

## Paragon Shield

# 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 insurer's policy wording. This summary does not form part of any contract of insurance with the insurer. The insurance policy wording is available on request from your insurance intermediary.**

This Paragon Shield policy is arranged by us, Paragon Car Ltd. and is underwritten by Elite Insurance Company Limited.

Paragon Car Ltd. is authorised and regulated by the Financial Conduct Authority (Financial Conduct Authority Registration Number 312028).

Elite Insurance Company Limited. Registered in Gibraltar No. 91111 with a registered office at World Trade Center, 6 Bayside Road, Gibraltar, GX11 1AA. Elite Insurance Company Limited is licensed by the Financial Services Commission in Gibraltar under the Financial Services (Insurance Companies) Act to carry on insurance business in Gibraltar, subject to limited regulation by the Financial Conduct Authority.

Details about the extent of our and the insurer's authorisation and regulation by the Financial Conduct Authority are available from us or your insurance intermediary on request.

Your insurer is also a member of the Association of British Insurers (ABI), the Financial Ombudsman Service (FOS) and the Financial Services Compensation Scheme (FSCS).

Unless specifically agreed otherwise, this insurance shall be subject to English Law.

### Cover

The different types of cover offered by your insurer 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.

Telephone: 0113 387 9076  
Email: [paragon@vericclaim.co.uk](mailto:paragon@vericclaim.co.uk)

(Section 6 of this insurance)

If you need to make a claim, please contact the insurer:

Telephone: 0345 680 4526  
Email: [legalclaims@elite-insurance.co.uk](mailto:legalclaims@elite-insurance.co.uk)

**Emergency out of hours telephone: 0345 073 7187**

### Cancellation

To effect cancellation of your policy, you should contact your insurance intermediary. You can cancel your policy within 14 days of receiving your documents or before the start date of the policy (whichever is later), and your insurer will refund any premium you have paid, providing you have not made any claims.

If you cancel your policy after that time your insurer 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 the insurer's full cancellation clause and procedure are shown in the 'Cancellation' section in their Policy Wording.

### What to do if you have a complaint

We, your insurance intermediary and your insurer 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 us. Details of the complaints procedure are shown in the 'What to do if you have a complaint' section in our Policy Wording.

### Significant features and benefits

(Here 'we' means 'your insurer')

Cover	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)
	Policy Section	Plus	Standard	Policy Section	Plus	Standard	
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: <ul style="list-style-type: none"> <li>• Caused by frost;</li> <li>• Caused by storm to fences, gates and hedges;</li> <li>• That happens gradually.</li> </ul>
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: <ul style="list-style-type: none"> <li>• Caused by paying guests, tenants or you;</li> <li>• That happens after the home has been left unoccupied.</li> </ul> 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: <ul style="list-style-type: none"> <li>• Aircraft or other flying objects or anything falling from them</li> <li>• Vehicles or animals</li> </ul>	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: <ul style="list-style-type: none"> <li>• That happens after the home has been left unoccupied;</li> <li>• Caused by the escape of water from guttering, rainwater downpipes, roof valleys and gullies.</li> </ul>
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: <ul style="list-style-type: none"> <li>• To solid floors caused by infill materials settling, swelling or shrinking as a result of water escaping from the home;</li> <li>• By subsidence, heave or landslip caused by water escaping.</li> </ul>
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: <ul style="list-style-type: none"> <li>• Loss or damage that happens after the home has been left unoccupied;</li> <li>• Accidental loss of metered water (e.g. accidentally leaving a tap running).</li> </ul>
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: <ul style="list-style-type: none"> <li>• Loss or damage that happens after the home has been left unoccupied;</li> <li>• Accidental loss of metered water (e.g. accidentally leaving a tap running);</li> <li>• Loss or damage that happens gradually.</li> </ul>
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: <ul style="list-style-type: none"> <li>• Caused by paying guests, tenants or you;</li> <li>• That happens after the home has been left unoccupied.</li> </ul>

