



ESSENTIALS COVER INSURANCE POLICY



Paragon Essentials

Paragon is committed to treating customers fairly and providing a first class customer service. Subsequently, we therefore expect the same high standard from all brokers or insurance advisors who use our facilities and follow strict guidelines to ensure compliance matters, complaints trends, persistency rates and customer comments are recorded to guide future business decisions in order to improve our long term business relationships with our agency base and the Insurers whose products we market on behalf.

Thank you for choosing Paragon.

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Very Important Notice

Useful hints and tips to help you to protect your home

Please read this notice carefully as the advice it contains could help to prevent damage to your home. We are committed to supporting you with practical solutions to help you avoid some of the most common causes of damage.



Freeze and Escape of Water

- 1 If you leave your home unattended, leave the heating on low (around 15°C).
- 2 Know where the water shut-off valve (stopcock) is to isolate the supply in an emergency.
- 3 Lag pipes in the loft and check that the header and water tanks are insulated.
- 4 Lag outside water taps to prevent them freezing and pipes bursting.
- 5 In severe cold weather open the loft hatch to warm the void.
- 6 Plastic plumbing joints will probably degrade sooner than metal ones, so keep an eye out for the slightest hint of water.
- 7 If you are going to be away for an extended period, consider draining down your plumbing and heating system, but please do so with professional advice.



Storm

- 1 Regularly check the condition of all roofs. In particular check garage, shed and flat roofs for signs of wear and tear, as this is of particular importance in heavy snow with the unexpected additional weight.
- 2 Keep gutters, gullies and drains clear to carry water away quickly and efficiently.
- 3 A blocked downpipe with trapped rainwater may crack or shatter in freezing conditions.
- 4 Consider cutting back low hanging tree branches which could cause damage in high winds.

Please note: Buildings in sound condition will be able to cope with most weather conditions. Please remember insurance is not a maintenance contract and you are responsible for maintaining your property in a good state of repair.



Theft

- 1 Burglar Alarms; the sirenbox will act as a visual deterrent to some extent and dummy sirens can be purchased cheaply. Choose a system that lets off an alarm or one that dials a programmed number such as your mobile phone.
- 2 It is highly recommended that your external doors are strong, in good condition and secured to a high standard. Fitting a five lever mortice deadlock or extra sliding bolts will improve security. French doors should be fitted with top and bottom mortice locks on both doors.
- 3 Burglars often check convenient locations for a spare key. It is advisable to ensure that keys are not within easy reach of the letter box.



Fire

- 1 A properly functioning smoke detector will alert you in the early stages of a fire giving as much time as possible to make an escape. Test your detector regularly.
- 2 Avoid leaving candles left unattended or in a place likely to be knocked over.
- 3 It is advisable to have extinguishers in the home.
- 4 Do not fill a chip pan with more than one third of fat or oil. Do not place food in the pan if the fat or oil is giving off smoke.
- 5 Always switch off electric blankets before getting into bed. Make sure they have a safety check at least once every 3 years and contain a current safety mark.

Very Important Notice

Please note that this home insurance policy is designed to insure your property against loss or damage. It does not cover the maintenance of your home.

That means we will not cover the cost of wear and tear or maintenance costs such as defective rendering, repointing chimneys or general roof maintenance.

We also do not cover damage that happens over time such as damp, rot or damage from vermin.

You should keep your property in good repair, and take reasonable steps to avoid loss or damage.

No-claims discount

As long as a claim has not been made during the period of insurance immediately before your renewal, we will include any available discount in your renewal premium. You may not transfer this to any other person.

If a claim is made during the period of insurance, at renewal any available discount will be reduced or removed. This means that you may have to pay a higher renewal premium. In addition we may increase your excess from renewal.

ONECALL

24 hour claims helpline

Words written in **bold** have special meanings. These meanings are explained in the policy definitions section of **your** policy booklet on pages 7, 8, 9.

ONECALL - 24 hour claims helpline

The claims helpline is open 24 hours a day, 365 days a year
0845 122 3019

OneCall is a response service with operators who can immediately confirm whether **your** policy covers **you** for the **incident**.

We may record or monitor calls for training purposes or to improve the quality of **our** service.

We will not accept responsibility if any helpline service fails for reasons **we** cannot control.

When phoning, please have **your** policy number ready.

OneCall repair and replacement service

(This is available if **you** have a valid claim under this insurance.)

Repairs

- If it is an emergency, **we** will arrange for one of **our** approved repairers to contact **you** within two hours;
- If it is not an emergency, **we** will arrange for an approved repairer to contact **you** within 24 hours.
- **We** will pay the bill for any repairs if they are covered by this insurance. All **you** need do is pay any policy **excess** to **our** repairer.

Replacements

- **We** can arrange to replace any lost, damaged and stolen items directly to **you**.

Ageas Legal Guard Assistance

Your Paragon Essentials policy gives you access to the following helplines, all of which are available 24 hours a day, 7 days a week, 365 days a year. The helplines are totally confidential and are provided by Ageas Legal Guard. All of the professionals providing the helpline services are either solicitors, barristers, qualified counsellors or doctors and nurses and all abide by the rules and ethics of their governing bodies; the Solicitors Regulation Authority, Bar Council, The British Association for Counselling and Psychotherapy, The British Medical Association and the Nursing and Midwifery Council.

To use any of the helplines, please telephone 0845 122 8940 and advise the service you require:-

Personal Legal Advice

Confidential legal advice on any personal legal problem such as, but not limited to, employment, consumer contract, landlord and tenant, property, probate and motoring.

Identity Theft

Information and help with regard to keeping **your** identity safe, what to do if **your** identity is stolen, online identity theft, document security and how to obtain credit checks.

Telephone Counselling

Support on issues such as bereavement, workplace issues, relationship difficulties, alcohol and drug problems, depression, anxiety

Health & Wellbeing Advice

Information on supporting a healthy lifestyle, helping with fitness and general wellbeing.

Medical Advice

This helpline provides general medical advice and support, but is not a diagnostic service. It can also provide **you** with information on hospital procedures and explanations of inpatient/outpatient care.

Childcare Advice

Information, advice and reassurance with junior healthcare, such as paediatrics and typical childhood illnesses. If **you** require information regarding childcare agencies **we** can help with this, but cannot recommend agencies to **you**.

Domestic Assistance

A referral service in the event that **you** require help with emergency maintenance problems, such as plumbing, central heating etc. All fees incurred are the policyholder's responsibility

Veterinary Assistance

If **you** require information about vets in **your** area, this service can help **you** to find one.

Tax Advice

This helpline will give **you** advice and information on personal tax matters.

Policy Conditions

This is **your** insurance policy. It is a contract of insurance between **you** and **us**, and is made up of this booklet and **your schedule**. It is based on the statements and information **you** gave **us** or the information that was given on **your** behalf when **you** applied for the insurance. That information may have been given to **us** on a **proposal form**, on a **statement of insurance** or during a phone conversation. **We** used that information to assess the cover **we** would provide for **you** and to set the premium and policy conditions **we** need for that cover.

If **you** filled in a **proposal form**, **Paragon** will send **you** a copy of it if **you** ask **Paragon** to. If **you** did not fill in a **proposal form**, **you** should already have a copy of all the information **you** gave **us**. **You** must check this information carefully and let **Paragon** know immediately if any part of the information **you** gave **us** is wrong.

