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Introduction

Paragon Car Ltd is committed to treating customers fairly and providing a first-class customer service. Subsequently, **we** therefore expect the same high standards 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 their behalf.

This is **your** Certificate of Home Insurance. This Certificate, **your schedule** of insurance and any **endorsement** applying to **your** Certificate make up **your** insurance documents.

Please read **your** insurance documents carefully and keep them in a safe place. It is important that:

You are clear which sections **you** have requested and want to be included;

You are clear what each section covers and does not cover;

You understand **your** own duties under each section and under the insurance as a whole.

If **your** insurance documents are incorrect or if **you** have any questions or concerns about **your** insurance or the handling of a claim **you** should, in the first instance contact **your broker** or **insurance advisor**.

This **policy** will be governed by English law, and **you** and **we** agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless **you** are resident in the United Kingdom i.e. Great Britain, Northern Ireland, the Isle of Man or the Channel Islands, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by **you** and **us**.

This certificate is a legally binding contract of insurance between **you** and the **Insurer** in respect of Sections 1-8 of the policy and **us** in respect of Section 9 of the policy. This contract does not give or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. **We** may cancel or change any part of this contract without getting anyone else's permission.

When drawing up this contract, **we** have relied on the information and statements which **you** have provided in the proposal form (or declaration) on the date shown in the **schedule**.

The insurance relates **ONLY** to those sections of the certificate which are shown in the schedule as being included.



Paul Barnard
For and on behalf of **Paragon Car Ltd**

The parties involved in **your** insurance

Your Policy (Sections 1-8) is arranged and administered by **Paragon Car Ltd** on behalf of the insurer, **Trafalgar Insurance Company Limited**, who are registered in Guernsey (Company registration number: 54460).

Paragon Car Ltd. is registered in England company no. 04133312 with a registered office at 1st Floor Jupiter House Orbital One, Green Street Green Road, Dartford, Kent DA1 1QG and is authorised and regulated by the Financial Conduct Authority (FRN 312028).

Trafalgar Insurance Company Limited is authorised and regulated by the Guernsey Financial Services Commission under the Insurance Business (Bailiwick of Guernsey) Law 2002, as amended. Registered Office: Town Mills, Rue du Pre, St. Peter Port, Guernsey GY1 6HS.

These parties can be checked on the Guernsey Financial Services Commission Register at www.gfsc.gg/commission/regulated-entities.

Section 9 of the policy is underwritten by **Inter Partner Assistance SA (IPA)** which is fully owned by the AXA Assistance Group.

Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **Us** on request. Inter Partner Assistance SA firm register number is 202664.

Cooling Off Period

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, 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.

Cancellation

- a) **We** may cancel this insurance by giving **you** 14 days' notice in writing. 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.
- b) **You** may also cancel this insurance at any time by writing to **your broker** or **insurance intermediary**. 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.

Applicable to All Policies

Paragon Car Ltd will charge a policy administration fee, for further details refer to the Insurance Product Information Document.

Complaints Procedure

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

If **you** are unable to resolve the matter with **your broker** or insurance advisor and wish to make a complaint **you** may do so at any time by referring the matter to the Managing Director, **Paragon Car Ltd**, 1st Floor Jupiter House, Orbital One, Green Street Green Road, Dartford, Kent, DA1 1QG or by email to complaints@paragon-uk.net

If **your** complaint is in relation to the way in which **your** insurance was sold, the administrator will pass **your** complaint, within one working day, to the firm that arranged **your** insurance with **us**; who will deal with **your** complaint.

Complaints that cannot be resolved by **Paragon Car Ltd** for (sections 1 to 8) of **your** policy:

If your complaint about your policy cannot be resolved by the end of the next working day, your agent will pass it to: -

Complaints/Compliance Officer:

Trafalgar Insurance Company Limited

Town Mills,
Rue du Pre,
St. Peter Port,
Guernsey GY1 6HS

Please ensure that **you** quote your policy number (which can be found on **your** insurance schedule) in all correspondence, so that **your** complaint can be dealt with speedily. A senior Director in Guernsey is responsible for monitoring the quality of **our** services and compliance with the laws and regulatory practice codes applying to **us**.

They will acknowledge receipt of **your** complaint within five business days, detailing who is dealing with your complaint and, if possible, give **you our** response at that time. If investigations take longer **you** will be provided with a full written response within four weeks, or the current position of **your** complaint will be explained and **you** will be provided with an indication as to when **we** expect to provide **our** final response which will, at the latest, be within eight weeks of receipt of your complaint.

Trafalgar Insurance Company Limited is not covered by the Financial Ombudsman Service (FOS). However, if **you** are not satisfied with **our** final response **you** may be entitled to register **your** complaint with the Channel Islands Financial Ombudsman (CIFO).