Cover	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)
	Policy Section	Plus	Standard	Policy Section	Plus	Standard	
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.</p> <p>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>

Cover	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)
	Policy Section	Plus	Standard	Policy Section	Plus	Standard	
Falling trees or branches	Section 1 - Item 13	✓	✓	Section 3 - Item 12	✓	✓	Section 1 - Item 13: We will not cover costs you have to pay for: <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.
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> </ul>

Cover	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)
	Policy Section	Plus	Standard	Policy Section	Plus	Standard	
Your liability to the public (continued)	Section 1 - Item 18	✓	✓	N/A	N/A	N/A	<ul style="list-style-type: none"> <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.
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 policybooklet;</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 (continued)	N/A	N/A	N/A	Section 3 - Item 22	✓	✓	<ul style="list-style-type: none"> <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>Those only propelled by oars or paddles;</li> <li>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: <ul style="list-style-type: none"> <li>Loss or damage excluded under section 3;</li> <li>Loss or damage caused by building work which involves alterations, renovations extensions or repairs;</li> <li>Damage to cables and underground pipes due to a fault or limit of design, manufacture, construction or installation.</li> </ul>
Accidental damage to home entertainment equipment, mirrors and glass	N/A	N/A	N/A	Section 3 - Item 25	✓	✓	We will not cover: <ul style="list-style-type: none"> <li>Games consoles, audio/visual equipment, laptops or computer equipment designed to be portable, laptops, tablets, mobile phones;</li> <li>Digital/video cameras and satellite navigation systems;</li> <li>Radio transmitters, mobile phones and hearing aids;</li> <li>Damage caused by fitting a battery incorrectly.</li> </ul>

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	<p>We will not cover:</p> <ul style="list-style-type: none"> <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> <li>• Damage caused by wear and tear, settlement, shrinkage, vermin, insects, fungus, weather conditions or any damage which happens gradually;</li> <li>• Damage caused by water entering the home regardless of how this happened (other than that covered under section 1 of this policy);</li> <li>• Damage caused by chewing, scratching, tearing or fouling by domestic animals;</li> <li>• Damage caused by faulty or unsuitable materials or design or poor workmanship;</li> <li>• Damage caused by building alterations, renovations, extensions or repairs;</li> <li>• Damage excluded under section 1;</li> <li>• Maintenance and normal redecoration costs;</li> <li>• Damage by subsidence, heave or landslide;</li> <li>• Damage caused by paying guests or tenants.</li> </ul>

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	<p>We will not cover:</p> <ul style="list-style-type: none"> <li>• Food and stamps;</li> <li>• Damage caused by weather conditions, moth, vermin, insects, fungus, damp, rust, wet or dry rot;</li> <li>• Damage caused by water entering the home regardless of how this happened (other than that covered under section 3 of this policy);</li> <li>• Any loss that is not the direct result of the insured incident itself;</li> <li>• Damage which is excluded under section 3;</li> <li>• Loss or damage caused by paying guests or happening while the home or any part of it is lent, let or sublet.</li> </ul>

Section 5 - Personal possessions:				
Cover	Policy Section	Plus	Standard	Significant Limits 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: <ul style="list-style-type: none"> <li>• Mobile phones or tablets</li> </ul>
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: <ul style="list-style-type: none"> <li>• Losses not reported to the police;</li> <li>• Losses of credit and debit cards not reported to the card issuing company within 24 hours of discovering the loss;</li> <li>• Any business credit/debit cards.</li> </ul>
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: <ul style="list-style-type: none"> <li>• Theft unless the pedal cycle is:               <ul style="list-style-type: none"> <li>o In your immediate custody and control; or</li> <li>o 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> </ul>
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: <ul style="list-style-type: none"> <li>• Theft unless the mobile phone or tablet is:               <ul style="list-style-type: none"> <li>o In your immediate custody and control; or</li> <li>o Stolen from a locked room, locked building or locked motorised vehicle.</li> </ul> </li> <li>• 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:               <ul style="list-style-type: none"> <li>o Call, text and data activity;</li> </ul> </li> <li>• Financial or other loss caused directly or indirectly through the use of any electronic payment method or facility on your mobile phone or tablet;</li> <li>• 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;</li> <li>• 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;</li> <li>• Indirect loss, including compensation for you not being able to use the lost, stolen or damaged mobile phone or tablet;</li> <li>• The consequences of any resulting identity theft following your mobile phone or tablet being lost or stolen.</li> </ul>