You should read this policy booklet and **your schedule** together. Please check them carefully to make sure they give **you** the cover **you** want. **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 the policy. **We** 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, **you** may not be entitled to any refund.

If **your** needs change or any of the information given on **your proposal form** or on a **statement of insurance** or during a phone conversation changes, **we** might need to alter the **schedule**. Under the policy conditions, **you** must tell **Paragon** about any changes. **We** will update the contract every time **we** agree to an alteration. **Paragon** will give **you** a new **schedule** each time this contract is renewed or altered. If **you** ask **Paragon** to, they will send **you** a new policy booklet when **you** renew **your** policy.

We agree to insure **you** under the terms and conditions set out in this policy booklet and the sections shown in the **schedule** for loss, damage, injury or liability that happens during the **period of insurance**.

Your schedule tells **you** which sections of this policy booklet apply. Opposite each heading of cover on those pages **you** will find some exceptions that tell **you** what is not insured under that heading. There are also some general exclusions on page 14 that apply to all of the contract of insurance.

You agree to pay the premium and to keep to the conditions of the policy.

Paragon will charge a policy administration fee on New Business, Mid Term Adjustments and Renewals, for further details please refer to the Policy Summary Document.

Definitions

All through this Policy there are certain words printed in **bold**. These words have special meanings which are shown below and on pages 8-9

Accidental Damage

Unexpected and unintended damage caused by something sudden and external.

Bedroom

A room used as or originally built to be a **bedroom**, even if it is now used for something else.

Buildings

The **home** and fixtures and fittings, garden walls, gates and fences, paths, drives and patios, carports, permanent swimming pools built of brick, stone or concrete, permanently fixed hot tubs or jacuzzis, hard tennis courts and any **outbuildings** but not **garden items**.

Computer viruses

A corrupting instruction from an unauthorised source that introduces itself through a computer system, network or software.

Contents

Household goods, **high-risk property**, **business equipment**, pedal cycles, **money**, **credit cards** and **personal belongings** **you** or **your family** own or are legally responsible for, but not:

- (a) items held or used for business purposes (either totally or partly) other than **business equipment**;
- (b) **motor vehicles**, aircraft, caravans, trailers, boats, or any of their parts and accessories;
- (c) animals, birds, fish or any living thing; and
- (d) interior decorations.

Credit cards

Charge, cheque, credit, debit and cash cards, but not cards held for business purposes.

Domestic Employees

A person employed to carry out domestic duties associated with **your home** and not employed by **you** in connection with any business, trade, profession or employment.

European area

Europe, Madeira, the Canary and Mediterranean Islands and countries which border on the Mediterranean, but not countries of the Russian Federation or former USSR.

Excess

The amount **you** must pay towards each claim.

Family

The person **you** are married to or live with as if **you** were married, **your** children, foster children and any other person who permanently lives with **you** but not lodgers or any other paying guests.

Garage

A structure originally built for storing a **motor vehicle** or **motor vehicles**.

Garden Items

Flowerbeds, hedges, lawns, potted plants, shrubs or trees outside the **buildings** but within the boundaries of **your home**.

Heave

Upward movement of the ground beneath the **buildings** as a result of the soil expanding

High-risk property

Jewellery, precious stones, articles made from gold, silver and other precious metals, clocks, watches, furs, photographic equipment, binoculars, telescopes, musical instruments, collectors' items, pictures and other works of art, rare and unusual figurines and ornaments, guns, collections of stamps, coins or medals. **We** treat pairs or sets of items as one item.

Home

The property shown at the address in the **schedule**, landlord's fixtures and fittings that **you** are responsible for, and the property's **garages** and **outbuildings**, all at the same address and all used by **you** for domestic purposes only. If there are no business visitors to the property and no employees, one room may be used as an office. Unless **we** indicate otherwise in the **schedule**, the main building of **your** property must be made of brick, stone or concrete, and have a slate, tile, metal or concrete roof.

Incident

Any event that might lead to a claim.

Landslip

Downward movement of sloping ground.

Maximum claim limit

The most **we** will pay for any one claim under any section (or its extension) as shown in the **schedule**.

- The **maximum claim limit** for section 1 - **Buildings** is shown in **your schedule**.

Definitions - continued

- The **maximum claim limit** for Section 2 - **Contents** is shown in **your schedule**.
- The most **we** will pay for any one claim for **high-risk property** is shown in **your schedule**.

The limit shown in the **schedule** for **high-risk property** applies within (not in addition to) the **maximum claim limit** for section 2 - **Contents** shown in the **schedule**.

If the limits shown in **your schedule** are not enough, please contact **your** insurance adviser.

Money

Cash, cheques, gift cards, postal and money orders, National Savings Stamps and Certificates, unused current postage stamps, gas, electricity, television licence or other service payment stamps, traveller's cheques, travel tickets, season tickets and luncheon vouchers, but not items used for business purposes.

Motor Vehicles

Electrically or mechanically propelled or assisted vehicles of all types (whether designed for road use or not). This does not include:

- domestic garden machinery that does not have to be licensed;
- wheelchairs;
- registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use;
- electrically or mechanically propelled toys and models that cannot go over 8 miles an hour;
- golf trolleys which are controlled by someone on foot.

Outbuildings

Unless **we** agree otherwise in writing, these are sheds, greenhouses and other structures but do not include:

- **garages**;
- carports or other structures that are open on one or more sides;
- structures that are lived in;
- any structure which is not on a permanent foundation or base;
- tree houses;
- inflatable structures of any kind;
- any structure which is made of canvas, PVC or any other non-rigid material (except greenhouses); or
- any structure not within the boundary of the **home**, unless **we** agree otherwise in writing.

Paragon

Paragon Car Limited acting as Underwriting administrators of **your** policy on behalf of Ageas Insurance Limited.

Paragon Car Limited,
London House,
Thames Road,
Crayford, Kent,
DA1 4SL

Registered number: 04133312

Financial Conduct Authority registered number: 312028

Period of insurance

The period of time covered by this policy, as shown in **your schedule** or until cancelled. Each renewal represents the start of a new **period of insurance**.

Personal belongings

Items worn, used or carried by **you** or **your family** in daily life, but not **money**, **credit cards** or items held or used for business purposes.

Proposal form and statement of insurance

The **proposal form** **you** signed or the **statement of insurance** that contains information **you** gave **us** and any other information **you** gave **us**. This includes information given on **your** behalf.

Schedule

The document that shows:

- **your** name and address;
- the **period of insurance**;
- the sections of this policy booklet that apply;
- the **excess**;
- the premium **you** must pay;
- the property that is insured;
- the **maximum claim limit**, and
- details of any extensions or endorsements.

We issue a **schedule** with each new contract of insurance, when **you** renew the policy and when **we** change the policy cover.

Secured

- Outside doors are fitted with five-lever locks.
- The windows can be locked with keys.
- Up-and-over doors can be locked with keys.
- Double doors can be locked with keys, and mortise bolts are fitted at the top and bottom of one of the doors.
- **You** maintain the locks and bolts in full working order.
- **You** use the locks and bolts at night, when nobody is in the **home** and when the **home** is **unoccupied**.
- Outbuilding doors are fitted with a padlock or other key operated security device, outbuilding windows are closed or sealed.

- Garage doors are fitted with a padlock or other key operated security device, garage windows are closed or sealed.

Settlement

Downward movement as a result of the soil being compressed by the weight of the **buildings**.

Specified Items

Specified items are items that have been individually identified to **us** and are shown in **your schedule**.

