

NAME OF THE INSURERS

Sections 1 to 8 of this insurance are underwritten by a consortium of leading insurers:

Ageas Insurance Limited

Ageas Insurance Limited (Registered number: 354568) is registered at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

Royal & Sun Alliance Insurance plc

Royal & Sun Alliance Insurance plc (Registered number: 93792) is registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL.

Both insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check these details with the Financial Conduct Authority either on their website at www.fca.org.uk or by calling them on 0800 111 6768.

Details of each insurer's proportionate liability will be provided upon request.

Section 9 of this insurance is underwritten by UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Paragon Household Ltd & UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

HOME INSURANCE – POLICY SUMMARY

The information provided in this summary is key information you should read. This summary does **NOT** contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is 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. A further charge of £10.50 will be made for any adjustments made in the policy period. Cancellations will be charged at £10.50 for buildings or £21.00 for buildings and contents where the policy has been in force.

SIGNIFICANT FEATURES AND BENEFITS

BUILDINGS AND CONTENTS SECTIONS

Buildings and contents sections (pages 13 to 23)

The terms "buildings" and "contents" are defined on pages 4 and 6 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

Valuables and Personal possessions section (page 28)

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

The terms “Valuables” and “Personal Possessions” are defined on Page 5 of the Policy Wording

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

BUILDINGS SECTION (pages 13 to 18)

- You will have to pay the first £100 of every claim except for accidental damage, if included, where this amount is increased to £150 and for subsidence, heave, landslip and landslide where this amount is increased to £1,000.
- The first £250 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 £5,000 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 23)

- You will have to pay the first £100 of every claim except for accidental damage, if included, where this amount is increased to £150 and for subsidence, heave, landslip and landslide where this amount is increased to £1,000
- The first £250 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 £3,000 in respect of unspecified valuables items.
- Limit of £5,000 in respect of 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 29).

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 (page 28)

- You will have to pay the first £100 of every claim in respect of unspecified items.
- Limit of £1,500 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 Bank Households following theft and unauthorised use (see page 30).

Tell us about any changes in occupancy of the home

You must tell the insurance broker who sold you this insurance of any changes to the use of the home as a permanent private residence. Leaving the home unoccupied for more than 30 days or leaving the home insufficiently furnished enough to be normally lived in will result in restrictions in cover. If you do not tell us of these changes your claim may not be covered.

Tell us about any changes to the home

You must tell the insurance broker who sold you this insurance before you start any structural work to the buildings that:-

- change the use of the buildings in any way
- involves the external surfaces of the buildings being affected/changed
- means you having to move out of the buildings for any period of time

How We Settle Your Claim

- Buildings – We will pay the full cost to repair or replace the loss or damage providing the buildings have been maintained in a good state of repair and the sum insured is adequate to cover the full cost of rebuilding the home.
- Contents – Providing the sum insured is adequate, we will pay either the full cost to repair or, in the event of total loss or destruction of any article, we will pay the cost of replacing the article as new. This basis of settlement does not apply to clothes or pedal cycles where we will take off an amount for wear and tear.
- Personal – We will at our option either repair, replace or pay for any article lost or damaged.
Possessions

The maximum we will pay you in respect of any item/section will be the sum insured shown in the schedule attaching to the insuring document.

LEGAL EXPENSES SECTION (pages 31 to 41)

- 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 THIS 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 PROCEDURE

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to write to us if you want to cancel your policy. 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 an administration charge of £10.50 for each section of this policy where the policy has been in force. If any claim has been made during the period of cover provided, we will also deduct the cost of any payments made from the refund due.

HOW TO MAKE A CLAIM

Although we hope that you will never need to make a claim on your insurance policy, we have made everything as simple and straightforward as possible should you ever need to use our claims service.

If you need to make a claim under your policy under sections 1 to 8, please contact us straight away by calling the claims helpline on 03301 026 796. Please have as much information to hand as possible, including your policy number, in order to allow us to deal with your claim as quickly as possible.

For claims under section 9 of the policy please contact: Claim and Helpline Service, Qdos Broker & Underwriting Services Ltd Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA or if you prefer telephone: 01455 852102

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 Households. 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 any time by referring the matter to the Managing Director, Paragon Household Ltd, London House, Thames Road, Crayford, Kent, DA1 4SL or by email to Complaints@paragon-uk.net.

Complaints that cannot be resolved by Paragon Household Ltd may be referred to:

For sections 1 to 8 of your policy

Complaints Officer, 3 Atlantic Quay, 20 York Street, Glasgow, G2 8JH. Telephone: 0141 285 3539
Email: pencomplaints@penunderwriting.com

For section 9 of your policy

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

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

Telephone 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

FINANCIAL SERVICES COMPENSATION SCHEME

We are covered by the Financial Services Compensation Services. You may be entitled to compensation from the Scheme if they are unable to meet their obligations to you under this contract.

Further information about this scheme is available from:

Financial Services Compensation Services
10th Floor Beaufort House, 15 St Botolph Street, London EC3A 7QU
Tel: 0800 678 1100 or 020 7741 4100
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.

DETAILS OF OUR INSURER

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Details of each insurer's proportionate liability will be provided upon request.

For Section 9 of the policy:

Ageas Insurance Limited
Registered in England No. 354568.

Office Address:

Ageas House
The Square
Gloucester Business Park
Brockworth
Gloucester
GL3 4FA

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 202039