Section 6 - Family legal expenses:				Significant Limitations and Exclusions
Cover	Policy Section	Plus	Standard	
Free legal advice	Section 6 - Item 1	✓	✓	The most we will pay for any one or more claims during the period of insurance is £25,000 including professional fees and defendants costs and up to £5,000 towards rehabilitation costs.
Personal injury	Section 6 - Item 2	✓	✓	Where your claim for the pursuit of personal injury has been accepted and it is reasonable and necessary we will (when supported by medical evidence) provide rehabilitation treatment up to £5,000. The most we will pay for any one or more claims during the period of insurance is £25,000 including professional fees and defendants costs and up to £5,000 towards rehabilitation costs. We will not cover: <ul style="list-style-type: none"> <li>• Rehabilitation costs relating to an injury or symptoms not relating to the claim accepted under this section and/or incurred without our written authority;</li> <li>• Any illness or bodily injury, which happens gradually or is not caused by a specific or sudden event;</li> <li>• Any injury caused in a road traffic or other incident where you were the driver or passenger in a private motorised vehicle;</li> <li>• Clinical or medical negligence or pharmaceutical or any related claims (including but not limited to tobacco products);</li> <li>• Industrial disease/deafness claims.</li> </ul>
Criminal prosecution defence	Section 6 - Item 3	✓	✓	The most we will pay for any one or more claims during the period of insurance is £25,000 including professional fees and defendants costs. We will not cover: <ul style="list-style-type: none"> <li>• Any criminal offence which is not a strict liability offence; and</li> <li>• Any strict liability offence:             <ul style="list-style-type: none"> <li>o involving a motorised vehicle, or offences of a sexual nature;</li> <li>o not committed during the period of insurance;</li> <li>o related to your business or profession, or in relation to a claim under an insurance policy/claim.</li> </ul> </li> <li>• Any professional fees incurred unless all charges against you are dismissed or you are acquitted;</li> <li>• Any professional fees following a means test you are entitled to recover under legal aid;</li> <li>• Any professional fees in excess of the rates that would be payable by the legal aid agency whether or not legal aid is available to you.</li> </ul>
Tax protection	Section 6 - Item 4	✓	✓	The most we will pay for any one or more claims during the period of insurance is £25,000 including professional fees and defendants costs. We will not cover: <ul style="list-style-type: none"> <li>• Any professional fees arising from, involving or related to:             <ul style="list-style-type: none"> <li>o Any earnings outside your contracted employment;</li> <li>o Criminal proceedings, alleged fraudulent evasion of tax, misstatement with the intent to deceive, tax avoidance schemes;</li> <li>o Any loan arrangement with your employer;</li> <li>o Any issue relating to shares.</li> </ul> </li> </ul>
Jury service	Section 6 - Item 5	✓	✓	In any event we will not pay more than £100 a day or £1,000 in total for any one claim. We will not cover: <ul style="list-style-type: none"> <li>• The policy only covers loss of salary or wages that would be paid by your employer if you had attended work;</li> <li>• Lost income or other losses suffered by a business or a self-employed person;</li> <li>• Loss of bonus or overtime.</li> </ul>
Contract disputes	Section 6 - Item 6	✓	✓	The most we will pay for any one or more claims during the period of insurance is £25,000 including professional fees and defendants costs. We will not cover any claim or dispute relating to the following: <ul style="list-style-type: none"> <li>• A contract regarding or relating to your profession, business or employment;</li> <li>• A lease, licence or tenancy of land or buildings;</li> <li>• Construction/building work (including internal or external structural alterations) on any land, or designing, converting or extending any building;</li> <li>• The sale or purchase of any land or building other than your home;</li> </ul>