Storm

We consider **storm** to be strong winds or 48 knots/55mph or more, sometimes accompanied by rain, hail or snow.

Heavy or persistent rain or snow alone does not constitute **storm** unless the rain or snow is so extreme that damage is caused to well maintained properties of adequately designed construction.

Extreme rain or snow is:

- 25mm/1 inch or more of rain over a 1 hour period, or a proportionate amount over a shorter time; and
- 30cm/12 inches or more of snow within a 24 hour period

Subsidence

Downward movement of the ground beneath the **buildings** other than by settlement.

Unfurnished

A **home** with not enough furniture for someone to live in it.

Unoccupied

A **home** not lived in or not intended to be lived in for more than 30 days in a row. Regular visits to the **home** or occasional overnight stays does not represent a break in this period.

Vermin

Badgers, foxes, squirrels, rodents and other wild animals and birds (whether a protected species or not), which by their nature cause harm, damage or carry disease.

We, our, us

Ageas Insurance Limited
Registered office address:
Ageas House
Hampshire Corporate Park
Templars Way
Eastleigh
Hampshire
SO53 3YA
Registered in England and Wales No 354568
Financial Conduct Authority registered number: 202039

You, your

The person or people shown in the **schedule** as 'the insured'.

General Policy conditions

1 Your policy

Your policy is based on the **statement of insurance**, or the **proposal form** and declaration, this policy booklet and the **schedule**.

When **you** arranged this insurance:

- **you** gave **us** information which is shown on the **statement of insurance**; or
- **you** signed a declaration on the **proposal form** to say that the information on the form and any other information **you** have given **us** is true and accurate as far as **you** know.

The insurance will not be valid if:

- any information **you** have given **us** is not true and accurate ; or
- **you** do not keep to the conditions of the policy.

You cannot make a claim if the insurance is not valid.

2 The law that applies

Unless **we** have agreed differently with **you** in writing, this contract will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

3 Rights of third parties

Nothing contained in this contract gives anyone else any rights under the Contracts (Rights of Third Parties) Act 1999 or any legislation that amends the Act.

4 Changes

Your Policy is based on the answers on the **statement of insurance** (or which is shown in a **statement of Insurance** or given on your **proposal form**). **You** must tell **us** of any changes to the answers **you** have given as soon as possible. **Failure to advise of a change to your Answers may mean your policy is invalid and that it does not operate in the event of a claim.** In particular, **you** must tell us:

- if **you** change **your** address;
- if **you**, or any person named in **your schedule**, change job;
- if **you** or **your family** receive a county court judgement or conviction, or are prosecuted (except for motoring offences where a prison sentence has not been served);

- about any changes to **your buildings** that will increase the rebuilding costs;
- about any increase in the value of **your contents** or **Personal belongings**;
- if someone other than a member of **your family** comes to live with **you**; and
- if **your home** will be **unoccupied** for more than 30 days in a row.

Please remember that if **you** do not tell **us** about changes, it may affect any claim **you** make. These changes may result in a change to **your** premium and/or **excess**. **We** will not request from **you** or refund to **you**, any difference in premium following a change being made to **your** policy during the **period of insurance** if it is less than £10.

5 Precautions

You must take reasonable care to:

- keep **your home** in a good state of repair; and
- avoid or limit any loss, damage or injury.

6 Security

If **you** live in certain areas, **we** may insist that **you** have high-security locks and, in some cases, an alarm system fitted. To reduce **your** premium, **you** may have told **us** that **you** have these locks or an approved alarm.

We will print an endorsement on **your schedule** showing the security measures **you** have told **us** are fitted, when **you** must use them and the cover that is excluded if **you** do not use them. If **we** have insisted that **you** have this security, but it is not fitted or **you** do not keep it in good working order, the cover under the policy will not be valid for theft, attempted theft or malicious damage.

7 Cancelling the policy and the cooling-off period

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 the policy. **We** 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.

You may cancel **your** policy any time after the cooling-off period by telephoning or writing to **us**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy, less the administration charges. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

We or anyone **we** authorise can cancel this policy at any time by sending **you** fourteen days' notice in writing. **We** will send the notice to the last known address we have for **you**. As long as **you** have not made a claim, **we** will refund **you** for the time that was left on **your** policy, less the administration charges. If any claim has been made during the period of cover provided, **you** must pay the full annual premium and **you** will not be entitled to any refund.

8 Other insurances

If **you** have any other insurance policies that cover the same loss, damage or liability as this policy, **we** will only pay **our** share of any claim.

9 Fraudulent claims

We will not pay for any claim that is in any way fraudulent or exaggerated, or if **you** or anyone acting for **you** uses fraud to get benefits under the policy. If **you** do, **we** will cancel the policy and **we** will not refund any premiums.

10 Data Protection Notice

Please refer to the Data Protection Notice on page 33, which contains important information about the use of **your** personal details.

Please make sure that **you** read the Data Protection Notice carefully.

By taking out this insurance policy, **you** confirm that **your** personal information may be used in this way. As the terms of the Data Protection Notice will also apply to anyone else insured under **your** policy, **you** should also show the Data Protection Notice to anyone else whose name **you** give to **us** in connection with **your** policy.

11 How to make a claim

If **you** are aware of an **incident** that might give rise to a claim or **you** need to make a claim, **you** must do the following as soon as possible.

Buildings and/or Contents

Call **our** claims helpline on **0845 122 3019** to report the **incident**.

- Tell the police as soon as reasonably possible if something is lost or if **you** suspect theft or malicious damage.
- Take all practical steps to get back any property which has been lost.
- If **we** have asked **you** to fill in a claim form, send this back to **us**, with everything **we** have asked for, within 30 days of **us** sending it to **you**.
- Immediately send **us** any written claim which is made against **you**, and give **us** full details of any verbal claims made against **you**.
- Take reasonable action to protect the property from further loss or damage.

You must not:

- throw away, get rid of or destroy any items that are damaged until **we** say so;
- admit or deny responsibility for any **incident**; or
- negotiate or settle any claims made against **you** by anyone else, unless **we** agree in writing that **you** can.

We can negotiate, defend or settle, in **your** name and on **your** behalf, any claims made against **you**. **We** can also take legal action in **your** name but for **our** benefit to get back any payment **we** have made under this policy.

12 How we will settle your claim

When settling **your** claim **we** have the following options available to **us** and **we** will decide which is most appropriate:

- Repair
- Replace
- Rebuild
- Payment

We may offer to repair, replace or rebuild any loss or damage through one of **our** approved suppliers, however, should **you** prefer to use **your** own supplier **you** may, providing **you** agree this with **us** beforehand. Should **you** use **your** own supplier, any payment made would not normally exceed the discounted amount **we** would have paid **our** approved supplier. All **our** repairs are guaranteed for one year.

If **we** decide it is not appropriate to repair, rebuild or replace **your buildings** and/or **contents**, **we** will send **you** a payment representing:

- the amount by which the **buildings** and/or **contents** has gone down in value as a result of the claim; or
- the estimated cost to repair, replace or rebuild **your buildings** and/or **contents**;

whichever is the lowest.

If **we** pay a claim for the same cause happening at the same time under more than one of the **buildings**, **contents** or personal possessions sections, **we** will only take off one **excess**.

This will be the highest **excess** shown in **your schedule** for the sections concerned.

Important

You must make sure that the **maximum claim limit** is correct.

