

Home and Contents Insurance

Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the Policy Booklet Model No. 2419 and the Policy Schedule. A copy of the Policy Booklet is available upon request.

Type of Insurance and Cover

The Householders Comprehensive Insurance Policy is a homeowner's insurance policy, tailored for the protection of an owner occupied property. It is designed to cover the buildings, (excluding carpets, but including outbuildings, garages, domestic fixed fuel oil tanks, swimming pools, drives, patios, walls and fences), against the events listed below, and will also indemnify you for your legal liability as property owner in respect of injury caused to others or damage caused to their property.

The cover does not apply to properties whose windows are boarded-up or bricked-up, nor to properties undergoing renovation or refurbishment, nor to properties which have been divided into bedsits containing cooking facilities within individual units.

Provided that the Buildings are insured, cover may also be provided for Contents, consisting of household goods, including carpets, radio and television aerials, satellite dishes, and their fixings and masts and the contents of your domestic refrigerator/frozen food cabinet.

You can also extend your Contents cover to include cover for valuables and personal effects and/or pedal cycles. An additional premium will apply for these extensions of cover.

Cover is provided against damage caused by the following: fire, lightning, explosion, earthquake, aircraft, storm and flood, escape of water from fixed water systems, escape of oil from fixed heating systems, theft, impact by vehicles or animals, riot, acts of malicious persons, subsidence, landslide or heave, falling of aerials, and falling trees or branches.

Accidental Damage cover is also available, as an optional extension, for either or both the Building and Contents.

Significant Features & Benefits

Under the Buildings section, cover automatically includes:

- Accidental Breakage of fixed glass
- The cost of repairing accidental damage to underground pipes and cables for which you are legally responsible.
- Alternative Accommodation up to a maximum of 20% of the Sum Insured on the Buildings.
- Monthly adjustment of the Sum Insured in line with the House Rebuilding Cost Index produced by the Royal Institution of Chartered Surveyors.

Under the Contents section, cover automatically includes:

- Accidental breakage of mirrors and glass tops and fixed glass in furniture and ceramic hobs.

This policy is arranged by Paragon Car Ltd and underwritten by Ocaso S.A U.K Branch

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- The costs necessarily incurred for the replacement of locks to external doors, safes and alarms, following theft or loss of the keys.

Significant and Unusual Exclusions and Limitations

Under the Buildings and Contents Sections, we will not pay for:

- The excess, which is the amount you have to pay towards the cost of each claim other than for Subsidence, Landslip or Heave and Escape of Water, i.e. £250, which may be increased at your request in return for a reduction in the premium. The excess for each claim caused by Subsidence, Landslip or Heave is £1,000 and a minimum of £500 for each claim caused by Escape of Water. The excesses applicable are shown on the Schedule of Cover.
- Damage to buildings whose windows are boarded up or bricked up, nor to the Contents thereof.
- Damage to buildings which are undergoing renovation or refurbishment, nor to the Contents thereof.
- Damage to buildings which have been divided into bedsits containing cooking facilities in individual units, nor to the Contents thereof.
- Damage to Buildings where any part of the buildings (including outbuildings) are used for business purposes nor to the Contents thereof.
- Loss or damage arising from wet or dry rot.
- Loss or damage caused by or resulting from wear and tear or anything that happens gradually over a period of time.
- Where the buildings have remained unoccupied for more than 30 consecutive days:
 - Cover for Escape of Water and Theft under Section One (BUILDINGS) and Section Two (CONTENTS) is excluded, unless notified and agreed by Us.
 - Cover for loss or damage to Gold, Gold and Silver Plated Articles, Jewellery and Furs under Section Two (CONTENTS) is excluded.
 - Cover for loss or damage by Theft under Section Five (VALUABLES AND PERSONAL EFFECTS) is excluded.
 - The excess for each and every loss other than Fire, Lightning, Explosion, Aircraft and Subsidence (if covered) and Third Party Liability under Section One (BUILDINGS) and Section Two (CONTENTS) is increased by £200.
 - The property must be inspected, by the Insured or the Insured's representative, at intervals of not more than 30 days, and written records kept of such inspections. (A copy of the **UNOCCUPANCY CLAUSE** is available on request).
- For all properties with a flat roof accounting for 40% or more of the total roof area, it is hereby agreed as follows:
 - I) the following exclusions d), e) and f) apply to peril covered 3 (storm, tempest or flood) under section one buildings:**
 - d) loss of or damage to the roof of the building due to storm, tempest or flood.**
 - e) loss of or damage to any part of the building (other than the roof) due to storm, tempest or flood where such loss or damage occurs as a consequence of damage to the roof from any cause.**
 - f) loss of or damage to the roof of the building due to accidental damage.**
 - II) the following additional exclusion applies to peril covered 3 (storm, tempest or flood) under Section Two Contents:**
 - Loss of or damage to the property insured under this section due to storm, tempest or flood, where such loss or damage occurs as a consequence of damage to the roof from any cause.

