

# Paragon Advance Landlords Buildings & Contents Policy

Underwritten by Zurich Insurance plc

Summary of Cover



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## Important – you should read this

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Paragon Advance Landlords Buildings & Contents Policy.

Underwritten by Zurich Insurance plc. The full terms, conditions or exclusions are shown in the policy document. A copy of the policy is available on request.

Your schedule of insurance issued when you arrange your policy will confirm which cover is in force. The Buildings and Landlord's Business Contents sections of this policy are governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, it will be English law.

## What cover do I have?

The sections of cover you have selected are shown in the policy schedule.

## How long is it for?

Your policy will normally run for 12 months and is renewable annually.

## What cover is available?

The Paragon Advance Landlords Buildings & Contents policy provides the following cover options:

**Buildings** – the structure of the insured property.

**Landlord's Business Contents** – the contents belonging to and provided by you for use by tenants at the insured property.

## Summary of cover and limits

The page numbers shown in brackets beside each section of cover are the page numbers in the policy document.

### Buildings and Landlord's Business Contents Sections

These are insured against the following major events: fire, explosion, lightning, earthquake, riot, malicious damage, collision by vehicles, aircraft or animals, storm or flood, theft or attempted theft, subsidence, landslip or heave, water or oil leaking from any fixed appliance, pipe or tank, falling trees, breakage of glass or sanitary ware, falling or breakage of radio and television aerials and dishes.

### Buildings Section (pages 3 – 7)

This covers the structure of your property and any permanent fixtures and fittings such as kitchen units and bathroom suites. It also includes cover for garages and other domestic outbuildings, walls, gates and fences as well as drives, paths, patios, and terraces at the property.

Cover	Sum Insured and/or limits
Sum Insured	£500,000 or the sum insured selected by you as shown on your schedule
Loss of Rent (including up to 2 years ground rent) or Alternative accommodation	20% of buildings sum insured
Lock replacement	£250
Legal Liability as owner	£2,000,000 Optional increase to £5,000,000 (if selected by you)
Employers liability for domestic employees	£10,000,000
Professional, demolition or local authority fees and expenses	Included in the buildings sum insured
Landscaped gardens	£1,000
Tracing a leak	£5,000
Re-letting costs	£500
Emergency access	£1,000
Removal of nests	£500
Loss of oil and metered water	£500
Accidental Damage Cover	Optional—your schedule will show if you have selected this cover

### Landlord's Business Contents section (pages 8 – 10)

Landlord's business contents are furniture, carpets, furnishing and household goods for which you are legally responsible as landlord and that are contained in the insured property and provided by you for the use of your tenant or for use in connection of the maintenance of the insured property.

Landlord's business contents do not include vehicles or craft, tenants property, property in the open or valuables such as gold or silver articles, jewellery or watches.

Cover	Sum Insured and/or limits
Sum Insured	£10,000 or the sum insured selected by you as shown on your schedule
Accidental Damage Cover	Optional (excluding contents over 5 years old) - your schedule will show if you have selected this cover.

### What is not insured?

The page numbers (or text) shown in brackets beside each section of cover indicates the part of the policy document where any key exclusions or restrictions appear.

This is a summary of the key exclusions or restrictions that apply:

### Buildings and Landlord's Business Contents Sections

#### Excess (pages 2, 3, 4, 5, 6, 8, 9, 10 and 11)

The standard excess is £100 or higher if stated in your policy wording or schedule.

#### Subsidence, landslip or heave (page 3)

A £1,000 excess applies to claims under Buildings.

There are a number of exclusions, the main ones being:

- Loss or damage from the coast or river bank being worn away.
- When the main structure of the risk address shown in the schedule, private garages or domestic outbuildings are not damaged.
- Loss or damage to the solid floor slabs, unless the foundations of the load-bearing walls are damaged at the same time and by the same cause.
- Settlement, shrinkage or expansion, demolition, faulty workmanship or faulty design.

### Storm or flood (pages 3 and 9)

- Loss or damage caused by frost.
- Loss or damage to gates, fences, hedges, and railings.
- Loss or damage caused by a change in the water table.

### Riot and malicious damage and theft, attempted theft (pages 3, 4, 8 and 9)

- Loss or damage when the property is unoccupied for more than 60 consecutive days.
- The first £2,500 of total loss or damage occasioned by the tenant or others lawfully on, in or about the premises.

### Accidental damage (Optional extension) (pages 4 and 10)

There are a number of exclusions and the main ones are:

- The cost of maintenance or normal redecoration.
- Loss or damage due to settlement, shrinkage or expansion.
- Loss or damage caused by wear and tear, depreciation, rot, fungus, mildew, insects, vermin, domestic pets, damp, rust, corrosion, atmospheric or climatic conditions, frost, scratching or denting, the effects of light or any other gradually operating cause.

- Loss or damage due to faulty workmanship, defective design or the use of defective materials.
- Loss or damage caused by a person you employ to carry out maintenance or repair work.
- Loss or damage specifically excluded elsewhere under section 1 buildings or section 2 landlord's business contents.
- Landlord's contents over 5 years old.

#### **Escape of water/oil (pages 3, 4 and 9)**

- Loss or damage when the property is unoccupied for more than 60 consecutive days.

#### **Mirrors and glass (pages 5 and 10)**

- Loss or damage when the property is unoccupied for more than 60 consecutive days.

#### **Water and heating installations (page 5)**

- Loss or damage when the property is unoccupied for more than 60 consecutive days.