- Under section 1 - **Buildings**, the **maximum claim limit** must be enough to fully rebuild **your home**, including the cost of demolishing any existing structures (if needed) and removing debris.
- Under section 2 - **Contents**, the **maximum claim limit** must be enough to replace all the **contents** of **your home** with new items of the same or nearest equivalent quality and type.
- For **specified** items of **personal belongings**, **high-risk** property or any other **specified** item, the amount shown on the **schedule** must be enough to replace the item as new.

When an **incident** happens:

- if the **maximum claim limit** under any section is less than the current cost of replacing, repairing or rebuilding the property as new; or
- if any amount shown in the **schedule** for **personal belongings**, **high-risk property**, pedal cycles or any other **specified** item is less than the current cost of replacing the item as new;

we may either:

- pay only part of the value of the claim. (For example, if the sum insured is only one third of the actual replacement or rebuild cost, **we** will only pay **you** one third of any valid claim.)
- refuse to pay **your** claim.

Matching pairs or sets

We treat each separate item of a matching pair or set, or set of furniture, sanitary suite or fittings, soft furnishings or other fixtures and fittings, as a single item. **We** will only pay for lost or damaged items. **We** will not pay for the cost of replacing, recovering or remodelling undamaged pieces, or pieces which have not been lost or damaged, just because it forms part of a set, suite or one of a number of items similar in nature, colour or design. If an item in a set is lost or damaged, the other pieces of the set may lose some value, even if they have not been physically damaged themselves. This loss of value is not covered by the policy.

Matching carpets

If **you** have a matching carpet or other floor covering in more than one room or area, **we** treat each room or area as separate. **We** will only pay for the damage to the carpet or floor covering in the room or area where the damage happened.

Buildings section

If **you** keep **your buildings** in good repair, **we** will pay the cost of repairing, replacing or rebuilding the **buildings**, but **we** will take off an amount (if appropriate) for wear and tear if **you** claim for:

- flat or felt roofs; or
- gates or fences damaged by falling trees.

Protecting sums insured

The **maximum claim limit** under the **buildings** and **contents** sections will not be reduced if **you** make a claim.

Contents section and its extensions

13 Your Policy

Your policy is based on the answers that **you** gave about yourself 'which' allowed **us** to assess the chance of **you** suffering a loss, based on statistics that **we** have gathered over many years. The information allowed **us** to decide what premium to charge **you** and what conditions should apply to **your** cover.

If any of the answers were incorrect or have changed, and **you** have not received **our** written agreement to the change or extra information, **your** policy may not be valid. If the policy is not valid, **you** cannot make a claim. If **you** are in doubt as to whether a piece of information is relevant, please ask **us**. **We** will be happy to give advice.

As a guide, here are a few examples. The list does not cover all possible changes.

Example a

The contract of insurance covers **you** if **your home** is **unoccupied** for up to 30 days in a row. **You** have told **us** that **your home** will not be left **unoccupied** for more than 30 days in a row. If this changes and **your home** will be left **unoccupied** for longer than 30 days in a row, **you** must tell **us**. . If the **home** is left **unoccupied** for more than 30 days, the chances of a loss arising increase and any damage is likely to be greater than it would be if the property was occupied. So, **our** assessment of the risk would be different for an **unoccupied** property.

Example b

The property covered by this policy is shown in **your schedule** of insurance. If **you** change **your** address, this may influence the premium or the cover **we** are prepared to provide. **You** may need to have a higher level of security, for example, special locks are a condition for cover in some areas of the country. So, a change of address is a fact **you** should report to **us** before **you** move.

14 Index-linking

If **you** have requested a specific sum insured amount for **buildings** or **contents** cover on which to base **your** premium, **we** will change the **maximum claim limit** each month. **We** will assess it each year on the renewal date. The change will be in line with the published Consumer Durables Index for **contents** cover and the House Rebuilding Cost Index for **buildings**.

The amended **maximum claim limit** and the renewal premium will be shown in **your** renewal notice. **We** will not reduce these limits if an index value reduces unless **you** ask **us** to do so. Index-linking the **buildings maximum claim limit** will continue during replacement or repair following a loss or damage as long as the replacement or repair is carried out without unnecessary delay.

If **you** have not requested a specific sum insured amount for **buildings** or **contents** index linking will not apply.

15 Language

The contractual terms and conditions and other information relating to this contract will be in English Language.

16 Lapsed policy warning

In some situations (for example, if **you** live in an area likely to flood) if **you** decide not to renew **your** policy with **us**, **you** may find it difficult to arrange alternative cover or start a new policy with **us** at a later date. To avoid any breaks in **your** cover, **you** should make sure **your** new insurance application has been accepted before **your** current policy expires.

General Policy exclusions

The policy does not cover the following.

- Any loss or damage (including related cost or expense) caused by any act of terrorism no matter whether any other cause or event contributes at the same time or in any other order to the loss.

For the purpose of this exclusion, an act of terrorism means using or threatening to use:

- force or violence (or both); or
- biological, chemical or nuclear force.

The act must be carried out by any person or group of people, whether acting alone or on behalf of or in connection with any organisation or government, for political, religious or similar purposes, including the intention to influence any government or to put the public or any section of the public in fear. However, losses caused by or resulting from riot, strike, civil commotion and malicious damage are not excluded.

- Any action taken to control or prevent terrorism.
- Loss, damage, injury or legal liability directly or indirectly caused by or contributed to by:
 - riot or civil disturbance outside the United Kingdom, the Isle of Man or the Channel Islands;
 - riot, civil disturbance, strikes, industrial action or malicious acts committed in Northern Ireland by people acting on behalf of or in connection with any political organisation;
 - property being confiscated or detained by customs or other officials;
 - pressure waves caused by aircraft and other flying objects travelling at any speed;
 - ionising, radiation or radioactive contamination from any nuclear fuel or nuclear waste arising from burning nuclear fuel;
 - the radioactive, poisonous, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment; or
 - war, invasion, revolution or any similar event.
- Pollution or contamination by any substances, forces or emissions (such as radiation) or organisms, or any combination of them, if the pollution or contamination:
 - did not happen suddenly;
 - was the result of an intentional act;

- was expected or should have been expected;
- happened before the policy started; or
- is not reported to **us** as soon as possible and within 30 days of the end of the **period of insurance** in which it happened.
- Consequential or indirect losses (that is any loss, damage or additional expense, which happens as a result of, or is a side effect of, the event for which **you** are insured). This includes but is not limited to the following:
 - loss of earnings, travel costs, loss assessor fees, the cost of preparing a claim, compensation for stress and/or inconvenience.
- Property more specifically covered by another policy of insurance.
- Any criminal or deliberate act by **you** or **your family**.
- Any reduction in the market value of any property following its repair or reinstatement.
- Any loss, damage, injury or accident that commenced before this policy came into force.

