

## NAME OF THE INSURERS

Sections 1 to 6 of this insurance are underwritten by Millennium Insurance Company Ltd

Section 7 of this insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Reinsurance (UK) SE, Registered in England No. SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

Paragon Car Ltd & UK General Insurance Limited and Great Lakes Reinsurance (UK) SE are authorised and regulated by the Financial Conduct Authority.

Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This can be checked on the Financial Services Register by visiting the FCA's website at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768

## HOME INSURANCE – POLICY SUMMARY

The information provided in this summary is key information you should read. This summary does **NOT** contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording a copy of which is available on request.

### **APPLICABLE TO ALL POLICIES**

Paragon will charge a policy fee of £15.75 for Buildings or Contents and £31.50 for buildings and contents 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 £10.50 for Buildings or Contents and £21.00 for buildings and contents where the policy has been in force, plus IPT.

### **SIGNIFICANT FEATURES AND BENEFITS**

#### **Buildings and Contents sections (pages 8 to 13)**

The terms “buildings” and “contents” are defined on pages 4 of the policy wording. The buildings and contents sections include cover for loss or damage caused by:

Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood, and Escape of Water from fixed water tanks, apparatus or pipes, Escape of Oil from domestic fixed oil tanks, apparatus or pipes, Theft or attempted theft, Impact by any vehicle or animal, Riots, Strikes, Violent Disorder, Civil Commotion, Malicious Damage, Subsidence, Heave, Landslip or Landslide, Falling Trees.

#### **BUILDINGS SECTION ALSO INCLUDES COVER FOR:**

Frost damage to fixed water tanks, apparatus and pipes, accidental damage to underground pipes, breakage of fixed glass, loss of rent and your legal liability as owner

#### **CONTENTS SECTION ALSO INCLUDES COVER FOR:**

Property in the open, temporary removal to certain other premises, accidental damage to audio and video equipment, breakage of ceramic hobs, replacement locks following theft or loss of keys, your legal liability as occupier, your legal liability for accidents to domestic staff.

**COVER FOR BOTH BUILDINGS AND CONTENTS CAN BE EXTENDED TO INCLUDE ACCIDENTAL DAMAGE.**

## **Valuables and Personal possessions section (pages 17 to 18)**

INCLUDES COVER AGAINST PHYSICAL LOSS OR DAMAGE ANYWHERE IN THE WORLD FOR:

The terms “Valuables” and “Personal Possessions” are defined on Page 5 of the Policy Wording

### **SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

#### **BUILDINGS SECTION (pages 8 to 10)**

- The first £100 of every claim except for accidental damage, if included, where this amount is increased to £150 and for subsidence, heave, landslip and landslide where this amount is increased to £1,000 – Additional excesses may apply if you have a Flat Roof.
- The first £250 of every claim for escape of water from and frost damage to fixed water tanks, apparatus or pipes
- Limit of £1,500 any one loss in respect of loss of domestic metered water. (If you claim for such loss under sections one or two, or one and two, we will not pay more than £1,500 in total.)
- Limit of 20% of the buildings sum insured for Loss of rent and alternative accommodation.
- Limit of £5,000 any one loss for the cost of tracing the source of any escape of water or oil.
- Limit of £1,000 any one loss for damage to the home caused by forced access to attend a medical emergency.
- Limit of £1,000 for any one claim or more than £100 per item, for loss or damage to your trees, plants or shrubs caused by fire, theft or attempted malicious damage or damage caused by a person rioting or taking part in a civil commotion, impact by vehicles or aircraft, lightning or explosion.
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function

#### **CONTENTS SECTION (pages 11 to 13)**

- The first £100 of every claim except for accidental damage, if included, where this amount is increased to £150 and for subsidence, heave, landslip and landslide where this amount is increased to £1,000
- The first £250 of every claim for escape of water from and frost damage to fixed water tanks, apparatus or pipes
- Limit of 40% of the contents sum insured in respect of valuables within a private dwelling subject to a £3,000 limit for any one item unless specified in the schedule.
- Limit of £5,000 for contents stored in a domestic outbuildings for each claim other than for theft where the amount is restricted to £2,500.
- Limit of 20% of the contents sum insured for rent you have to pay or alternative accommodation.
- Limit of £1,000 in respect of property in the open.
- Limit of £1,000 in respect of replacement locks.
- Limit of £1,500 any one loss in respect of loss of domestic metered water. (If you claim for such loss under sections one or two, or one and two, we will not pay more than £1,500 in total).
- Increased up to 10% of the contents sum insured for wedding gifts and alike during the month of December and one month before.
- The cost of replacing undamaged items which form part of a pair, set, suite or part of a common design or function
- Limit of £1000 in respect of Domestic Freezer cover.

