



**Paragon**

**keyfacts**®

## Paragon Essentials Policy Summary

This is a summary of cover available under Paragon Essentials. It does not include all the policy benefits, limits and exclusions. Full terms and conditions can be found in your policy booklet, a copy of which is available from your insurance adviser or from Paragon on request.

### **Paragon Essentials**

Paragon Essentials is an annual household insurance contract underwritten by Ageas Insurance Limited.

Cover is available as a bedroom rated policy, where the maximum claim limit for Buildings and Contents is shown on your schedule. Buildings and Contents cover is available for properties with up to and including 5 bedrooms.

The maximum claim limit for Buildings must be high enough to cover the cost of rebuilding your home and for Contents must be high enough to replace, as new, all the Contents of your home.

The different sections or extensions of cover available are Buildings, Contents (both of which allow you to choose whether you include cover for Accidental damage), Unspecified personal belongings, Specified personal belongings, and Pedal cycles. The sections and extensions of cover you have chosen and the maximum claims limits are shown on your policy schedule.

### **Main benefits**

If you have chosen Buildings cover, we will cover the structure of your home including outbuildings, garages, garden walls, gates, fences, paths and drives against loss or damage from specific perils (for example – fire or malicious damage), as summarised on the next page and detailed in your policy document.

If you have chosen Contents cover, we will cover your household goods and personal belongings that you or your family own or are legally responsible for against loss or damage from specific perils (for example – fire or malicious damage) as summarised on the next page and detailed in your policy document.

### Significant Features and Benefits (Cover)

Your insurance adviser will advise you on the level of cover suitable for your needs. The cover you have purchased will be confirmed on your policy schedule when you receive your insurance documents.

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your Policy Booklet
Buildings	✓	N/A	The maximum claim limit is shown on your policy schedule	Section 1 – Buildings
Protection against damage caused by the emergency services when gaining access to your home	✓	N/A	£500	Section 1 – Buildings
Professional fees and costs	✓	N/A	Up to the maximum claim limit for Buildings shown on your policy schedule	Section 1 – Buildings
Property owner's liability	✓	N/A	£2 million	Section 1 – Buildings
Contents	N/A	✓	The maximum claim limit is shown on your policy schedule	Section 2 – Contents
High Risk Property in the home	N/A	✓	1 Bedroom £ 4,000 2 Bedrooms £ 6,000 3 Bedrooms £ 8,500 4 Bedrooms £10,000 5 Bedrooms £12,000 (The maximum claim limit for theft of jewellery or watches from the Home is £10,000 unless stolen from a fixed, locked safe)	Section 2 – Contents
Money	N/A	✓	£200	Section 2 – Contents
Credit cards	N/A	✓	£200	Section 2 – Contents
Theft of Contents from an Outbuilding or Garage	N/A	✓	£1,000	Section 2 – Contents
Theft of Contents from a Secured Outbuilding or Garage	N/A	✓	£2,500	Section 2 – Contents
Accidental loss of metered water or oil in domestic heating systems	N/A	✓	£500	Section 2 – Contents
Public and personal liability	N/A	✓	£2 million	Section 2 – Contents
Liability for domestic employees	N/A	✓	£5 million	Section 2 – Contents
Unpaid damages	N/A	✓	£2 million	Section 2 – Contents
Tenant's liability	N/A	✓	10% of the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Loss or damage to Contents during removal by professional contractors	N/A	✓	Up to the maximum claim limit for Contents shown on your policy schedule	Section 2 – Contents
Rent and alternative accommodation	✓	✓	20% of either the Buildings or Contents maximum claim limits	Section 1 – Buildings Section 2 – Contents
Pedal Cycles in the Home	N/A	✓	£300	Section 2 – Contents

Cover	Buildings	Contents	Standard Policy Limits	Where to find info in your Policy Booklet
<b>Optional covers available</b>				
Accidental damage to Buildings and Contents	✓	✓	Up to the Buildings or Contents maximum claim limit shown on your policy schedule	Section 1 – Buildings Section 2 – Contents
Unspecified personal belongings. Includes 60 days worldwide cover per year. Includes pedal cycles under £500	N/A	✓	A choice of £1,000 to £10,000 (in increments of £1,000). A £1,000 limit for any one item applies	Section 2 – Contents
Specified personal belongings	N/A	✓	Your choice	Section 2 – Contents
Pedal cycles	N/A	✓	Your choice, limit of £1,000 for any one cycle applies	Section 2 – Contents