Section 1

Buildings

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>Your buildings are covered under this section.</p> <p>The most we will pay The most we will pay for loss of or damage to the buildings is the maximum claim limit shown in the schedule.</p> <p>The causes covered The buildings identified in the schedule are covered for loss or damage caused by any of the following;</p>	<p>The excess shown in the schedule for every incident.</p>
1 Fire, smoke, explosion, lightning or earthquake.	1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.
2 Riot, civil commotion and labour or political disturbances and strikes.	2 Loss or damage that is not reported to the police within seven days.
3 Malicious damage.	3 Malicious damage caused: <ul style="list-style-type: none"> - by you or your family; - by a person lawfully allowed to be in your home; or - when your home is unoccupied or unfurnished.
4 The buildings being hit by: <ul style="list-style-type: none"> • aircraft or other flying objects or anything dropped from them; • fireworks; • vehicles, trains or trams; • falling aerals, masts or satellite dishes; • falling trees or branches; • animals or birds; or • lamp posts or telegraph poles. 	4 Loss or damage <ul style="list-style-type: none"> - caused by domestic animals, birds or pets; - to aerals, aerial fittings, satellite dishes or masts; - arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has - damaged your buildings; or - to hedges, gates and fences.
5 Storm or flood.	5 Loss or damage <ul style="list-style-type: none"> - to gates, fences or swimming-pool, Jacuzzi and hot tub covers; - caused by frost; - caused by subsidence, ground heave or landslip (this damage is covered under cause 6); - that happens gradually over a period of time; - that does not arise from one identifiable event which directly and immediately caused the loss or damage; or - to cellars and basements as result of a rise in the water table.

Section 1 Buildings - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>The causes covered</p> <p>6 Subsidence or ground heave of the site the buildings stand on, or landslip.</p>	<p>The excess shown in the schedule for every incident.</p> <p>6 Loss or damage:</p> <ul style="list-style-type: none"> - to the buildings or their foundations because the materials they are built from shrink or expand; - caused by the compaction of infill; - to the buildings or their foundations by settlement; unless the settlement is caused by subsidence of the site on which the buildings stand. - caused by the sea or river wearing away the land; - caused by defective materials, by faulty design or faulty workmanship; - caused by foundations which do not meet the Building Regulations at the time of construction; - caused by foundations which do not meet the NHBC guidelines at the time of construction; - caused by faulty workmanship or faulty materials; - caused by demolishing, structurally altering or repairing the buildings; - 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; - to walls, gates, hedges, outbuildings, fences, paths, drives, patios, terraces, service tanks, swimming pools, ornamental pools or tennis courts, unless the main building is damaged at the same time and by the same cause; or - for which compensation is provided by contract or legislation. <p>Damage that started before this policy came into force. Loss of market value after repairs.</p>
<p>7 Water leaking from or freezing in any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tank, refrigerator or deep-freeze cabinet.</p>	<p>7 Loss or damage:</p> <ul style="list-style-type: none"> - to the fixed domestic water or heating system itself; or when the main building of your home is unoccupied or unfurnished; - caused by subsidence, ground heave or landslip (this damage is covered under cause 6); - that has been happening gradually over a period of time; - that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or - caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on. <p>Repairs to the pipework or other parts of the water or heating system unless caused by freezing.</p>

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident.
<p>8 Theft or attempted theft.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> - by you or any member of your family, domestic employees, lodgers, paying guests or tenants; or when your home is unoccupied or unfurnished.
<p>9 Oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p>	<p>9 Loss or damage:</p> <ul style="list-style-type: none"> - when your home is unoccupied or unfurnished; - that has been happening gradually over a period of time. - that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs. <p>Repairs to the pipework or other parts of the heating system.</p>
<p>10 Property owner's liability</p> <p>We will pay all amounts you or a member of your family legally have to pay for causing;</p> <ul style="list-style-type: none"> • death, bodily injury, illness or disease; and • loss of or damage to property; <p>which is caused by an accident happening in or around the buildings during the period of insurance and which arise:</p> <ul style="list-style-type: none"> • from you owning but not occupying the buildings; or • from faulty work on any private home (within the United Kingdom, the Isle of Man or the Channel Islands) which you sold or moved out of before the injury or damage happened (this insurance will continue for seven years from the date your policy ends or is cancelled, but will not apply if the policy is invalid or your liability is covered by a more recent policy). <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule.</p> <p>If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p>10 Any amount for death, bodily injury, illness or disease to you, your family or any domestic employee.</p> <p>Any amount for loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you. Liability arising directly or indirectly from:</p> <ul style="list-style-type: none"> - any lift (other than a stairlift) you own or you are responsible for maintaining; - any deliberate or malicious act; - occupation of any land or building; - using the home for any business, trade, profession or employment; and - any agreement unless you would have had that liability without the agreement. <p>Any amount above the amount shown in the schedule.</p>

What is insured	What is not insured
<p>The causes covered</p> <p>11 Professional fees and costs</p> <p>Necessary and reasonable expenses for rebuilding or repairing the buildings as a result of damage insured under this section, including:</p> <ul style="list-style-type: none"> architects', surveyors' and legal fees; the cost of clearing debris from the site, clearing drains and demolishing or shoring up the buildings; and other costs necessary to keep to government or local- authority requirements, unless you had received notice to meet the requirements before the damage happened. 	<p>The excess shown in the schedule for every incident.</p> <p>11 The cost of preparing a claim.</p>
<p>12 Rent and alternative accommodation</p> <p>Rent you would have received or are responsible for paying while the buildings cannot be lived in because of damage insured by this section. We will also pay the reasonable costs of necessary alternative accommodation for you, your family and your domestic pets if the buildings cannot be lived in because of damage insured by this section.</p> <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for buildings.</p>	<p>12 Any amount above the amount shown in the schedule</p>
<p>13 Protection against damage caused by emergency services We will pay for damage to your buildings caused by the emergency services if they cause damage while getting into your home to deal with an emergency</p> <p>We will also pay for damage to your garden items (including re-landscaping costs) if caused by the emergency services while they are attending an emergency at your home.</p>	

Section 1 Buildings optional cover - Accidental damage extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>Your buildings are covered under this section.</p> <p>The most we will pay The most we will pay is the maximum claim limit under the buildings section.</p> <p>The causes covered</p> <p>14 Accidental damage</p>	<p>The excess shown in the schedule for every incident.</p> <p>14 Loss or damage:</p> <ul style="list-style-type: none"> - by any cause or event already covered under Section 1 Buildings; - caused by wear and tear, loss of value or lack of maintenance; - caused by movement of the land the buildings are on; - caused by any part of the buildings moving, settling or shrinking; demolishing or structurally altering or repairing the buildings; - caused by insects, moths, vermin, parasites, wet rot, dry rot, fungus, atmospheric conditions, light or other gradual causes; - happening gradually over a period of time. - caused by altering, washing, cleaning, restoring, maintaining, repairing, dismantling or misusing the building; - caused by frost; - caused by faulty workmanship, design or materials; - caused by chewing, scratching, tearing or fouling by domestic animals and pets; - caused by the effects of chemicals; - caused by electrical or mechanical breakdown. - caused by a person your home or any part of it is lent, let or sublet to; - caused by storm damage to fences, gates, hedges and swimming pool covers; - caused maliciously by you or your family or by a person lawfully allowed to be in your home; - arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your buildings; - that does not arise from one identifiable event which directly and immediately caused the loss or damage;

Section 1 Buildings optional cover - Accidental damage extension

(This section applies only if shown in the schedule)

What is insured	What is not insured
	<ul style="list-style-type: none">- that would not have arisen if there had not been a failure to deal with existing damage which should have been noticed and where there has been an unnecessary delay in starting repairs;- caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear;- when your home is unoccupied or unfurnished;- damage to hot tubs and Jacuzzis;- to drainage which did not meet the Building Regulations at the time of construction; and- 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. <p>Cleaning blocked drains, unless the blockage is caused by damage to the fabric of the drains insured under this section.</p> <p>The cost of maintenance or routine redecoration.</p>

