

# Household Insurance

## Insurance Product Information Document

### Product: Paragon Regent Home Insurance



This insurance is administered by Paragon Car Limited for Arkel Underwriting on behalf of Chaucer Insurance Company DAC. Chaucer Insurance Company DAC is registered in Ireland (company no. 587682) with its registered office at 38 & 39 Baggot Street Lower, Dublin 2, D02 T938, and is authorised and regulated by the Central Bank of Ireland. Chaucer Insurance Company Designated Activity Company UK Branch is a branch of Chaucer Insurance Company Designated Activity Company registered in England and Wales (branch registration no. BR019729), with its registered branch address at Plantation Place, 30 Fenchurch Street, London EC3M 3AD. The branch is authorised by the Central Bank of Ireland, and subject to limited regulation by the Financial Conduct Authority.

Arkel Underwriting is a trading style of Arkel Limited which is authorised and regulated by the Financial Conduct Authority. Firm Reference No (FRN 916682).

Arkel Limited is registered in England and Wales (company no. 11031900) with its registered office at One Redcliff Street, Bristol, BS1 6TP.

Paragon Car Limited is authorised and regulated by the Financial Conduct Authority (FRN 312028)

Paragon Car Limited is registered in England under company number 04133312. Registered office at 1<sup>st</sup> Floor Jupiter House, Orbital One, Green Street Green Road, Dartford, Kent DA1 1QG.

Key Cover is arranged by Complectus Limited on behalf of insurer Inter Partner Assistance SA (IPA). Complectus Limited is registered in England (no. 06581704) with registered office is at Courtyard, High Street, Ascot, Berkshire, SL5 7HP, and is authorised by the Financial Conduct Authority (FRN 774491).

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request or will be shown on your schedule when you purchase this insurance.

### What is this type of insurance?

This is a multi-section insurance policy to cover loss or damage to your home and its contents by insured events which happen within the geographical limits and the period of cover. Cover will only be provided for the sections you select and that appear as Insured on your Policy Schedule.



### What is insured?

#### Buildings:

- ✓ Loss or damage to your property caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes
- ✓ Cover up to a Maximum Buildings Claims Limit of £1,000,000 per incident
- ✓ Trace and Access to find an escape of water from any fixed water or heating installation
- ✓ Alternative Accommodation up to 24 months
- ✓ Property Owners' Liability up to £2,000,000 with optional extension to £5,000,000 available

#### Contents:

- ✓ Loss or damage to your property caused by fire, smoke, explosion, lightning, earthquake, storm, flood, theft, escape of water (e.g. from burst pipes or tanks), malicious acts, riot, subsidence, collision by vehicles or animals, falling trees, collapse of aerials or satellite dishes
- ✓ Up to a Maximum Contents Claim Limit of £80,000
- ✓ Liability to domestic staff up to £5,000,000
- ✓ Occupiers' and Public Liability up to £2,000,000 with optional extension to £5,000,000 available

#### Optional Covers (if selected)

#### Your Policy Schedule will provide specific details of the optional covers included,

- ✓ Accidental damage to Buildings including fixed glass and bathroom fittings, drains, pipes and cables
- ✓ Accidental damage to Contents including mirrors and glass in furniture, electronic goods, TV's or accidental loss of oil or metered water
- ✓ Unspecified Personal possessions – loss or damage to belongings anywhere in the world for up to 60 days up to your chosen sum insured
- ✓ Specified Personal possessions loss or damage to belongings listed on your schedule anywhere in the world for up to 60 days up to your chosen sum insured
- ✓ Specified Pedal Cycles over £500 each

#### Key Cover

- ✓ Theft or loss of your keys.