You can contact CIFO at: Channel Islands Financial Ombudsman PO Box 114 Jersey Channel Islands JE4 9QG

Email: enquiries@ci-fo.org Website: www.ci-fo.org

Privacy and your Personal Information

Guernsey is not within the European Economic Area (EEA), but has a robust and effective regulatory framework. **Trafalgar Insurance Company Limited** is required to comply with the EU General Data Protection Regulation (GDPR) when handling the personal data of European Citizens and secondly the Data Protection (Bailiwick of Guernsey) Law, 2017 which provides an equivalent framework for handling the personal data on any non-EU citizen.

More information about our use of personal data is set out in the **Trafalgar Insurance Privacy Notice** (Privacy & your Personal Information) which can be found on our website www.trafalgarinsurance.gg alternatively you may also request a copy of the Privacy Notice by contacting the Data Protection Officer at:

Trafalgar Insurance Company Limited Town Mills, Rue du Pre, St. Peter Port, Guernsey GY1 6HS.

For section 9 of your policy

You can write to the Group Quality and Customer Relations Manager at:

Inter Partner Assistance SA,
The Quadrangle, 106-118 Station Road,
Redhill, Surrey, UK
RH1 1PR,

Or, **you** can phone 01737 815 215 or email quality.assurance@axa-assistance.co.uk If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower,
London
E14 9SR.

Telephone 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

Definitions

Wherever the following words appear in this insurance certificate they will have the meanings shown below.

Accidental Damage	<ul style="list-style-type: none"> • Damage caused suddenly and unexpectedly by an outside force
Bodily injury	<ul style="list-style-type: none"> • Bodily injury includes death or disease.
Buildings	<ul style="list-style-type: none"> • The home and its decorations • fixtures and fittings attached to the home • permanently installed swimming pools, ornamental ponds or fountains, hard tennis courts, drives, patios and terraces, walls, gates fences, hedges and fixed fuel tanks <p>you own or for which you are legally responsible within the premises named in the schedule.</p>
Contents	<p>Household goods and personal property, within the home, which are your property or which you are legally responsible for.</p> <p>Contents includes:</p> <ul style="list-style-type: none"> • tenant's fixtures and fittings • radio and television aerials, satellite dishes, their fittings and masts which are attached to the home • property in the open but within the premises up to £1,000 in total (other than radio and television aerials, satellite dishes, their fittings and masts which are attached to the home) • office equipment up to £10,000 in total • money up to £500 in total, and credit cards up to £2,500 in total • deeds and registered bonds and other personal documents up to £1,500 in total • valuables up to 30% of the sum insured for Contents within the private dwelling subject to a £2,500 limit for any one item unless stated otherwise in the schedule or the specification(s) attached to the schedule • domestic oil in fixed fuel oil tanks up to £1,000 <p>Contents does NOT include:</p> <ul style="list-style-type: none"> • motorised vehicles (other than garden machinery) caravans, trailers or watercraft or their accessories • any living creature • any part of the buildings • any property held or used for business purposes other than office equipment • any property insured under any other insurance.

Credit cards	<ul style="list-style-type: none"> • Credit cards, charge cards, debit cards, bankers cards and cash dispenser cards which belong to you, which you are responsible for and are held for private or domestic purposes only.
Endorsement	<ul style="list-style-type: none"> • A change in the terms and conditions of this insurance.
Europe	<p>Europe 'Europe' includes:</p> <ul style="list-style-type: none"> • The continent of Europe; • all Mediterranean Islands; • The Republic of Ireland; • the Canary Islands; • Madeira; and journeys between these countries.
Family	<ul style="list-style-type: none"> • You, your spouse (meaning a legal husband/wife or civil partnership relationship), any common law partner (cohabiting at the same address for a continuous period of at least 6 months), dependent children and other relatives who permanently live with you.
Geographical Limits	<ul style="list-style-type: none"> • The UK: Northern Ireland, Isle of Man and the Channel Islands and anywhere else in the world for up to 60 days in any one period of insurance.
Home	<ul style="list-style-type: none"> • The private dwelling of standard construction and the garages and outbuildings used for domestic purposes at the premises shown in the schedule.
Insurer	<ul style="list-style-type: none"> • Trafalgar Insurance Company Limited
Money	<ul style="list-style-type: none"> • current legal tender, cheques, postal and money orders • postage stamps not forming part of a stamp collection • savings stamps and savings certificates, travellers' cheques • premium bonds, and gift tokens • travel tickets and phone cards <p>all held for private, charitable or domestic purposes.</p>
Occupant	<ul style="list-style-type: none"> • A person or persons authorised by you to stay in the home overnight.
Office equipment	<ul style="list-style-type: none"> • Computers, printers, scanners and their accessories, office furniture, photocopiers, fax machines and phone equipment in your home, other than equipment belonging to your employer.
Period of insurance	<ul style="list-style-type: none"> • The length of time for which this insurance is in force, as shown in the schedule and for which you have paid, and we have accepted a premium.