Section 2

Contents

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>Your and your family's contents are covered when they are:</p> <ul style="list-style-type: none"> • in the buildings of the home; and • in the open but within the boundary of the home. <p>The most we will pay</p> <p>The contents are covered up to the maximum claim limit shown in the schedule when in the main building of your home. However, the following limits apply.</p> <p>High-risk property</p> <ul style="list-style-type: none"> • The most we will pay for any one claim is the maximum claim limit for high-risk property shown in the schedule. • The most we will pay for any one item is the maximum claim limit shown in the schedule. <p>Money</p> <ul style="list-style-type: none"> • The most we will pay for any one claim is the maximum claim limit for money shown in the schedule. <p>Credit cards</p> <ul style="list-style-type: none"> • The most we will pay for any one claim is the maximum claim limit for credit cards shown in the schedule. <p>Metered oil or water</p> <ul style="list-style-type: none"> • The most we will pay for any one claim is the maximum claim limit for metered oil or water shown in the schedule. 	<p>The excess shown in the schedule for every incident. Anything more specifically insured in another part of this policy.</p> <p>Any amount above the amount shown in the schedule.</p>

Section 2 Contents - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
The causes covered The contents are covered for loss or damage caused by the following.	The excess shown in the schedule for every incident .
1 Fire or smoke, explosion, lightning or earthquake.	1 Scorching, singeing, melting or damage caused by smoke that happens gradually over a period of time.
2 Riot, civil commotion and labour or political disturbances and strikes.	2 Loss or damage that is not reported to the police within seven days.
3 Malicious damage.	3 Malicious damage caused: <ul style="list-style-type: none"> - by you or your family; - by a person lawfully allowed to be in your home; - when your home is unoccupied or unfurnished; or - by computer viruses.
4 Your home being hit by: <ul style="list-style-type: none"> • aircraft or other flying objects, or anything dropped from them; • vehicles, trains or trams; • fireworks; • falling aerials, masts or satellite dishes; • falling trees or branches; • animals or birds; or • lamp posts or telegraph poles. 	4 Loss or damage caused by domestic animals, birds or pets. The cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has also damaged your contents . Damage caused by cutting down all or part of a tree.
5 Storm or flood.	5 Storm or flood damage to property away from your home and not in a building. Loss or damage that happens gradually over a period of time. Loss or damage that does not arise from one identifiable event which directly and immediately caused the loss or damage.
6 Subsidence or ground heave of the site your home stands on, or landslip .	6 Loss or damage caused by: <ul style="list-style-type: none"> - the sea or river wearing away the land; - faulty design or construction of the buildings or their foundations; - demolishing, altering or repairing the buildings; or - the foundations of the building or the materials from which they are built shrinking or expanding. Loss or damage for which compensation is provided by contract or legislation. Damage that started before this policy came into force.

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident .
<p>7 Escaping water</p> <p>Water leaking from any fixed domestic water or drainage installation, heating installation, washing machine, dishwasher, water bed, fish tanks, refrigerator or deep-freeze cabinet.</p>	<p>7 Loss or damage:</p> <ul style="list-style-type: none"> - to the fixed domestic water or heating system itself; or when the main building of your home is unoccupied or unfurnished; - that has been happening gradually over a period of time; - that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs; or - caused by water overflowing from wash basins, sinks, bidets, showers and baths, as a result of taps being left on.
<p>8 Theft or attempted theft.</p> <p>The most we will pay for any one claim for theft of contents from an outbuilding or garage is the maximum claim limit for theft of contents in an outbuilding or garage shown in the schedule.</p> <p>The most we will pay for any one claim for theft of contents from a secured outbuilding or garage built of brick, stone or concrete and kept in good repair is the maximum claim limit for theft of contents in a secured outbuilding or garage shown in the schedule.</p>	<p>8 Theft or attempted theft:</p> <ul style="list-style-type: none"> - by deception, unless entry only is gained by deception; - by you or any member of your family, domestic employees, lodgers, paying guests or tenants; - when your home is unoccupied or unfurnished; - 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; or - of money, unless force causing damage to the main building of the home was used to get into or out of the building.
<p>9 Damage caused by oil leaking from a fixed domestic oil-fired heating system, including smoke or smudge damage caused by evaporation from a faulty oil-fired heating system.</p>	<p>9 Loss or damage to the fixed domestic oil-fired heating system itself.</p> <p>Loss or damage that has been happening gradually over a period of time.</p> <p>Loss or damage that would not have arisen if there had not been a failure to deal with existing damage which a reasonable person should have noticed and where there has been an unreasonable delay in starting repairs.</p>

Section 2 Contents - continued

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident.
<p>10 Accidental loss of metered water or oil in domestic heating systems.</p> <p>The most we will pay is the maximum claim limit shown in the schedule.</p> <p>The cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>10 Any amount above the amount shown in the schedule. Loss while the home is unoccupied or unfurnished.</p>
<p>11 Public and personal liability We will pay all amounts you or a member of your family legally have to pay for causing:</p> <ul style="list-style-type: none"> • death, bodily injury, illness or disease; or • loss of or damage to property; <p>which is caused by an accident happening during the period of insurance and arising;</p> <ul style="list-style-type: none"> • from your occupation (but not ownership) of the buildings; • in a private role not connected with owning the Buildings; or • from the employment by you or your family of domestic staff. <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p> <p>If you die, we will indemnify (protect) your legal representative against your or your family's liability.</p>	<p>11 Death, bodily injury, illness or disease suffered by you, your family or a domestic employee.</p> <p>Loss or damage to property owned, leased, let, rented, hired, lent or entrusted to you or your family.</p> <p>Liability arising out of owning, using or possessing any:</p> <ul style="list-style-type: none"> - mechanically powered or motorised vehicles, except garden machinery, wheelchairs, registered disabled persons' buggies that cannot go over 8 miles an hour and which are not licensed for road use and pedestrian-controlled models or toys that cannot go over 8 miles an hour; - aircraft, except model aircraft that have a wing span of less than 10 feet; - gliders, hang-gliders and microlights; - hovercraft, boards or any other craft or equipment designed for use in or on water, other than pedestrian-controlled models or toys and hand or foot-propelled boats; - caravans, horse boxes, trailers or trailer tents; - firearms, except legally held sporting guns used for sporting purposes; - dog of a type specified under section 1 of the Dangerous Dogs Act 1991 or any later amendments to that act; or - lift (other than a stairlift) you own or you are responsible for maintaining. <p>Injury or damage arising from:</p> <ul style="list-style-type: none"> - a direct or indirect result of an assault or alleged assault; - any deliberate or malicious act; - hunting or racing of any kind, except on foot; or - your business, trade, profession or employment.

