

# Home Insurance

## Insurance Product Information Document

Product: Paragon Monument 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 policy schedule)**

- ✓ Loss or damage to your buildings caused by listed events such as Fire, Lightning, Explosion, Earthquake, Aircraft, Storm, Flood, and Escape of Water from fixed water tanks, apparatus or pipes, Escape of Oil from domestic fixed oil tanks, apparatus or pipes, Theft or attempted theft, Impact by any vehicle or animal, Riots, Strikes, Violent Disorder, Civil Commotion, Malicious Damage, Subsidence, Heave, Landslip or Landslide, Falling Trees, Lamp-posts or Telegraph Poles.
- ✓ Alternative accommodation up to 20% of the buildings sums insured.
- ✓ Frost damage to fixed water tanks, apparatus or pipes.
- ✓ Accidental damage to underground pipes and services.
- ✓ Breakage of fixed glass.
- ✓ Cost of tracing the source of any escape of water or oil up to £1,000

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

- ✓ Loss or damage to your contents caused by listed events such as Fire, Storm, Flood, Theft or attempted theft
- ✓ Cover for £500 Money and £2,500 credit cards
- ✓ Domestic freezer contents up to £500.
- ✓ Temporary removal to certain other premises
- ✓ Accidental Damage to audio and video equipment.
- ✓ Breakage of ceramic hobs.
- ✓ Property in the open up to £1,000.
- ✓ Theft from garages and outbuildings up to £1,500.
- ✓ Domestic oil in fixed fuel oil tanks up to £1,000.
- ✓ Cover for title deeds up to £1,500.
- ✓ Legal liability up to £2,000,000.
- ✓ Accidents to domestic staff up to £2,000,000.
- ✓ Alternative accommodation up to 20% of the contents sums insured.
- ✓ 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 policy schedule)**

- ✓ Cover for your valuables and personal possessions listed in your schedule to the values shown for loss or damage.

##### **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.



#### 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 Two (Contents).
- \* Accidental Damage to the 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.
- \* Loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event.

##### **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.



#### Are there any restrictions?

- !! If your home is not furnished enough to be lived in, some sections of this policy will not apply so please refer to your policy wording as cover may be restricted.
- !! Faulty workmanship or defective materials.
- !! 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.
- !! Any amount over £1,500 in total for valuable or personal possessions in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.
- !! Any amount over £1,500 in total for valuable or personal possessions in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.

## Product: Paragon Monument Home Policy Additional Information on Your Policy



### Where am I covered?

- ✓ The United Kingdom i.e. Great Britain, Northern Ireland, Isle of Man and the Channel Islands. The valuables and personal possessions section covers, the United Kingdom, Europe and anywhere else in the world up to 60 days in any one policy period. 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.

### 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 charge £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.

### Financial Services Compensation Scheme

Trafalgar Insurance Company Limited does not subscribe to the FSCS. However, in the unlikely event of any default or insolvency, additional security has been put in place with details upon request via [mail@trafalgarinsurance.co.uk](mailto:mail@trafalgarinsurance.co.uk)