Personal possessions	<ul style="list-style-type: none"> • Clothing, baggage, sports equipment, guns and items specifically designed to be carried or worn about the person and all of which belong to you or you are legally responsible for. <p>Personal possessions do NOT include:</p> <ul style="list-style-type: none"> • money and credit cards • any property which is more specifically insured by any other insurance • pedal cycles • computer equipment (unless specified) and mobile telephones.
Premises	<ul style="list-style-type: none"> • The address which is named in the schedule.
Sanitary ware	<ul style="list-style-type: none"> • Washbasins, sinks, bidets, lavatory pans and cisterns, shower trays, shower screens, baths and bath panels.
Schedule	<ul style="list-style-type: none"> • The schedule is part of this insurance and contains details of you, the premises, the sums insured, the period of insurance and the sections of this insurance which apply.
Standard construction	<ul style="list-style-type: none"> • Built of brick, stone or concrete and roofed with slates, tiles, asphalt.
United Kingdom	<ul style="list-style-type: none"> • The 'United Kingdom' will include England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands, and journeys between these countries.
Valuables	<ul style="list-style-type: none"> • jewellery and watches • furs • gold, silver, gold- and silver-plated articles and other precious metals • pictures, paintings and other works of art • collections of stamps or coins.
Value	<ul style="list-style-type: none"> • The amount of money you would have received if you sold the article or property undamaged.
We / us / our	<ul style="list-style-type: none"> • Paragon Car Ltd on behalf of Trafalgar Insurance Company Ltd or, in respect of Section 9 Inter Partner Assistance SA (IPA) on behalf of which is fully owned by AXA Assistance Group.
You / your / insured	<ul style="list-style-type: none"> • The person or persons named in the schedule and all members of your family who permanently live in the home.
Your broker / insurance advisor	<ul style="list-style-type: none"> • The person or persons who place this insurance on your behalf.

How We Use Your Data

Data Protection

It is understood by **you** that any information that is provided to **us** about **you** will be processed by **us** for the purposes of providing insurance and handling any claims which may necessitate providing such information to third parties. **We** will ensure that **your** data is protected at all times and handled in accordance with the provisions of the **data protection regulations**.

In order to prevent and detect fraud **we** may at any time:

- share information about **you** with other organisations and public bodies including the police
- check and/or file **your** details with fraud prevention agencies and databases, and if **you** provide **us** with false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to:
 - help make decisions about the provision and administration of insurance, credit and credit related services for **you** and members of **your** household
 - trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** insurance policies;
 - check **your** identity to prevent financial crime, unless **you** furnish **us** with satisfactory proof of identity;
 - undertake credit searches and additional fraud searches.

On request, **we** can supply further details of the databases **we** access or contribute to.

Should **you** have any questions or comments or wish to access, correct, modify or delete **your** information, or, where relevant, withdraw **your** consent to the use of **your** information or receiving communications from **us**, please send **your** request to:

Paragon Car Ltd
1st Floor Jupiter House
Orbital One
Green Street Green Road
Dartford
Kent
DA1 1QG
Email: info@paragon-uk.net

Credit Searches or Third-Party Information Sources

In considering **your** application for this insurance policy Paragon Car Ltd may consult several data agencies and credit reference agencies to assess insurance risk, to establish **your** identity, to maintain policy records and to combat fraud. Paragon Car Ltd may also pass on information that **we** hold about **you** and **your** payment record to credit reference agencies. Please check our privacy policy at <http://www.paragon-uk.net/Privacy%20Policy.html>, which can be found at www.paragon-uk.net for details of these third parties. This information may be used by other credit lenders for making credit decisions about **you** and other people to whom **you** are financially associated for fraud prevention, money laundering reason or for tracing debtors.

We may ask credit reference agencies to give **us your** credit score, which may affect **your** insurance application but will not affect **your** credit score.

We may also use information relating to **you** and **your** property supplied to **us** by other third parties.

General Conditions applicable to the whole of this insurance

Each **home** included under this insurance is considered to be covered as if separately insured.

Your duties

a) **You** must take all reasonable steps to prevent loss, damage or an accident and keep the **buildings** in a good state of repair.

b) **You** must tell **your broker** or **insurance advisor** immediately if **you**

- stop using the **home** as **your** permanent private residence;
- regularly leave the **home** unattended by day or by night; or
- leave the **home** without an **occupant** for more than 30 consecutive days.