### What is not insured?

- ✗ Loss or damage occurring whilst the home is left unoccupied (see definitions in your policy wording)
- ✗ Loss or damage arising from faulty workmanship, defective design or use of defective materials
- ✗ Subsidence, ground heave or landslip resulting from construction, structural alteration, repair or demolition
- ✗ Malicious damage caused by you, your family, your domestic staff, lodgers, paying guests or tenants, and any person that you or your family has allowed into the home
- ✗ Subsidence, heave or landslip, damage to drives, patios and paths unless your home has been damaged at the same time and by the same cause
- ✗ Damage caused by any demolition, structural alterations or structural repairs
- ✗ Subsidence, heave or landslip, damage to solid floor slabs resulting from their movement, unless the foundations beneath the exterior walls of the home are damaged at the same time and by the same cause
- ✗ Loss or accidental damage caused by electrical or mechanical breakdown
- ✗ Wear, tear, depreciation or any gradually operating cause, but not limited to wet or dry rot, rust deterioration or cleaning
- ✗ Damage caused by Domestic Pets, Insects or Vermin
- ✗ Storm or flood damage to gates, hedges and fences
- ✗ Motor vehicles and their contents

#### Key Cover

- ✗ £50 Excess applies.



## Are there restrictions on cover?

- ! You will need to pay an amount of each claim, known as the Policy Excess, the standard compulsory excess is £100 unless shown otherwise on your schedule
- ! The subsidence, heave and landslip excess is £1,000 unless shown otherwise on your schedule
- ! The escape of water excess is a minimum of £500 which increases to £1,000 when the property is unoccupied for more than 30 days
- ! If your property is unoccupied for more than 60 days, cover for losses by theft, water escape, frozen pipe, malicious damage and accidental damage (if selected) will be restricted. Please read the special conditions that apply in your policy or endorsements on your Schedule
- ! Pedal cycles away from home must be adequately secured when left unattended
- ! The maximum limits for certain losses and specified items will be shown on your schedule



## Where am I covered?

- ✓ The cover provided is for your main private residence in England, Scotland or Wales, Northern Ireland, Isle of Man or Channel Islands



## What are my obligations?

- At the beginning of the new period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance
- You must tell your insurance adviser if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance
- You should pay your premium for the policy in full
- You and your family must take all reasonable precautions to avoid injury, loss or damage and take all reasonable steps to safeguard all the insured property from loss or damage
- You must tell us as soon as possible about any of the following changes:
  - moving home
  - if the Maximum Claim Limits become inadequate,
  - you add a new extension to your home or undertake any structural alterations or demolition work.
  - adding new valuables and items of jewellery that need to be specified on your Policy
  - a change of the persons living at the home
  - unoccupancy of the property, (i.e. empty for more than 60 days)
  - you decide to let out your property or stop living there yourself
  - a change to the fire and or theft security protections at your home
  - any criminal convictions (or cautions) of any of the persons included within the insurance
- You must tell your usual Insurance adviser before you start any new conversions, extensions or other structural work to the Insured Buildings
- If you need to make a claim on your policy, telephone **0207 138 8497** as soon as possible. You will be asked to provide us with the appropriate evidence requested by us to substantiate your loss. You should take reasonable steps to prevent further damage; attempt to prevent further loss and try to recover your property.



## When and how do I pay?

Please contact the Insurance Intermediary from who you purchase this policy for details of how and when to pay the premiums due.



## When does the cover start and end?

This insurance cover is for a 12 month period and is renewable annually each year. The start date and end date of the cover are specified 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 administration charge for cancellation of £30.00 plus IPT.

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, you will receive a pro rata refund of your premium, less Paragon Car Limited's administration charge for cancellation of £30.00 plus IPT.

## How to make a claim on your Key Cover section?

If you need to make a claim simply contact the telephone number below immediate assistance and advice.

**KEY COVER CLAIMS** All lost or stolen keys broken in a lock must be reported to us on 0345 607 5329 within 48 hours of the incident.

## Applicable to All Policies

Paragon Car Ltd will £10.50 for any adjustments made in the policy period, plus IPT (Insurance Premium Tax) at the current rate applicable.

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