



HOME INSURANCE POLICY SUMMARY



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This document is only a summary of your Policy and other key information about the insurance cover that you should read. It does not contain full details of the terms and conditions of the Policy which can be found in your Policy booklet. Please read the Policy booklet carefully when you receive it and keep it for your future reference.

If you have any questions about this Policy Summary, the Policy Booklet or the insurance cover generally, please contact your insurance adviser.

WHO ARE THE INSURERS?

This Policy is arranged and administered by e-Underwriting. The insurer for all sections (except Legal Expenses Insurance) is Aviva Insurance Limited. Legal Expenses is provided by Arc Legal Assistance Ltd on behalf Inter Partner Assistance Ltd.

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 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 contents or £21.00 for buildings and contents where the policy has been in force, in addition to any other premium due as defined in your policy.

WHAT IS THE HOME INSURANCE POLICY?

The e-Underwriting Home Insurance Policy is a multi-section Home Insurance Policy. All sections are optional except that you must select Buildings and, or Contents cover. Sections are provided for:

- Buildings with an optional extension for accidental damage
- Contents with an optional extension for accidental damage
- Personal Possessions, and
- Legal Expenses

This Policy Summary outlines the benefits, features and any significant or unusual exclusions or limitations to the above insurance covers. Your Policy Schedule will show clearly what cover(s) you have selected.

CORE COVERS

For your cover to apply you must comply with the conditions of the Policy. These are explained in the Policy Conditions section at the back of the Policy booklet. These conditions include, but are not limited to, taking reasonable precautions to prevent loss and limit damage as well as actions you must take as soon as you are aware of a possible claim. Each section of the Policy contains exclusions and you must also refer to the Policy Exclusions section of the Policy booklet to read the exclusions that apply to the entire Policy.

In addition to the standard exclusions and limitations your Policy Schedule will advise you of any special exclusions or limitations applying only to you. These are described on your Policy Schedule as Endorsements.

FEATURES AND BENEFITS OF THE HOME INSURANCE POLICY

- Legal Helpline – 24 hour advisory service for telephone advice on any private legal problem of concern to you or any member of your household.
- Domestic Helpline – helpline following an emergency in the home for which a tradesman's assistance is required. The helpline will source and deploy an approved tradesman to your home. You will be responsible for the tradesman's charges.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS OF THE HOME INSURANCE POLICY

Your Policy excludes

- The amount you will have to pay towards each separate claim (your excess). The details of your excess will be shown on your Policy Schedule.
- Limits apply for certain covers; the limits are shown on your Policy Schedule and in your Policy booklet.
- The cost of replacing or repairing any undamaged items which form part of a pair, set or suite.
- Damage caused by chewing, scratching, tearing or fouling by domestic animals.
- Any loss or damage deliberately caused by you, or by any other person lawfully in your home.
- The amount of any claim payment may be affected if the sum insured for that item is less than the cost of replacing or repairing it.

BUILDINGS SECTION

FEATURES AND BENEFITS OF THE BUILDINGS SECTION

Your Buildings section includes the following significant features and benefits, which are explained in detail in your Policy booklet.

- Loss or damage to the structure of your home including its outbuildings, walls, drives, fences and permanent fixtures by an extensive list of causes such as fire, flood etc. Full details can be found in your policy booklet.
- Loss of rent and cost of alternative accommodation following an insured loss to a maximum of £50,000.
- Costs and expenses to trace and repair the source of damage following an accidental escape of water up to a maximum of £5,000.
- Your legal liability as owner of your home.
- Damage to gardens following an insured loss to a maximum of £5,000.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE BUILDINGS SECTION

See the Buildings section of your Policy booklet for details.

Your Policy excludes

- Certain losses or damage when your home is unoccupied for more than 30 consecutive days. See the Buildings section of your Policy booklet for details.
- Damage caused by wet or dry rot unless damage occurs as a direct result of a claim we have paid and repair has been carried out by our approved contractor.
- Loss or damage to your buildings from any cause not listed in the Policy booklet (but wider cover is available under the accidental damage extension).
- Legal liability as occupier of the buildings (unless you have selected contents cover).
- Accidental damage cover (unless you have selected the option to cover this).
- Glass cover (unless you have selected the optional extension to cover this).
- Subsidence damage contains exclusions such as damage by coastal erosion and damage to swimming pools. See the Buildings section of your Policy booklet for details.

Optional benefits you can choose to add to the Buildings Section

- Accidental damage to buildings – including the cost of repairing accidental damage to fixed glass and double glazing, solar panels, sanitary ware and ceramic hobs forming part of the buildings.

CONTENTS SECTION

FEATURES AND BENEFITS OF THE CONTENTS SECTION.

Your Contents section includes the following significant features and benefits, which are explained in detail in your Policy booklet.

