

Home Insurance

Insurance Product Information Document

Company: Your policy is underwritten by Ptarmigan Underwriting UK on behalf of China Taiping Insurance (UK) Co Ltd other than Family Legal Protection which is underwritten by UK General on behalf of Great Lakes Insurance SE.

Product: Paragon Noble Home Policy.

This document provides a summary of information relating to your Noble Home insurance policy. Your pre-contractual information on our product is provided in your policy wording, including your schedule of insurance.

What is this type of insurance?

This is a home insurance policy. It provides protection for your buildings, its permanent fixtures and fittings and its contents to the sums insured shown in your schedule.



What is insured?

- ✓ Loss or damage to your buildings and contents caused by Fire, Explosion, Lightning, Earthquake, Smoke, Storm or Flood, Riot, Civil unrest, strikes, labour or political disturbances, Malicious Damage or Vandalism, Being hit by Aircraft or other flying objects or anything falling from them; Vehicles or animals, Water escaping from water tanks, pipes, equipment or fixing heating systems, Loss of domestic heating oil and loss of metered water, Theft or attempted theft, Falling radio or television receiving aerials (including satellite dishes), their fittings and masts, Subsidence or Heave of the land on which the buildings stand, or Landslip, Falling trees or branches, Replacement locks, Emergency access to home and garden.
- ✓ Alternative accommodation up to 20% of the buildings and contents sums insured.
- ✓ **BUILDINGS (If requested and stated in your schedule)**
- ✓ Water freezing in tanks, equipment or pipes up to £1,500
- ✓ Accidental damage to underground pipes and services.
- ✓ Accidental damage to fixed glass and sanitary fittings.
- ✓ Damage or destruction whilst your property is being sold.
- ✓ Trace and access cover up to £5,000.
- ✓ **CONTENTS (If requested and stated in your policy schedule)**
- ✓ Cover for £1,000 money and £1,000 credit / debit cards.
- ✓ Domestic freezer contents up to £1,000.
- ✓ Property in the open up to £1,000.
- ✓ Accidental damage to home entertainment equipment, mirrors and glass.
- ✓ Pedal cycles limited to £500 per cycle unless specified.
- ✓ Replacement locks and keys to £1,000.
- ✓ Household removals.
- ✓ Theft from garages and outbuildings up to £1,500.
- ✓ 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.
- ✓ Cover for title deeds up to £1,500.
- ✓ Legal liability up to £5,000,000.
- ✓ Accidents to domestic staff up to £5,000,000.
- ✓ 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.



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.
- ✗ **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.
- ✗ Theft excluded for mobiles and tablets unless they are in your immediate control or stolen from a locked room, building or locked motorised vehicle.
- ✗ Loss of credit or debit cards unless reported to the Police and to the card issuing company within 24 hours.
- ✗ Any item over £3,000 not specified on your schedule.



Are there any restrictions?

- !! If your home is unoccupied or unfurnished no cover is available under most parts of your policy.
- !! Faulty workmanship or defective materials.
- !! Liability for bodily injury to you, your family or a non-domestic employee of you or your family.
- !! Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event.
- !! Damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling.
- !! Mechanical or electrical faults or breakdown.

Home Insurance
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Additional Information on Your Policy

- ✓ **ACCIDENTAL DAMAGE** (if requested and stated in your schedule)
- ✓ Loss or damage caused accidentally to either your buildings or contents.
- ✓ **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.

- !! Any amount over £1,500 in total in respect of theft or disappearance or property from any vehicle when such vehicle is left unattended without an authorised occupant for valuables or personal possessions.
- !! We will not pay more than 30% of the sum insured for contents in respect of valuables and no more than £3,000 for any one item of valuables, unless the item is specified on your 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 in this document and 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 if you have any change in circumstance detailed in your statement of insurance such as, but not limited to, the occupancy or use of your home.
- 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 new business administration charge for each section of the policy.

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.

Your Personal details

Buildings Sum Insured: Please refer to your policy schedule for full details.

Contents Sum Insured: Please refer to your policy schedule for full details.

Valuables & Personal Possessions Sum Insured: Please refer to your policy schedule for full details.

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

LEGAL EXPENSES CLAIMS The Claims Helpline operates 9 am to 5 pm Monday to Friday on: 01455 852102 Alternatively you can E-mail: claims@qdosunderwriting.com

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.

E-mail to 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 E-mail: 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 E-mail: customerrelations@ukgeneral.co.uk

Qdos Noble – Legal Expenses Administrator

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

Telephone: 01455 852102 E-mail: feedback@qdosunderwriting.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 E-mail: 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 £10.50 for buildings or £21.00 for buildings and contents 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 & Ptarmigan Underwriting UK (a trading style of Stackhouse Poland) are authorised and regulated by the Financial Conduct Authority.

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.

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.