

# Home Insurance

## Insurance Product Information Document

Product: Paragon Noble Home Policy

Company: Trafalgar Insurance Company Limited other than Key Cover which is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group.

Trafalgar Insurance Company Limited is authorised and regulated by the Guernsey Financial Services Commission. Registered address: Town Mills, Rue du Pre, St. Peter Port, Guernsey GY1 6HS.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs, please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

Home Insurance Policy.



#### What is insured?

##### **BUILDINGS (If requested and stated in your schedule)**

- ✓ Loss or damage to your buildings caused by listed events such as Fire, Explosion, Lightning, Earthquake, Smoke, Storm or Flood, Riot, Civil unrest, strikes, labour or political disturbances, Malicious Damage or Vandalism, Being hit by Aircraft or other flying objects or anything falling from them; Vehicles or animals, Water escaping from water tanks, pipes, equipment or fixing heating systems, Loss of domestic heating oil and loss of metered water, Theft or attempted theft, Falling radio or television receiving aerials (including satellite dishes), their fittings and masts, Subsidence or Heave of the land on which the buildings stand, or Landslip, Falling trees or branches, Replacement locks, Emergency access to home and garden.
- ✓ Alternative accommodation up to 20% of the buildings and contents sums insured.
- ✓ Water freezing in tanks, equipment or pipes up to £1,500
- ✓ Accidental damage to underground pipes and services.
- ✓ Accidental damage to fixed glass and sanitary fittings.
- ✓ Damage or destruction whilst your property is being sold.
- ✓ Trace and access cover up to £5,000.

##### **CONTENTS (If requested and stated in your policy schedule)**

- ✓ Loss or damage to your contents caused by listed events such as Fire, Storm or Flood, Theft or attempted theft.
- ✓ Cover for £1,000 money and £1,000 credit / debit cards.
- ✓ Domestic freezer contents up to £1,000.
- ✓ Property in the open up to £1,000.
- ✓ Accidental damage to home entertainment equipment, mirrors and glass.
- ✓ Pedal cycles limited to £500 per cycle unless specified.
- ✓ Household removals.
- ✓ Theft from garages and outbuildings up to £2,500.
- ✓ Heating fuel leaking from a fixed heating system, or loss of metered water following loss or damage to water tanks, pipes, equipment or fixing heating systems.
- ✓ Cover for title deeds up to £1,500.
- ✓ Legal liability up to **£2,000,000**.
- ✓ Accidents to domestic staff up to **£2,000,000**.
- ✓ 10% contents sum insured increase for wedding and other gifts for one month before and one month after a wedding, birthday, religious or other celebration.

##### **VALUABLES & PERSONAL POSSESSIONS (If requested and stated in your schedule)**

- ✓ Unspecified items up to £3,000.
- ✓ Worldwide cover up to 30 days per year.
- ✓ Your allowance to specify items over £3,000
- ✓ Pedal cycles limited to £500 per cycle unless specified.
- ✓ Specified Pedal Cycles maximum limit £2,500.
- ✓ Mobiles & tablets limited to £300 unless specified.
- ✓ Cover for your valuables and personal possessions listed in your schedule to the values shown for loss or damage.



#### What is not insured?

##### **BUILDINGS & CONTENTS**

- ✗ Amounts below any policy excess amount (including voluntary excess and increased excess where applicable).
- ✗ Amounts above the sums insured and limits.
- ✗ Damage caused by wear and tear or any other gradually operating clause.
- ✗ Loss, damage or liability caused by or arising out of the removal or, disposal of asbestos or materials asbestos.
- ✗ Loss or damage occurring before cover starts arising from an insured event before cover starts, caused deliberately by you or any member of your family.
- ✗ Loss caused by pollution, contamination, wet or dry rot.
- ✗ Loss caused by felling, lopping or topping of your trees.
- ✗ Damage caused by infestation, vermin, corrosion, damp, wet or dry rot, mould or frost, fungi.
- ✗ Damage or destruction due to chewing, scratching, tearing or fouling by domestic pets.
- ✗ Loss, damage or destruction or any proportion thereof specifically excluded under Section One (Buildings) or Section Three (Contents).
- ✗ Buildings moving, settling, shrinking, collapsing or cracking
- ✗ Damage caused by extremes of temperature or exposure to light.
- ✗ Damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks.