- Contents in garages and outbuildings up to a maximum of £2,500 if caused by theft.
- Contents whilst temporarily removed up to a maximum of £10,000.
- Office equipment up to a maximum of £5,000.
- Property in the open up to a maximum of £1,000 within the boundaries of the home.
- Deterioration of frozen food up to a maximum of £1,000.
- Replacement of locks following accidental loss or theft of keys, up to a maximum of £500.
- Loss of rent and cost of alternative accommodation following an insured loss up to a maximum of £25,000.
- Occupiers and Personal Liability up to a maximum of £2,000,000 any one incident.
- Employers' Liability up to a maximum of £10,000,000 any one incident.
- Fatal Injury up to £5,000.
- Personal money up to £500.
- Unauthorised use of credit cards up to £5,000.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE CONTENTS SECTION.

See the Contents section of your Policy booklet for details.

Your Policy excludes

- Certain losses or damage when your home is unoccupied for more than 30 consecutive days. See the Contents section of your Policy booklet for details.
- Loss or damage by escape of water if caused by the failure or lack of grout or sealant.
- Loss or damage to your contents by any cause not listed in the Policy booklet (but wider cover is available under the accidental damage option and the Personal Possessions section).
- Aircraft, caravans, motorised vehicles, boats, boards and craft designed to be used on or in water other than those only propelled by oars or paddles, or pedestrian controlled toys or models.
- Subsidence damage contains exclusions such as damage by coastal erosion and damage to swimming pools. See the Contents section of your Policy booklet for details.
- Your legal liability as owner of the home (unless you have selected buildings cover).
- Accidental damage cover (unless you have selected the optional extension to cover this).
- Glass cover (unless you have selected the optional extension to cover this).

Optional benefits you can choose to add to the Contents Section

- Accidental damage to contents – this covers accidental damage to the contents within your home including the cost of repairing accidental damage to audio visual equipment, mirrors and fixed glass.

PERSONAL POSSESSIONS SECTION

FEATURES AND BENEFITS OF THE PERSONAL POSSESSIONS SECTION.

Your Personal Possessions section includes the following significant features and benefits, which are explained in detail in your Policy booklet.

- This gives wider cover than is otherwise available under the Contents section for your personal possessions, money and credit cards. Cover is provided for accidental loss or damage including losses away from your home anywhere in the world.

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS APPLYING TO THE PERSONAL POSSESSIONS SECTION.

See the Personal Possessions section of your Policy booklet for details.

Your Policy excludes

- Motor vehicles, caravans, aircraft, watercraft, sail boards, surf boards, contact lenses, hearing aids, dental appliances and computer equipment.

- Cover for loss or damage to your pedal cycles anywhere in the world up to a maximum of £500.
- Loss or damage to sports equipment whilst in use.
- Certain restrictions apply to theft from an unattended vehicle, including a maximum payment per claim. See the Personal Possessions section of your Policy booklet for details.
- Loss or damage for any amount over £2,000 for any one item (including articles forming a pair or set).
- Theft or attempted theft to cycles unless the cycle was locked to an immovable object or kept in a locked building.

Optional benefits you can choose to add to the Personal Possessions Section

- Additional pedal cycle cover for specified cycles with a higher value.

FAMILY LEGAL EXPENSES INSURANCE SECTION (OPTIONAL)

Family Legal Expenses Insurance cover is valid for the same duration as the household cover with which it is offered, and meets the needs of individuals seeking cover for legal expenses incurred in the specific areas summarised below.

The insurance cover applies to you, your spouse and other family members who live with you in your home.

SIGNIFICANT FEATURES AND BENEFITS OF YOUR FAMILY LEGAL EXPENSES INSURANCE SECTION	SIGNIFICANT EXCLUSIONS OR LIMITATIONS OF YOUR FAMILY LEGAL EXPENSES INSURANCE SECTION	FAMILY LEGAL EXPENSES POLICY SECTION
<p>Legal Expenses of up to £50,000 per claim are covered.</p> <p>Identity Theft has a limit of £15,000 per claim.</p>	<p>This insurance covers the legal costs incurred by Arc Legal Assistance's panel solicitors. You are not covered for any other legal representatives costs unless court proceedings are started or a conflict of interest arises.</p> <p>It is a key condition of this insurance that there must be reasonable prospects of success in taking legal action before a claim for legal costs will be accepted.</p> <p>In summary there is no cover for:</p> <ul style="list-style-type: none"> ■ Claims which arise, or where proceedings are brought outside of Great Britain, Northern Ireland, The Channel Islands and The Isle of Man ■ Costs incurred without our prior consent ■ Claims arising from a dispute between persons insured under this policy ■ Costs covered by another insurance policy <p>The following excesses apply:</p> <p>Consumer Pursuit, Employment Disputes, Professional Negligence, Property Damage and Consumer Defence sections: £100</p> <p>Personal Injury section: £100, or £1,000 where the claim arises from industrial disease</p> <p>Clinical Negligence: £1,000</p> <p>Identity Theft: Nil</p>	<p>All sections</p>

