

Ptarmigan Underwriting UK is a trading name of Stackhouse Poland Ltd. Stackhouse Poland Ltd is registered in England and authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number 309340.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs, please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

Residential Landlord Policy.



What is insured?

BUILDINGS

- ✓ Loss or damage to your buildings of your tenanted property caused by Fire, Smoke, Explosion, Lightning, or Earthquake, Storm or Flood, Escape of water or oil from any fixed water or heating installation, apparatus and pipes, Theft or attempted theft caused by violent and forcible entry or exit, Collision or Impact by any animal, vehicle, aircraft or aerial devices and including items dropped from them, Riot, Civil Commotion, labour and political disturbances, Malicious damage or Vandalism, Subsidence, Landslip or Heave of the site upon which the Buildings stand, Falling trees, telegraph poles, lamp-posts, fixed aerials, dishes and masts, Accidental Damage to fixed glass, sanitary fixtures and ceramic hobs forming part of the property
- ✓ Cover for landlord contents to £5,000 automatically included on a new for old basis
- ✓ Landlords legal liability up to £2,000,000
- ✓ Accidental Damage to underground pipes, cables and services for which you are responsible.
- ✓ Trace and access cover up to an amount of £1,000 any one claim and £2,000 any one Period of Insurance.
- ✓ Loss of rent and/or cost of alternative accommodation incurred by you as a result of the Buildings becoming uninhabitable following loss or damage up to 30% of the buildings sum insured for a 12 month period
- ✓ Expenses incurred by you as a result of removal of debris; compliance with Government or Local Authority requirements; architects' and surveyors' fees incurred in the reinstatement of the Building following loss or damage
- ✓ Increased metered water charges up to £750 incurred by you resulting from escape of water
- ✓ Landscaped garden cover costs incurred by you in consequence of damage to the buildings, up to an amount of £1,000 any one claim, in restoring landscaped grounds to their original appearance when first laid out and planted.

INCREASED CONTENTS COVER (if requested and stated in your schedule)

- ✓ Costs of alternative accommodation incurred by you, as a result of the Buildings becoming uninhabitable following loss or damage.

OPTIONAL COVER AVAILABLE

- Accidental damage to buildings
- Accidental damage to contents



What is not insured?

BUILDINGS & CONTENTS

- ✗ Your standard £100 excess which increases to £250 for escape of water claims except where a flat roof exceeds 25% of the total roof area which increases the excess to £500 and 50% of the total roof area the excess increases to £1,000
- ✗ Your £1,000 excess for subsidence, heave or landslip claims
- ✗ Subsidence or heave cover if this is caused by river or coastal erosion; demolition repairs or alteration, normal settlement shrinkage or expansion; defective workmanship or design
- ✗ Buildings or landlords contents for theft or attempted theft unless there was a violent and forcible entry or exit
- ✗ Buildings or landlord contents are protected against an escape of water or oil from any fixed water or heating installation, apparatus and pipes, but there is no cover for the apparatus from which the water or oil escaped
- ✗ If your buildings will be left unattended for 14 days or more you must immediately ensure that the gas and water system must be turned off and drained at the mains or any heating system in place must be set at a continuous minimum temperature of 15 degrees Celsius
- ✗ Loss or damage caused by vermin; fungus; or domestic pets
- ✗ Wear and tear; despeciation; rot; mechanical or electrical fault; process of cleaning, repairing, restoration, renovating or anything that happens gradually



Are there any restrictions?

- ! £1,000 excess for theft, attempted theft, malicious damage or vandalism and accidental damage to fixed glass, sanitary fixtures and ceramic hobs, if your home has been unoccupied for more than 45 days
- ! If the buildings as specified in your schedule will be left unattended for 7 days or more you must immediately ensure that the gas and water system must be turned off and drained at the mains or any heating system in place must be set at a continuous minimum temperature of 15 degrees Celsius. Failure to comply will result in any claims for escape of water or oil being declined
- ! Loss or damage caused to your buildings or landlords contents where the property has been unoccupied for more than 45 days in a row, unless for the period November to March inclusive the water supply is turned off at the mains, and all water tanks, pipes and apparatus are drained or a thermostatically controlled fixed heating system is used to maintain a minimum temperature of 15 degrees Celsius at all times

Please refer to your policy schedule as any individual specific restrictions discussed at quotation stage will be noted within your schedule



Where am I covered?



The United Kingdom, Northern Ireland, Channel Islands and Isle of Man.



What are my obligations?

- We have used the information you have provided which is detailed in 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 of any changes to the information detailed in your statement of insurance.
- 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 administration charge for cancellation, as stated below.

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.

How to make a claim?

If you need to make a claim simply contact Charles Taylor General Adjusting Ltd, Unit 3, St Philips Court Yard, Church Hill, Coleshill, Birmingham B46 3AD

Our Dedicated Claims Helpline (Business & Out of Hours) is: 0207 608 1334

Alternatively You can E-mail: ctaipingclaims@ctplc.com

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme should We be unable to meet Our obligations under this contract. Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, contactable via:-

FSCS, 10th floor, Beaufort House, 15, St Botolph Street, London EC3A 7QU Telephone: 0800 678 1100 or 0207 741 4100 from their website: www.fscs.org.uk

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 our service, or about a claim, we operate a swift and effective complaints handling procedure.

1. If you wish to make a complaint you should contact:-

The Compliance Officer, China Taiping Insurance (UK) Company Limited, 2 Finch Lane, London EC3V 3NA.

Tele: 0207 839 1888 or email: compliance@uk.cntaiping.com

2. 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.

Tel: 0800 023 4 567 from Landlines or 0300 123 9 123 from Mobile phones Fax: 020 7964 1001

e-mail: complaint.info@financial-ombudsman.org.uk

Where you are eligible to refer your complaint to the Financial Ombudsman Service you have this right to do so Free of Charge, but you must do so within six months of the date of our Final Response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Applicable to All Policies

Paragon will charge a policy fee of £15.75 on new business and renewals. A further charge of £15.00 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 where the policy has been in force, plus IPT (Insurance Premium Tax) at the current rate applicable

About Us

Your residential let property insurance policy is arranged and administered by **Paragon Car Ltd** and underwritten by **Ptarmigan Underwriting UK** on behalf of **China Taiping Insurance (UK) Company Limited** and will run for 12 months.

Paragon Car Limited are authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number 312028. Registered office: London House Enterprise Centre, Thames Road, Crayford, Dartford, Kent DA1 4SL

Ptarmigan Underwriting UK (a trading style of Stackhouse Poland Ltd) are authorised and regulated by the Financial Conduct Authority. Registered office: Blenheim House, 1-2 Bridge Street, Guildford, GU1 4RY.

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 Firm Reference Number 202690. Registered office: 2 Finch Lane, London. EC3V 3NA.

The above firms' FCA details can be checked on the Financial Services Register at www.fca.org.uk or by calling them on 0800 111 6768.