Extension to Contents cover available for theft and accidental damage to Pedal cycles anywhere in the United Kingdom

Some policies require you to have an appropriately rated safe installed – Please refer to your schedule of insurance.

#### **PERSONAL POSSESSIONS SECTION (pages 17 to 18)**

- You will have to pay the first £100 of every claim in respect of unspecified items.
- Limit of £1,500 in respect of theft or disappearance of property from vehicles left unattended without an authorised occupant.
- Limit of £3,000 for any one item unless specified in the schedule.
- Limit of £2,000 in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms.
- We will not pay for the cost of replacing undamaged items which form part of a pair, set or suite and we will not pay more than a proportion of the insured value of such pair or set.
- Limit of £1,000 in respect of Money and £1,000 in respect of Credit Cards following theft and unauthorised use.

## LEGAL EXPENSES SECTION (pages 20 to 30)

- We will pay up to £25,000 in costs and expenses incurred in :
  - Disputes arising out of an infringement of your legal rights originating from the ownership of your home.
  - Disputes with solicitors, accountants and surveyors as a result of actual or alleged negligent advice, error or omission.
  - Dealing with disputes arising out a contract for the purchase or hire of goods or services for private use, or the sale or supply or privately owned goods.
  - Dealing with HMRC where an extensive (full) investigation is opened into an insured person's personal tax affairs.
- You must notify your claim within 90 days of the date of occurrence and provide any written or other evidence we request.
- We must agree that any proposed action has a good chance of success.
- You are responsible for the first £90 of each and every claim.
- We do not cover any claim where the amount in dispute is less than £250.

You may increase the indemnity limit to £50,000 and include cover for employment disputes arising from or relating to an insured person's contract of employment, subject to an excess of £300, and payment of an additional premium.

## DURATION OF THIS INSURANCE

The period of insurance will be for 12 months unless otherwise agreed by the company. The period of insurance will be shown in the schedule of insurance.

## CANCELLATION RIGHTS

You may 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

We hope you will not suffer any misfortune, but if you do and wish to make a claim, please telephone our Claims Handlers on 01675 466558.

If you prefer to claim in writing, please write to Knowles Loss Adjusters Ltd, Unit 4, St Philip Court Yard, Church Hill, Coleshill, Birmingham, B46 3AD.

Please also bear the following in mind:

You should take emergency action that may be necessary to protect your property from any further damage i.e. switch off the gas, water, electricity (if safe to do so) etc.

Keep all damaged items as we may wish to view them.

You should collate any documentation that may support your claim, such as receipts, valuations, instruction booklets and guarantee cards. It would be helpful to take photographs to support your claim.

For theft, malicious or impact damage, you must inform the Police at once. They will provide you with a crime reference number. We need this to deal with your claim.

## HOW TO MAKE A COMPLAINT

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times. If you are unable to resolve the matter with your broker or insurance advisor and wish to make a complaint you may do so at any time by referring the matter to the Managing Director, Paragon Car Ltd, London House, Thames Road, Crayford, Kent, DA1 4SL or by email to [Complaints@paragon-uk.net](mailto:Complaints@paragon-uk.net).

Complaints that cannot be resolved by Paragon Car Ltd may be referred to:

For sections 1 to 6 of your policy

Chief Executive Officer, Millennium Insurance Company Ltd, PO Box 1314, Unit 13, Ragged Staff Wharf, Gibraltar.

For section 7 of your policy

Nominated Complaints Handler, Qdos Broker & Underwriting Services Limited, Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA.

## FINANCIAL SERVICES COMPENSATION SCHEME

If we cannot meet our obligations you may be entitled to compensation under the scheme. This depends upon the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. Further information is available from the Financial Conduct Authority or the FSCS. The FSCS can be visited on the web at [www.fscs.org.uk](http://www.fscs.org.uk).

## RENEWING YOUR POLICY

At least 21 days before each policy renewal date, you will be advised of the premium and terms and conditions that will apply for the following year. All premiums quoted are inclusive of Insurance Premium Tax. Please note in normal circumstances your premium is due to be paid in full by the inception date of the policy, unless you have specifically agreed alternative payment methods with your insurance broker. Failure to pay within the terms may result in your Insurance being cancelled.

## DETAILS OF OUR INSURER

For Sections 1 to 6 of this policy:  
Millennium Insurance Company Ltd

Office Address:  
PO Box 1314  
Unit 13  
Ragged Staff Wharf  
Gibraltar

Regulated by the Financial Services Commission in Gibraltar under company Registration Number 82939 and authorised to operate in the United Kingdom by the Financial Conduct Authority under Registration Number 517520.

For Section 7 of the policy:  
Great Lakes Reinsurance (UK) SE  
Registered in England No. SE000083.

Office Address:  
Plantation Place  
30 Fenchurch Street  
London  
EC3M 3AJ

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