Legal costs to pursue: Contract claims against a person / organisation providing defective goods or services (including the purchase of your main home).	At least £500 plus VAT must be in dispute.	Consumer Pursuit
Legal costs to pursue: Personal injury claims against the responsible person / organisation	At least £500 plus VAT must be in dispute. There is no cover for claims arising from an allegation of clinical or medical negligence.	Personal Injury
Legal costs to pursue: Clinical negligence claims resulting in personal injury against the responsible person / organisation	At least £500 plus VAT must be in dispute. There is no cover for claims arising from stress, psychological or emotional injury.	Clinical Negligence
Legal costs to pursue: An action before an employment tribunal for breach of your contract of employment.	At least £500 plus VAT must be in dispute. The alleged breach must have occurred at least 90 days after legal costs cover started	Employment Disputes
Legal costs to pursue: An action for financial compensation for damages arising from the professional negligence of your solicitor, accountant or surveyor.	At least £500 plus VAT must be in dispute.	Professional Negligence
Legal costs to pursue: Actions against parties causing physical damage to your main home or personal effects.	At least £500 plus VAT must be in dispute. There is no cover for claims in respect of works undertaken or to be undertaken by or under the order of any government or public or local authority.	Property Damage
Legal costs to defend: Contract claims brought by a person to whom private goods have been sold (including the sale of your main home).	At least £500 plus VAT must be in dispute.	Consumer Defence
Legal costs to defend: Proceedings, reverse incorrect judgments and challenge consumer credit ratings resulting from Identity Theft.	There is no cover for claims where the insured incident began to occur within 30 days of you first purchasing this insurance.	Personal Identity Theft
<ul style="list-style-type: none"> ■ Legal Helpline 24/7 ■ Domestic Helpline 24/7 		All

FURTHER INFORMATION

How long does my Home insurance cover me for?

This Policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the Policy, as long as you continue to pay your premium.

Cancellation

You have a right to cancel your Policy within 14 days from the day of purchase or renewal of the contract or the day you receive your Policy or renewal documentation, whichever is the later ("cooling off period"). The insurance cover will be regarded as not having been taken up by you and will be cancelled from inception.

Following the expiry of your 14 day cooling-off period, you continue to have the right to cancel your Policy at any time during its term.

If your request for cancellation is received after the inception date of the Policy, you will be entitled to a refund of any premium you have paid, subject to a deduction for the time you have been on cover. This will be calculated in proportion to the period for which you received cover.

We (or any agent we appoint and who acts with our specific authority) may cancel this Policy by sending 14 days' notice to your last known address. You may be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered.

How to make a claim?

If you need to make a claim under any section of your Policy except Family Legal Expenses, please contact us straightaway by calling 0845 001 1783 and have your Policy number to hand when calling.

If you need to make a claim under the Family Legal Expenses section or have a legal problem that may lead to a claim, you should telephone the legal advice line on 0844 770 3105 and select Option 1 – Legal Assistance Helpline. When speaking to the advisor please quote: "e-Underwriting Family Legal Expenses"

Please also refer to Policy Condition (2) Claims under the Policy Conditions section at the back of your Policy booklet for full details of your duties and how we deal with any claim.

Legal helpline

Use the 24 hour advisory service for telephone advice on any private legal problem of concern to you or any member of your household.

Specialist lawyers are at hand to help you. If you need a lawyer to act for you and your problem is covered under this insurance, the helpline will ask you to complete and submit a claim form online by visiting www.arclegal.co.uk/informationcentre. Alternatively they will send a claim form to you. If your problem is not covered under this insurance, the helpline may be able to offer you assistance under a private funding arrangement.

Simply telephone 0844 770 3105 and select Option 1 – Legal Assistance Helpline. When speaking to the advisor please quote: "e-Underwriting Family Legal Expenses".

For our joint protection telephone calls may be recorded and/or monitored.

Domestic helpline

Use the helpline following an emergency in the home for which a tradesman's assistance is required.

The helpline will source and deploy an approved tradesman to your home. You will be responsible for the tradesman's charges.

Where appropriate we may substitute deployment of a tradesman with the provision of technical advice over the telephone giving you the means to rectify the problem yourself.

Simply telephone 0844 770 3105 and select Option 2 – Domestic Helpline. When speaking to the advisor please quote: "e-Underwriting Domestic Helpline"

What to do if you have a complaint

Our goal is to provide excellent service to all our customers, but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you would expect we welcome your feedback and we will record and analyse your comments to make sure we continually improve the service we offer.

In the event that you wish to make a complaint please contact your insurance adviser unless your complaint is about the Family Legal Expenses cover when you should contact:-

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel 0844 770 9000
Email claims@arclegal.co.uk

If you remain unhappy with the final decision you receive from us you may be entitled to refer to the Financial Ombudsman Service (FOS) who are an independent body.

Following the complaint procedure does not affect your right to take legal action.

Compensation Scheme

e-Underwriting, the Insurer(s) for which it acts as agent (shown in your Policy Schedule), and Arc Legal Assistance Ltd are all covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations, you may be entitled to compensation under this scheme depending on the type of insurance and the circumstances of your claim.

Our Regulatory Status

e-Underwriting is authorised and regulated by the Financial Conduct Authority.

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