#### **Vehicles and craft (pages 2 and 8)**

Landlord's contents cover does not include vehicles and craft, their accessories or any liability arising from any of these.

#### **Unoccupied (pages 2, 3, 4, 5, 8, 9, 10 and 11)**

If the property is unoccupied for more than 60 consecutive days, cover will exclude malicious damage, theft, leaking oil, loss of oil or metered water and breakage of glass.

It is also a condition that when the property is unoccupied for a period of longer than 7 days between the 1 October to the 31 March the following year, that the central heating system (where installed) be kept working to maintain a temperature of no less than 10 degrees centigrade failing which the water must be turned off at the mains and the water system completely drained.

When the property is unoccupied the cumulative excess is increased by a further amount of £250 for buildings and £500 for landlord's business contents.

#### **Repairs or Renovations (page 11)**

During the period of repairs or renovations, the excesses are increased by £250.

#### **Terrorism (page 12)**

We will not pay for any claim arising directly or indirectly from an act of terrorism. An act of terrorism means preparing, threatening to use, or actually using any item capable of producing biological, chemical, or nuclear pollution or contamination.

#### **General Policy Exclusions (page 12)**

There are a number of general exclusions that apply to residential properties policies issued by all insurers.

#### **Conditions (pages 11 and 12)**

There are a number of conditions that apply to the policy. These include:

- You must give immediate notice of any change in the tenancy type as shown on the schedule.
- No cooking is to be undertaken inside any part of the building insured by this policy other than in areas that have been constructed and equipped as domestic kitchens.
- All gas and electric appliances and installations must be regularly inspected by you or a responsible person acting on your behalf as required by the appropriate legislation. These should be repaired, replaced, maintained or serviced as necessary to ensure good order and records kept.
- No portable heating appliances are to be used in any part of the building.

## How do I make a claim?

### Buildings and Landlord's Business Contents sections

It is important that you comply with the claim procedures contained in the policy wording, and the policy conditions. Failure to do so may prejudice your position or delay the handling of your claim.

In the event of a loss, theft or malicious act you must report the incident to the police within 24 hours of the incident and obtain the crime reference number.

When you contact us about a claim you will need to quote our reference 10/018457/05449101 and tell us:

- your name and address
- the place where the loss or damage occurred
- what caused the loss or damage.

### Emergency Assistance 0845 712 5220

Lines open 24 hours a day. Please only use this number if you require the assistance of a tradesman, for example to fix a burst pipe.

### Important

Tradesman sent out to your home have no authority to advise on what is, or is not covered by your policy. You will be expected to pay the tradesman for work undertaken, but if the damage is covered by your policy, Zurich will reimburse you for the cost, less of course any policy excess that may apply.

If you require any advice on these matters, please contact your insurance advisor or call our property claims team on the number below.

Claims advice and assistance – **0845 300 4055**

Monday to Friday 8am to 6pm and Saturday 9am to 1pm.

Please use this number for all other claim related enquiries. When you make a claim you may be asked to complete a claim form which we will send you in the post. Please complete and return the form together with an estimate for the cost of the damage, repair or replacement. You can either send this directly to us, or if you prefer, send it via Paragon Advance.

If you require any advice before or during the claims process please contact Paragon Advance.

## How do I make a complaint?

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

### In the first instance

If you have a complaint about your policy or a claim, you should first contact Paragon Advance on 0844 375 9604.

If this does not resolve the problem, you can contact us direct. If your complaint is about:

- your policy, please call us on **0845 300 2815**
- a claim, please call us on **0845 601 0869**.

### Next steps if you are not happy with the response provided

We are dedicated to our customers and seek to do what is right, however, sometimes we may not be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response to your complaint, we will refer your complaint to our Customer Relations Team for a separate review.

The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of Zurich.

### **Complaint Procedure Leaflet**

A leaflet containing full details of our complaint procedure will be provided during the complaint handling process and is available on request.

### **The Financial Ombudsman Service (FOS)**

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response.

The FOS contact details are as follows:

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London

E14 9SR

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

03001 239 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail:

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

### **Compensation**

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 0800 678 1100.

### **Your Cancellation Rights**

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell us of your decision, in writing or by phone using the contact details provided on the covering letter within 14 days of receiving the policy (or for renewal, within 14 days of your policy renewal date). If no claims have been made we will refund the premium you have paid. If a claim is made we charge you for the days you have been on cover (applying a minimum premium of £15 plus insurance premium tax) and then refund the remainder of the premium you have paid.

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel your policy by giving you 7 days written notice to your last known address. We will give you a refund in proportion to the time left until your current period of insurance is due to run out.

**Underwritten by Zurich Insurance plc**

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.  
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.  
UK Branch registered in England and Wales Registration No. BR7985.  
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley,  
Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation  
by the Financial Services Authority. Details about the extent of our regulation  
by the Financial Services Authority are available from us on request.  
FSA registration number 203093. These details can be checked on the  
FSA's register by visiting their website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by  
contacting them on 0845 606 1234.

Communications may be monitored or recorded to improve our service and  
for security and regulatory purposes.

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**Administered and serviced by Paragon Advance Ltd**

Paragon Advance Ltd 4, 5 & 6 Quay Point, Northarbour Road, Portsmouth, Hampshire, PO6 3TD  
Tel: 0844 375 9604 Fax: 0844 375 9605 Email [webmail@paragonadvance.com](mailto:webmail@paragonadvance.com)

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