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III) It is a Condition Precedent to the liability of the insurer that the flat roof is inspected at least once every eight years by a builder/roofer and any necessary repairs carried out immediately.

- It is a condition precedent to the liability of the Insurer that the you shall take all the reasonable and practical steps to ensure that all trees and shrubs situated within seven metres of any part of the Building(s) shall be properly maintained and pollarded, as often as may be necessary, in order to ensure that such trees do not exceed three metres in height and thereby to minimise the risk of damage to other building(s) caused by subsidence. Failure to maintain trees or shrubs within seven metres of the property at a height of three metres or less will result in peril 9 (subsidence, landslip or heave) under section one (buildings) being deleted and of no effect.

Under the Legal Liability section, we will not pay:

- More than £2,000,000 for all claims arising out of any one event, plus the costs and expenses you incur with our written consent for the defence of any such claim, (please refer to the **LIMIT OF INDEMNITY** shown in Section Four of the Policy Booklet).
- For liability arising out of injury, accident or disease to any person who is in your service or is a member of your family or household (please refer to exclusion 1 of Section Four of the Policy Booklet and for Accidents to Domestic Staff, please refer to Section Three of the Policy Booklet).

Duration of the Contract

Home and Contents Insurance is an annual contract, valid for 12 months from inception of cover.

What if my circumstances change?

Are all of the answers and/or is all of the information you gave in response to the questions asked when you first applied for this insurance or last applied to renew this insurance still correct and complete?

If not, please set out the changes to those answers and/or information and notify Paragon Car Ltd immediately. We will rely on the accuracy and comprehensive scope of your answers and/or information provided by you when considering your application for insurance or for renewal of insurance and whether to give the insurance or not and on what terms.

Any misrepresentation by you or someone acting as your agent may result in claims being rejected, claims settlement being reduced or the policy being invalid.

You should keep a record of all answers and/or information supplied to us (including copies of all letters) in connection with this contract.

What if I change my mind and want to cancel the policy?

Should you decide not to proceed with the purchase of this insurance contract, you have the right to cancel within fourteen days from the inception date of the policy or the date you receive full details of the cover, terms and conditions of the contract, whichever is the later.

If after the expiry of those 14 days, you decide that this insurance contract does not meet your needs, you may request cancellation by contacting Paragon Car Ltd.

For any period of cover utilised, we will allow a return of premium in accordance with the terms and conditions of the policy.

How would I make a claim?

Simply ring the Claims Centre on 0207 377 6465 and speak to one of the claims advisors. He/she will then confirm if you can make a claim under your cover and advise you on how to proceed.

What if I am not happy and want to make a complaint?

If you have any questions or concerns about your insurance or the handling of a claim, you should contact your insurance broker or insurance advisor, if your problem is unresolved and you want to make a complaint please contact:

Paragon Car Ltd
London House,
Thames Road
Crayford
Dartford
DA1 4SL
Email: Complaints@paragon-uk.net

If you are still not satisfied and wish to make a complaint, then you may contact the insurer's complaints team

The Complaints Team
Ocaso SA UK Branch
3rd Floor
110 Middlesex Street
London E1 7HY
Telephone: 0207 377 6465
E-mail: customer.complaints@ocaso.co.uk

If we are unable to resolve your complaint within eight weeks, and if applicable to you, we will provide you with details of the Financial Ombudsman Service.

Would I receive compensation if Ocaso were unable to meet its liabilities?

In the unlikely event of Ocaso S.A. being unable to meet its financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. Further details can be provided upon request.

Applicable to all Policies

Paragon will charge a policy fee of £21.00 on new business and renewals, plus IPT.

A further charge of £10.50 will be made for any adjustments made in the policy period, plus IPT.

Cancellations will be charged at £21.00 where the policy has been in force, plus IPT.

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