##### **VALUABLES & PERSONAL POSSESSIONS**

- ✗ Damage to any part of a machine or system arising out of its own mechanical or electrical fault, breakdown, burn out or failure.
- ✗ Damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon.
- ✗ Breakage of any sports equipment whilst in use.
- ✗ Theft excluded for pedal cycles unless the cycle is in your immediate control or securely locked to an object that cannot be removed or in a locked building.
- ✗ Theft excluded for mobiles and tablets unless they are in your immediate control or stolen from a locked room, building or locked motorised vehicle.
- ✗ Loss of credit or debit cards unless reported to the Police and to the card issuing company within 24 hours.
- ✗ Any item over £3,000 not specified on your schedule.



#### Are there any restrictions?

- ! If your home is unoccupied or unfurnished refer to your policy wording as cover will be restricted or not available under most parts of your policy.
- ! Liability for bodily injury to you, your family or a non-domestic employee of you or your family.
- ! Damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling.
- ! Mechanical or electrical faults or breakdown.

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### Additional Information on Your Policy

#### **KEY COVER**

- ✓ In the event of any of the Insureds Incidents, we will reimburse you up to the limits stated and AXA Assistance will assist with the arrangements for replacing your keys and locks, or onward transportation.

#### **OPTIONAL COVERS AVAILABLE**

Accidental Damage – Loss or damage caused accidentally to either your buildings or contents.

#### **Restrictions continued...**

- ! Damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling.
- ! Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event.
- ! Any amount over £1,500 for valuables or personal possessions in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.
- ! We will not pay more than 30% of the sum insured for contents in respect of valuables and no more than £3,000 for any one item of valuables, unless the item is specified on your schedule.



#### **Where am I covered?**

- ✓ The United Kingdom, Great Britain, Northern Ireland, Isle of Man and the Channel Islands. If you have chosen personal possessions cover this is extended to anywhere in the world for a maximum period of 30 days in any period of insurance. Please refer to your policy schedule for full details.



#### **What are my obligations?**

- We have used the information you have provided which is detailed in your statement of insurance to provide your quote. Please check that all the information is correct.
- If any of the information is incorrect we may change the terms and conditions, premium, or withdraw our quote.
- Please inform us of any changes to the information detailed in your statement of insurance.
- Should you suffer a loss, accident or theft please ensure to inform us immediately.
- You must take reasonable steps to prevent loss, damage or an accident and keep your property in a good state of repair.
- Do not admit liability or offer or agree to settle any claim without prior written permission.



#### **When and how do I pay?**

The premium is due at the start or renewal of the policy. You can pay for your insurance policy in full or alternatively speak to your insurance intermediary about instalment option information.



#### **When does the cover start and end?**

This is an annual policy and your dates of cover are shown in your policy schedule.



#### **How do I cancel the contract?**

You may cancel this insurance by writing to your broker or insurance intermediary within 14 days of either the start of the period of insurance or the date, on which you receive your documents, whichever is the later, 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 for cancellation of £30.00 plus IPT.

You may also cancel this insurance at any time by writing to your broker or insurance advisor. Any return premium due to you will depend on how long this insurance has been in force and whether you have made a claim, you will receive a pro rata refund of your premium, less Paragon Car Limited's administration charge for cancellation of £30.00 plus IPT.

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**Additional Information on Your Policy**

**How to make a claim?**

If you need to make a claim simply contact one of our Claims Helplines for immediate assistance and advice.

**BUILDINGS AND CONTENTS CLAIMS** Our Dedicated Claims Helpline (Business & Out of Hours) is: 01675 466558 Alternatively you can E-mail: [trafalgarclaims@ctplc.com](mailto:trafalgarclaims@ctplc.com)

**KEY COVER CLAIMS** All lost or stolen keys broken in a lock must be reported to us on 0345 607 5329 within 48 hours of the incident.

**Applicable to All Policies**

Paragon Car Ltd will £10.50 for any adjustments made in the policy period, plus IPT (Insurance Premium Tax) at the current rate applicable.

Cancellations will be charged at £30.00 where the policy has been in force, plus IPT (Insurance Premium Tax) at the current rate applicable.