

Paragon Advance Tenants Contents Insurance Policy Underwritten by Zurich Insurance plc

Summary of Cover



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Important - you should read this

Paragon Advance Tenants Contents Insurance

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Insurance plc Paragon Advance Tenants Contents Insurance policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover please ask us to provide you with a copy of the policy document. Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

Your cover may require you to install and use various security protections when the home is unattended or at night. Your insurance adviser will have told you about these. A summary of the protections required is shown on page 5. If you want to see a copy of the endorsement that will be included in your policy please ask us to provide a copy.

What cover do I have?

The sections of cover you select are shown in your policy schedule.

How long is it for?

Your policy cover will normally run for 12 months unless you or we choose to cancel.

What cover is available?

The Paragon Advance Tenants Contents Insurance policy provides the following cover options:

Contents – the contents of your home plus other related cover

Personal possessions – the personal items you take away from the home

Details of the key features of each section you may select are listed overleaf.

Summary of cover and limits

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

Contents sections

This is 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, falling and breakage of radio and television aerials and dishes.

Contents section (pages 3, 4 & 5)

This covers household goods, personal property, **valuables**, pedal cycles and office equipment in your home and while temporarily removed plus extra cover shown in the table, plus any landlord's business contents that you are specifically responsible for under your tenancy agreement.

Valuables are articles of gold, silver or other precious metal, jewellery, watches, furs, pictures or other works of art, collections of stamps or coins.

Contents do not include **vehicles and craft** and their accessories other than removable audio and satellite navigation equipment not in the vehicle. Deeds and documents including those showing ownership of financial investments, animals, specifically insured items or any part of the buildings.

Vehicles and craft are electrically- or mechanically-powered vehicles, caravans, trailers, watercraft including surfboards, land windsurfing vehicles, hovercraft, aircraft, all-terrain vehicles or quad bikes (but not domestic gardening equipment, battery-operated golf trolleys or wheelchairs, battery- or pedestrian-operated models or toys).

Sum insured	The sum insured selected by you
Accidental damage (e.g. spilling wine on a carpet)	If selected by you
Valuables limit	50% of Contents sum insured
Valuables single article limit	£2,500
Money and credit and debit cards in the home	£500
Pedal cycle including accessories in the home	£500 any one cycle
Office equipment	£10,000
Loss of oil or metered water	£1,000
Visitors' & employees' contents	£250
Theft of contents from garages and outbuildings	£5,000
Legal liability to domestic employees	£10,000,000
Occupier's and personal legal liabilities	£2,000,000
Contents in the open	£1,000
Temporary removal	£5,000
Removal to your new home	No inner limit
Gifts – additional cover	£5,000
Tenant's cover	£10,000
Jury service	£50 a day – maximum £1,000
Alternative accommodation	£10,000
Lock replacement	No inner limit
Fatal accident	£10,000
Food in freezer or refrigerator	No inner limit
Prams and wheelchairs including accessories	£500 any one pram or wheelchair
Downloaded music and other information	£2,500

Personal possessions section – optional (page 6)

These are specified and unspecified personal items made to be worn, used or carried about the person including sports equipment and pedal cycles.

Cover accidental loss or damage anywhere in the world

Unspecified personal possessions	The sum insured selected by you
Single article limit	£1,500
Money and credit and debit cards	£500
Unspecified pedal cycles including accessories	£500 any one cycle
Specified items	The sum insured selected by you

What is not insured

This is a summary of the key exclusions or restrictions and where you will find them in your policy document. The page numbers shown in brackets are the page numbers in the policy document.

Excess

An excess applies to most claims under all sections. The excess you have chosen is shown in your schedule.

Malicious damage (page 3)

Does not cover damage by you, your family or other people living in the home.

Excluded loss or damage (page 8)

There are a number of exclusions and the main ones are loss or damage resulting from:

- wear and tear or other gradually operating causes including mildew and rot;
- vermin, insects or fouling or scratching by pets;
- alteration, cleaning or repair;
- mechanical or electrical breakdown.

Let, lent or sublet (Malicious damage/theft page 3)

Loss or damage by theft is not covered unless violence or force is used.

Vehicles and craft (pages 2, 3, 4, & 6)

Contents and Personal possessions cover does not include:

- road and other motorised vehicles (except garden equipment and children's toys);
- aircraft and watercraft (except models and toys);
- liability arising from these.

Unoccupied (page 3)

If the home is unoccupied for more than 60 days cover will exclude malicious damage, theft, leaking oil or water, breakage of glass and accidental damage (if insured).

Pedal cycles (page 6)

Cover does not apply when pedal cycles are left unattended unless securely locked to a structure or in a locked building.

Theft from unattended road vehicles (page 6)

Theft cover does not apply unless the property is hidden in a glove or luggage compartment and the vehicle is securely locked.

Terrorism (page 8)

Any liability, loss or damage caused in any way by biological, chemical and nuclear terrorism.

General

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

Security protections

Your insurance adviser will tell you if these are required for your policy.

Theft from the home is excluded unless the security protections are put into operation whenever the home is left unattended or at night. The main requirements are:

- The final exit door secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system.
- All external doors secured by a 5 lever mortice deadlock or a rim automatic deadlock or an integral multi-point locking system or key operated security bolts.
- All external sliding patio doors secured by key operated bolts or an integral multi-point locking system.
- All doors on domestic outbuildings and garages secured by key operated security devices.
- All ground floor, basement and accessible upper floor opening windows secured by key operated window locks except those in occupied bedrooms at night.

How do I make a claim?

Call us on the following numbers:

Emergency assistance
0845 712 5220

Claims advice and assistance
0845 300 4055

When you contact us about a claim you will need to quote our reference 10/018500/05449201 and tell us:

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

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 who will pass it on to us.

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

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.

Can I receive compensation if Zurich cannot meet its obligations to me?

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 or by contacting the FSCS directly on **0800 678 1100**.

If I take out cover but then change my mind can I get my premium refunded?

If you decide that you do not want to accept the policy (or any future renewal of the policy by us) tell your insurance advisor 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.

Can I cancel the policy at any other time?

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 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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