### Significant exclusions and limitations

Detail	What is not insured	Section that applies
<b>Policy Conditions</b> Matching pairs or sets	<b>Please refer to the Policy Conditions section of your policy booklet for full details.</b>  We will not pay for the cost of replacing, recovering, remodelling or loss in value of undamaged items of a matching pair or set. See item 12 of the Policy Conditions section for full details of this exclusion.	<b>All sections</b>
<b>General policy exclusions</b>	<b>Please refer to the Policy Exclusions section of your policy booklet for a full list of policy exclusions.</b>  Property more specifically covered by another policy of insurance. Any criminal or deliberate act by you or a member of your family.  Any reduction in the market value of any property following its repair or reinstatement.	<b>All sections</b>
<b>Buildings</b>  Storm or flood  Subsidence  Escape of water	<b>Please refer to 'What is not insured' under 'Section 1 Buildings' in your policy booklet for full details of the exclusions that apply.</b>  Damage to fences, gates, or swimming pool, jacuzzi and hot tub covers.  Loss or damage to solid floor slabs or damage from solid floor slabs moving, unless the foundations underneath the outside walls of the main building are damaged at the same time and by the same cause.  Loss or damage caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on.	<b>Section 1 – Buildings</b>
<b>Contents</b> Theft or attempted theft	<b>Please refer to 'What is not insured' under 'Section 2 Contents' in your policy booklet for full details of the exclusions that apply.</b>  When your home or any part of it is lent, let or sublet to or occupied by someone who is not a member of your family, unless force causing damage to the main building of the home was used to get in or out of the building.	<b>Section 2 – Contents</b>
<b>Optional cover</b> <b>Accidental damage</b>	<b>Please refer to 'What is not insured' under 'Section 1 Buildings – Accidental damage' and 'Section 2 Contents – Accidental damage' in your policy booklet for full details.</b>  Loss or damage caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear.  Accidental damage caused by or resulting from chewing, scratching, tearing or fouling by domestic animals or pets, wet or dry rot or caused by wear and tear or loss of value.  Damage to pitch fibre drains caused by delamination (separation of the layers) or as a result of pressure applied to them by the weight of soil or other covering materials.	<b>Section 1 – Buildings</b> <b>Section 2 – Contents</b>  Section 1 – Buildings & Section 2 – Contents  Section 1 – Buildings & Section 2 – Contents  Section 1 – Buildings
<b>Optional cover</b> <b>Personal belongings extensions</b>	<b>Please refer to 'What is not insured' under 'Section 2 Contents – Unspecified personal belongings' in your policy booklet for full details.</b>  Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless; the item is kept in a locked covered boot or glove compartment; all access points to the vehicle are closed and locked; any extra security systems are turned on; or there is any evidence that forced and violent entry took place.	<b>Section 2 – Contents</b>

## Policy Excess

The following excesses apply, (your policy schedule will show any voluntary or compulsory excesses that may also apply).

Buildings	Excess
Causes 1-5 (excluding Flood), 8-9 and 11-14	£250
Flood (Cause 5)	£1,000
Subsidence (Cause 6)	£1,000
Escape of Water (Cause 7)	£500
Property Owners Liability (Cause 10)	£0
Contents	Excess
Causes 1-6 (excluding Flood), 8-10 and 15-17	£250
Flood (Cause 5)	£1,000
Escape of Water (Cause 7)	£500
Liability and Unpaid Damages (Causes 11-14)	£0
Unspecified Personal Belongings	£250
Specified Personal Belongings	£250
Pedal Cycles Extension	£250

## Cancellation Procedure

You have 14 days from when you receive your policy documents or enter into this contract, whichever is later, to write to us if you want to cancel your policy. 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 of £10.50 for each section of this policy, where the policy has been in force. We Ageas will also make an administration charge of £15 (subject to Insurance Premium Tax where applicable). If any claim has been made during the period of cover provided, we will also deduct the cost of any payments made from the refund due.

See item 7 in the Policy Conditions section of your policy booklet for the cancellation procedure.

## 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 further charge of £10.50 will be made for any adjustments made in the policy period.

## How to make a claim

Telephone the Ageas Onecall service on 0845 122 3019, this line is open 24 hours a day, 365 days a year. Please have your policy details available. Alternatively, you can write to us at the address at the bottom of this page. We can immediately confirm whether your policy covers you for the incident.

Please refer to the ONECALL page and items 11 and 12 in the Policy Conditions section of your policy booklet for how to make a claim and how we will deal with your claim.

## Details of Our Insurer

Ageas Insurance Limited  
Registered in England No. 354568.

Office address:

Ageas House  
The Square  
Gloucester Business Park  
Brockworth  
Gloucester  
GL3 4FA

Registered address:

Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

Website: [www.ageas.co.uk](http://www.ageas.co.uk)

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 202039

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claim with no upper limit. For further information see [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **020 7741 4100**.

## Complaint Procedure

We are dedicated to providing you with a high standard of service and we want to ensure we maintain these standards at all times.

### Step 1

If you wish to make a complaint regarding the way your policy was sold to you or policy documentation, you may do so at any time by referring the matter to:

The Managing Director  
Paragon Car Limited  
London House  
Thames Road  
Crayford  
Kent  
DA1 4SL

Email: [Complaints@paragon-uk.net](mailto:Complaints@paragon-uk.net).

If you have a complaint regarding your claim, please telephone Ageas on the number shown in your claims documentation. Alternatively, you can write to Ageas at the address shown below or email through the website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate):

Customer Service Adviser  
Ageas Insurance Ltd  
Ageas House  
Hampshire Corporate Park  
Templars Way  
Eastleigh  
Hampshire  
SO53 3YA

### Step 2

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service. The (FOS) can be contacted at:

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Telephone: 0845 080 1800

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)