other than: <ul style="list-style-type: none"> <li>o Those only propelled by oars or paddles;</li> <li>o Pedestrian-controlled toys or models;</li> </ul> </li> <li>• Deliberate or malicious acts;</li> <li>• The transmission of any communicable disease or virus by you;</li> <li>• Any trade, business or profession.</li> </ul>

Tenant's liability	N/A	N/A	N/A	Section 3 - Item 23	✓	✓	The most we will pay for any one claim under this policy is £1,000,000. We will not cover: • Loss or damage excluded under section 3; • Loss or damage caused by building work which involves alterations, renovations extensions or repairs; • Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.
Accidental damage to home entertainment equipment, mirrors and glass	N/A	N/A	N/A	Section 3 - Item 25	✓	✓	We will not cover: • Games consoles, audio/visual equipment, laptops or computer equipment designed to be portable, laptops, tablets, mobile phones; • Digital/video cameras and satellite navigation systems; • Radio transmitters, mobile phones and hearing aids; • Damage caused by fitting a battery incorrectly.

**Section 2 - Accidental damage to buildings:**  
(Which is not covered by section 1)

Cover	Policy Section	Plus	Standard	Significant Limitations and Exclusions
Extra accidental damage to buildings	Section 2 - Item 1	✓	X	We will not cover: • Damage due to a fault or limit of design, manufacture, construction or installation; • Loss or damage that happens after the home has been left unoccupied; • Damage caused by wear and tear, settlement, shrinkage, vermin, insects, fungus, weather conditions or any damage which happens gradually; • Damage caused by water entering the home regardless of how this happened (other than that covered under section 1 of this policy); • Damage caused by chewing, scratching, tearing or fouling by domestic animals; • Damage caused by faulty or unsuitable materials or design or poor workmanship; • Damage caused by building alterations, renovations, extensions or repairs; • Damage excluded under section 1; • Maintenance and normal redecoration costs; • Damage by subsidence, heave or landslip; • Damage caused by paying guests or tenants.

**Section 4 - Accidental damage to contents in the home:**

Cover	Policy Section	Plus	Standard	Significant Limitations and Exclusions
Extra accidental damage to contents in the home	Section 4 - Item 1	✓	X	We will not cover: • Food and stamps; • Damage caused by weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot; • Damage caused by water entering the home regardless of how this happened (other than that covered under section 3 of this policy); • Any loss that is not the direct result of the insured incident itself; • Damage which is excluded under section 3; • Loss or damage caused by paying guests or happening while the home or any part of it is lent, let or sublet.





Section 5–Personal possessions:				
Cover	Policy Section	Plus	Standard	Significant Limitations and Exclusions
Unspecified and specified personal possessions	Section 5 - Item 1	✓	✓	The most we will pay for any one item of personal belongings is up to £3,000 unless the item is specified on your schedule. We will not cover: • Mobile phones or tablets.
Personal money, credit and debit cards	Section 5 - Item 2	✓	✓	The most we will pay for any one claim under the policy is up to £1,000 for personal money and £1,000 for credit and debit cards. We will not cover: • Losses not reported to the police; • Losses of credit and debit cards not reported to the card issuing company within 24 hours of discovering the loss; • Any business credit/debit cards
Pedal cycles (unspecified and specified)	Section 5 - Item 3	✓	✓	We will provide cover for loss of or damage to your pedal cycles in and away from the home in the United Kingdom and the Isle of Man, and anywhere in the world for a maximum period of 30 days in any period of insurance. The most we will pay for any unspecified pedal cycle is up to £500. We will not cover: • Theft unless the pedal cycle is: o In your immediate custody and control; or o Securely locked to an object that cannot be moved; or o Securely locked to an object that cannot be moved in a locked building or outbuilding.
Mobile phones and tablet(unspecified and specified)	Section 5 - Item 4	✓	✓	We will provide cover for loss of or damage to your mobile phones and tablets in and away from the home in the United Kingdom and the Isle of Man, and anywhere in the world for a maximum period of 30 days in any period of insurance. The most we will pay for any unspecified mobile phone or tablet is up to £300. The most we will pay for any specified mobile phone or tablet will be the amount shown on your schedule. We will not cover: • Theft unless the mobile phone or tablet is: o In your immediate custody and control; or o Stolen from a locked room, locked building or locked motorised vehicle. • Any loss arising from the unauthorised or inappropriate use of your mobile phone or tablet by you or anyone in possession of your mobile phone or tablet, including: o Call, text and data activity; • Financial or other loss caused directly or indirectly through the use of any electronic payment method or facility on your mobile phone or tablet. • Loss of and/or the restoration of data, information or apps held in or on your mobile phone or tablet or on any SIM card contained therein; • Amounts you are liable for under your airtime contract including connection/reconnection costs, call, text and data costs, subscription fees or charges of any kind; • Indirect loss, including compensation for you not being able to use the lost, stolen or damaged mobile phone or tablet; • The consequences of any resulting identity theft following your mobile phone or tablet being lost or stolen.

### Legal Expenses Section 6

- 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.

### Significant or unusual exclusions, or conditions

The policy excludes some situations. Please refer to the policy schedule and policy wording for full details, the most significant or unusual exclusions are outlined below.

We will not cover the following:

- Clauses which may exclude certain losses or damage;
- Certain loss or damage (e.g. theft, or malicious damage caused by you or members of your household);
- Certain loss or damage to buildings or contents when your home is unoccupied for more than the number of days shown on your schedule;
- Damage to building and contents caused by chewing, scratching, tearing or fouling by domestic animals;
- The cost of replacing any undamaged items which form part of a pair, set, collection or suite;
- Damage caused by wear and tear;
- Business or professional use unless otherwise shown on your schedule.

For any claim or series of claims covered by this policy, we will pay:

- Up to the limit shown against each item under each section and any amounts shown on your schedule; or
- Any lower amount for which we can settle your claim.

### Financial Services Compensation Scheme

**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](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.

### Data Protection

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)