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident.
	<p>11 Liability arising from any disease or virus that you pass on to another person. Any liability you have under a contract, unless you would have had that liability without the contract. Any action for damages brought in a court outside the United Kingdom, the Channel Islands and the Isle of Man. Any amount above the amount shown in the schedule.</p>
<p>12 Liability for domestic employees</p> <p>We insure you against your legal liability for all amounts you have to pay for accidental bodily injury which happens to any of your domestic employees during the course of their work or which is caused by you during the period of insurance. Cover applies anywhere in the world if the contract of service was entered into in the United Kingdom, the Isle of Man or the Channel Islands. The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>12 Any amount above the amount shown in the schedule.</p>
<p>13 Tenant's liability</p> <p>We insure you against your legal liability as a tenant of your home for all amounts you have to pay for:</p> <ul style="list-style-type: none"> • damage to the structure of your home, or to the landlord's fixtures, fittings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy; • the cost of repairing accidental damage to the cables, underground pipes and drains (and their inspection covers) which serve your home; • accidental breakage to fixed glass in windows, doors, fanlights, skylights, greenhouses, conservatories and verandas; and • accidental breakage to fixed sanitary fittings and bathroom fittings. <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing. If you make a claim you will need to provide evidence that you are legally liable for the damage.</p>	<p>13 Any amount above the amount shown in the schedule. Damage to the structure of your home, or to the landlord's fixtures, fixings and interior decorations, caused by the causes 1 to 9 under section 2 of this policy, while your home is unoccupied or unfurnished. Loss or damage excluded under any of the causes 1 to 9 of section 2 - Contents</p>

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident.
<p>14 Unpaid damages</p> <p>We will pay the unpaid amount of any award made in your favour for compensation for bodily injury or damage to property. This compensation must have been awarded by a court in the United Kingdom, the Isle of Man or the Channel Islands.</p> <p>We will pay the amount if:</p> <p>(a) you have not received full payment within three months of the date of the award;</p> <p>(b) the bodily injury or damage happened in the United Kingdom, the Isle of Man or the Channel Islands;</p> <p>(c) you would have had a valid claim under cause 14 of this policy if the award had been made against you; and</p> <p>(d) there is not going to be an appeal.</p> <p>After we have made a payment, we may enforce your rights against the person who should have made the payment. (In this case, we will keep any amounts we get back.)</p> <p>The most we will pay for any one claim, or series of claims arising from one cause, is the maximum claim limit shown in the schedule plus any costs and expenses we agree in writing.</p>	<p>14 Any amount above the amount shown in the schedule.</p>
<p>15 Rent and alternative accommodation</p> <p>If you cannot live in your home because of damage insured under this section:</p> <ul style="list-style-type: none"> we will pay the reasonable cost of necessary alternative accommodation for you, your family and your domestic pets until you can live in your home again; and if you are a tenant, we will also pay any rent you have to pay while you are not living in your home. <p>The most we will pay in any one period of insurance is shown in the schedule.</p> <p>This cover is a separate benefit provided in addition to (not within) the maximum claim limit for contents.</p>	<p>15 Any amount above the amount shown in the schedule.</p>
<p>16 Household removal</p> <p>If your contents are professionally packed and carried, we will insure you against loss or damage to the contents while they are:</p> <ul style="list-style-type: none"> being transported anywhere in the United Kingdom, Channel Islands or the Isle of Man between your old address and your new address; on their way to or from a furniture depository; and being loaded or unloaded. 	<p>16 Loss of or damage to;</p> <ul style="list-style-type: none"> glass or other fragile items; or property in storage or in a furniture depository. (A furniture depository is a commercial furniture warehouse that protects the items stored from theft, damage or weather conditions.)

Section 2 Contents optional cover – Accidental damage extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
The causes covered	The excess shown in the schedule for every incident.
<p>17 Accidental damage</p>	<p>17 Loss or damage:</p> <ul style="list-style-type: none"> - by any cause or event already covered under Section 2 Contents; - to clothing, including furs; - to documents or securities such as share or bond certificates; - to money; - to food and drink; - to sports equipment when it is being used; - to reeds, strings or drum skins of musical instruments; - to dentures while being used for eating; - to contact or corneal lenses; - to crowns, caps or fillings in teeth; and - to pedal cycle tyres caused by cuts, bursts or punctures. - caused by wear and tear or loss in value; - caused by insects, moths, vermin, parasites, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes. - happening gradually over a period of time; - caused by scratching or denting; - caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item; - when your home is unfurnished or unoccupied; - when your home or any part of it is lent, let, sublet or lived in only by someone who is not a member of your family; - caused maliciously by you or your family or by a person lawfully allowed to be in your home; - caused by chewing, scratching, tearing or fouling by domestic animals or pets; - caused by electrical or mechanical breakdown;

What is insured	What is not insured
	<ul style="list-style-type: none">- caused by computer viruses;- caused by faulty workmanship or design:- of data or information arising as a result of any computer data-processing equipment or similar device failing to correctly recognise any date or time;- to any electrical appliance or computer software caused by or arising from it failing to correctly recognise any date or time;- arising from cutting down all or part of a fallen tree or the cost of cutting down all or part of a fallen tree and taking it away, unless the fallen tree has damaged your contents- that does not arise from one identifiable event which directly and immediately caused the loss or damage;- caused by your power supply being cut off by the supplier;- caused by a strike, a lockout or an industrial dispute;- caused by rain or water entering the home, as a result of faulty workmanship, poor maintenance or wear and tear. <p>Any amount over £500, unless we have agreed a higher amount in writing, for damage to items of glass, china, porcelain, earthenware, stone or other fragile or brittle material while they are being handled.</p>

Section 2 Contents optional cover – Unspecified personal belongings

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>Your or your family's pedal cycles, personal belongings, money and credit cards are covered in the European area. Cover is also provided anywhere else in the world for up to 60 days in any period of insurance.</p> <p>We treat a pair or set of items as a single item. We treat a bag of golf clubs, whether or not by the same manufacturer, as a set.</p> <p>The causes covered</p> <ul style="list-style-type: none"> Loss of or damage to pedal cycles, personal belongings, money and credit cards. Financial loss if your credit card is lost or stolen and someone else uses it. <p>We will provide this cover only if you:</p> <ul style="list-style-type: none"> report the loss or theft to the local police within 24 hours of discovering the loss or theft; immediately report the loss or theft of any credit card to the credit card company; and keep to the conditions of the credit card. <p>The most we will pay</p> <ul style="list-style-type: none"> For personal belongings, the most we will pay for any one claim is the maximum claim limit shown in the schedule. The most we will pay for any one item is the maximum claim limit shown in the schedule. For money, the most we will pay for any one claim is the maximum claim limit shown in the schedule. For credit cards, the most we will pay for any one claim is the maximum claim limit shown in the schedule. For records, compact discs, minidisks, DVDs, cassettes, computer discs and tapes, the most we will pay for any one claim is the maximum claim limit shown in the schedule. For mobile phones, the most we will pay for any one claim is the maximum claim limit shown in the schedule. For pedal cycles the most we will pay for any one claim is the maximum claim limit shown in the schedule. 	<p>The excess shown in the schedule for every incident.</p> <p>Loss happening within the home to items which are not high-risk property.</p> <p>Items used for business and professional purposes unless it is a laptop computer and shown in the schedule.</p> <p>Any amount above the amount shown in the schedule.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> caused by theft or attempted theft from an unlocked hotel room, motel room, bed-and-breakfast bedroom or other similar temporary lodging; from wear and tear or loss of value; caused by moths, vermin, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes; caused by scratching or denting; caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item; caused by chewing, scratching, tearing or fouling by domestic animals or pets; to sports equipment when it is being used; to reeds, strings or drum skins of musical instruments; to camping equipment; to documents and securities such as share or bond certificates; to portable televisions, car audio or car audio-visual equipment and car phones; to china or glass (except spectacles); to contact or corneal lenses; to dentures while being used for eating; to crowns, caps or fillings in teeth; to furniture or household goods; to trees, shrubs or plants growing in the garden; to animals; to motor vehicles, trailers, caravans, boats or the accessories or associated equipment belonging to any of these;