Section 6 - Family legal expenses:				
Cover	Policy Section	Plus	Standard	Significant Limitations and Exclusions
Contract disputes (continued)	Section 6 - Item 6	✓	✓	<ul style="list-style-type: none"> <li>• A contract involving a motorised vehicle;</li> <li>• Advice, sale, cover or settlement payable under an insurance or other financial product or service;</li> <li>• Where the contract is not confirmed in writing;</li> <li>• Items/property sold at auction or through an auction website;</li> <li>• Any dispute with a local or government authority;</li> <li>• Items or property that have previously been repossessed;</li> <li>• Professional fees and/or defendants costs where your defence to a claim is not wholly successful;</li> <li>• The purchase or sale of your home that fails prior to legal completion;</li> <li>• Any dispute regarding any goods or services which is not intended for your personal use or within your home.</li> </ul>
Property protection	Section 6 - Item 7	✓	✓	<p>The most we will pay for any one or more claims during the period of insurance is £25,000 including professional fees and defendants costs.            We will not cover any claim relating to the following:</p> <ul style="list-style-type: none"> <li>• A contract entered into by you;</li> <li>• Any building or land other than the home;</li> <li>• Any event occurring whilst the home was left unoccupied;</li> <li>• Someone legally taking your material property, whether you are offered money or not, or restrictions or controls placed on your material property by any government or public local authority unless the claim is for accidental damage;</li> <li>• Work done by or on behalf of any government or public authority unless the claim is for accidental damage;</li> <li>• A motorised vehicle;</li> <li>• Mining subsidence;</li> <li>• Defending any claim for property damage caused by you, but defending a counter claim resulting from a damage claim being pursued under this policy is covered;</li> <li>• The first £250 of professional fees incurred following acceptance under this policy of your claim for nuisance or trespass. This is payable as soon as we accept the claim;</li> <li>• Any matter where the value of the loss is less than £100.</li> </ul>
Education	Section 6 - Item 8	✓	✓	<p>The most we will pay under this item in respect of any claim(s) is £5,000 in any one period of insurance.            We will not cover any claim where:</p> <ul style="list-style-type: none"> <li>• You failed to nominate in your application, the school covering your home within their catchment area;</li> <li>• You did not nominate the maximum number of schools in your application;</li> <li>• You did not follow the LEA's application or the appeals process (this includes missed deadlines);</li> <li>• You include a school within your application that is outside of the LEA's area;</li> <li>• the application was due or the allocation occurred within the first 6 months of inception of cover;</li> <li>• Your child has been expelled, suspended or permanently excluded from another school;</li> <li>• the allocation of places does not rest with the LEA;</li> <li>• You have nominated a school where admission involved examinations or other selection criteria;</li> <li>• Your child is under the age of 5 years old (other than for admission disputes arising from the academic year during which they will have their 5th birthday);</li> <li>• Your child will be 17 years old or older during the next academic year.</li> </ul>
Probate	Section 6 - Item 9	✓	✓	<p>The most we will pay for any one or more claims during the period of insurance is £25,000 including professional fees and defendants costs.            We will not cover:</p> <ul style="list-style-type: none"> <li>• Any claim where the deceased did not make a will (died intestate) or, the will subject to the dispute cannot be traced;</li> <li>• Any claim where the will subject to the dispute does not fulfill the legal requirements for making a will in that the will is either not in writing or, has not been signed by two witnesses in the presence of the person making the will or, has not been signed by or on behalf of the person making the will;</li> <li>• The defence of any probate dispute including the validity of a will;</li> <li>• Any claim arising under The Inheritance (Provision for Family and Dependents) Act 1975.</li> </ul>

### 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.

The insurer 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, the insurer 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 they can settle your claim.

### Financial Services Compensation Scheme

Elite Insurance Company Limited is a member of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they cannot meet their liabilities under the policy.

### 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.



Paragon Car Ltd.

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