What is insured	What is not insured
	<ul style="list-style-type: none"> - to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind; - to pedal cycles being used or while practising for racing, pacemaking or testing of any kind; - to pedal cycles you do not keep in your home when not in use; - to accessories or removable parts of pedal cycles unless they are lost or damaged at the same time and by the same incident as the pedal cycle; or - to pedal cycle tyres caused by cuts, bursts or punctures. <p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none"> - 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 evidence that forcible and violent entry took place. <p>Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either in a locked building or secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object. Electrical or mechanical breakdown.</p>

Section 2 Contents optional cover – Specified personal belongings extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>Your and your family's specified personal belongings and high-risk property (that are individually listed in the schedule) are covered in the European area. Cover is also provided anywhere else in the world for up to 60 days in any period of insurance.</p> <p>The causes covered</p> <p>Loss or damage, but we will pay a claim for loss or theft only if you report the loss or theft to the local police within 24 hours of discovering it.</p> <p>The most we will pay</p> <p>The most we will pay for any specified item is the maximum claim limit shown in the schedule next to each item.</p> <p>If you make a claim, you will need to give us evidence that you own the item you are claiming for.</p> <p>For high-risk property, you will also have to provide a valuation for the item.</p> <p>For any specified item you may need to provide a valuation, this will be indicated in your schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>Loss or damage:</p> <ul style="list-style-type: none"> - to sports equipment when it is being used; - to reeds, strings or drum skins of musical instruments; - to dentures while being used for eating; - to crowns, caps or fillings in teeth; - from wear and tear or loss of value; - caused by moths, vermin, parasites, insects, wet or dry rot, fungus, atmospheric conditions, light or other gradual causes; - caused by scratching or denting; - caused by cleaning, washing, dyeing, restoring, reproofing, adjusting, maintaining, repairing or misusing the item; or - caused by chewing, scratching, tearing or fouling by domestic animals or pets. <p>Loss or damage caused by theft or attempted theft from an unattended motor vehicle or where a motor vehicle is stolen, unless:</p> <ul style="list-style-type: none"> - 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 evidence that forced and violent entry took place. <p>Loss or damage to portable computers caused by theft or attempted theft from a motor vehicle between 7pm and 7am.</p> <p>Items used for business and professional purposes unless it is a laptop computer and shown in the schedule.</p> <p>Electrical or mechanical breakdown.</p>

Section 2 Contents optional cover – Pedal cycles extension

(This section applies only if shown in the **schedule**)

What is insured	What is not insured
<p>Your and your family's pedal cycles (listed in the schedule) are covered in the European area. Cover is also provided anywhere else in the world for up to 60 days in any one period of insurance.</p> <p>The causes covered Loss or damage.</p> <p>The most we will pay The most we will pay for pedal cycles is the amount shown against each cycle in the schedule.</p>	<p>The excess shown in the schedule for every incident.</p> <p>Theft or attempted theft of an unattended pedal cycle away from the home unless the pedal cycle is either:</p> <ul style="list-style-type: none"> - in a locked building; or - secured by a suitable chain and padlock (or cycle lock) to a post, cycle rack or immovable object. <p>Loss or damage:</p> <ul style="list-style-type: none"> - to mopeds or motorised pedal cycles, or pedal cycles that have been fitted with motorised assistance of any kind; - to pedal cycles being used or while practising for racing, pacemaking or testing of any kind; - to pedal cycles you do not keep at home when not in use; - to accessories or removable parts of pedal cycles, unless they are lost or damaged at the same time and by the same incident as the pedal cycle; - from wear and tear or loss of value; - caused by moths, vermin, parasites, insects, atmospheric conditions, light or other gradual causes; - caused by scratching or denting; or - caused by cleaning, washing, restoring, adjusting, maintaining, repairing or misusing the cycle. <p>Mechanical breakdown.</p> <p>Cuts, bursts or punctures to tyres.</p>

Data Protection Notice

Please read this notice carefully as it contains important information about **our** use of **your** personal information. **You** should also show it to anyone else insured under **your** policy. It explains how **we** use all the information **we** have about **you** and the other people insured under **your** policy.

For the purpose of this Data Protection Notice **we** are Ageas Insurance Limited and **Paragon**. Ageas Insurance Ltd is part of the Ageas group of companies and may share your personal information with other companies for any of the reasons set out in this notice.

Sensitive information

Some of the personal information that **we** ask **you** to provide is known as "sensitive personal data". This will include information relating to health issues and any criminal convictions. **We** need to use sensitive personal data to provide **you** with quotes, arrange and manage **your** policy and to provide the services described in **your** policy documents (such as dealing with claims).

How we use your personal information

We will use **your** personal information to arrange and manage **your** insurance policy, including handling claims and issuing renewal documents and information to **you** or **your insurance adviser**. **We** will also use **your** information to assess **your** insurance application and provide information to credit reference agencies.

We may have to share **your** personal information with other insurers, regulatory authorities, **our** business partners or agents providing services on **our** behalf.

We will share **your** personal information with others;

- if **we** need to do this to manage **your** policy with **us** including settling claims;
- to assess **your** application and arrange **your** policy;
- to prevent or detect crime including fraud (see below);
- if **we** are required or permitted to do this by law (for example, if **we** receive a legitimate request from the police or another authority); and/or
- if **you** have given **us** permission.

Preventing and detecting crime

We may use **your** personal information to prevent crime. In order to prevent crime **we** may;

- check **your** personal information against **our** own databases;
- share it with fraud prevention agencies; 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. Further details explaining how the information held by fraud prevention agencies may be used can be obtained by the Data Protection Officer at the address set out below; and/or

- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include but are not limited to the Claims and Underwriting Exchange Register. **We** may pass **your** personal information to the operators of these registers, including but not limited to information relating to **your** insurance policy and any **incident** (such as an accident, theft or loss) to the operators of these registers.

Dealing with others on your behalf

To help **you** manage **your** insurance policy, subject to answering security questions, **we** will deal with **you** or **your** husband, wife or partner or any other person whom **we** reasonably believe to be acting for **you** if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. For **your** protection only **you** can cancel **your** policy or change the contact address.

Marketing

We may use **your** personal information and information about **your** use of **our** products and services to carry out research and analysis.

We will only use **your** personal information to market **our** products and services to **you** if **you** agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

Further information

If **you** require further information on, or wish to complain about, the way that **we** use **your** personal information, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

If **you** would like to receive a copy of the information **we** hold about **you** please contact our Data Protection Officer, giving **your** name, address and insurance policy number. **We** may charge **you** a small fee for this.

If **we** change the way that **we** use **your** personal information, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible.

What to do if you have a complaint

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

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.

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 (please include your policy number and claim number if appropriate):

Ageas Customer Service Adviser,
Ageas Insurance Ltd,
Ageas House,
Hampshire Corporate Park,
Templers Way,
Eastleigh,
SO53 3YA,
England

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
Docklands
London
E14 9SR

Telephone 0845 080 1800

Email: enquiries@financial-ombudsman.org.uk

Using this complaints procedure will not affect **your** legal rights.

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 or telephone **020 7741 4100**.



Paragon

Paragon Car Ltd

London House • Thames Road • Crayford • Kent • DA1 4SL

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by the Financial Conduct Authority under
registration number 312028