When **we** receive this notice, **we** have the option to change the terms and conditions of this insurance.

c) **You** must tell **your broker** or **insurance advisor** before **you** start any conversions, extensions or other structural work to the **buildings**. When **we** receive this notice, **we** have the option to change the terms and conditions of this insurance.

If **you** fail to comply with any of the above duties this insurance may become invalid.

General Exclusions applicable to the whole of this insurance

a) Radioactive Contamination and Nuclear Assemblies Exclusion

Insurers will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;

2. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:-

i) Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel,

ii) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

b) War Exclusion

We will not pay for any loss or damage or liability directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

c) Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this insurance has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this insurance but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

d) Existing and Deliberate Damage

We will not pay for loss or damage

- occurring before cover starts or arising from an event before cover starts
- caused deliberately by **you** or any member of **your** home.

e) Loss of Value Clause

This insurance does not cover **you** for direct or indirect loss or damage to any property, or any legal liability, caused by or contributed to, or arising from the loss of **value** following a claim payment.

f) Electronic Data Exclusion Clause

We will not pay for

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Any legal liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - Computer viruses, erasure or corruption of electronic data;
 - The failure of any equipment to correctly recognise the date or change of date.

For the purposes of this exclusion “computer virus” means a corrupting, harmful or unauthorised instruction or code from an unauthorised source that propagates itself via or through a computer system or network.

g) Biological and Chemical Contamination Clause

We will not pay for:

1. Loss or destruction of or damage to any property whatsoever, or any loss or expenses whatsoever resulting or arising therefrom;
2. Any legal liability of whatsoever nature;
3. Death or injury to any person;

directly or indirectly caused by or contributed to by or arising from Biological or Chemical contamination due to or arising from;

- Terrorism; and/or
- Steps taken to prevent, suppress, control or reduce the consequences of any actual, attempted, threatened, suspected or perceived terrorism.

For the purposes of this exclusion “terrorism” means any act(s) of any person(s) or organisation(s) involving:

- a) The causing, occasioning or threatening of harm of whatever nature and by whatever means;
- b) Putting the public or any section of the public in fear,

in circumstances in which it is to conclude that the purpose(s) of the person(s) or organisation(s) concerned are wholly or partly of a political, religious, ideological or similar nature.

h) Confiscation/Holding Clause

This insurance does not cover **you** for Customs or other government or local authority officials legally taking and holding or keeping **your** property.

i) Aircraft Pressure Waves

This insurance does not cover loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

j) Wear and Tear

We will not pay for damage caused by wear and tear or any other gradually operating cause.

k) Indirect Loss or Damage

We will not pay for any losses that are not directly associated with the incident that caused **you** to claim, unless expressly stated in this insurance.

l) Asbestos

We will not pay for any loss damage or liability caused by or arising out of the removal or, disposal of asbestos or materials containing asbestos

m) Coronavirus Exclusion Clause

Your Insurance Policy does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

How Insurers will deal with your claim

Defence of claims

Insurers may:

- take full responsibility for conducting, defending or settling any claim in **your** name;
- take any action **we** considered necessary to enforce **your** rights or **Insurers** rights under this insurance.

Other insurance

Insurers will not pay any claim if any loss, damage or liability covered under this insurance is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurance had this insurance not been effected.

This clause does not apply to fatal injury (Section two-J).

Fraudulent claims

If **you**, or anyone acting on **your** behalf, make a claim knowing it to be false or fraudulent in amount or in any other respect, this insurance shall be invalid, and all claims shall be forfeited.

Claims Conditions applicable to the whole of this insurance

Your duties

In the event of a claim or possible claim under this insurance

- **You** must notify:
Charles Taylor General Adjusting Services
Unit 3 St. Philipp's Courtyard,
Church Hill,
Coleshill,
Birmingham,
B46 3AD

Dedicated Claims line (Business & Out of Hours): 01675 466558
Dedicated E Mail: trafalgarclaims@ctplc.com
- **You** must provide the Claims Centre with written details of what has happened within 30 days and provide any other information **we** may require.
- **You** must forward to the Claims Centre within 3 days, any letter, claim, writ, summons or other legal document **you** receive if a liability claim is made against **you**.
- **You** must inform the Police as soon as possible following malicious acts, violent disorder, riots or civil commotion, theft, attempted theft or lost property.
- **You** must not admit liability or offer or agree to settle any claim without **our** prior written permission.
- **You** must take care to limit any loss, damage or injury.
- **You** must provide evidence of **value** or age (or both) for all items involved in a claim.

If **you** fail to comply with any of the above duties this insurance may become invalid.

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 available upon request via mail@trafalgarinsurance.gg

Section one
Buildings

What is covered	What is not covered
This insurance covers the buildings for physical loss or damage directly caused by	Insurers will not pay The excess(es) shown on your schedule (no excess applies to extensions D and H)
1a) fire, lightning, explosion or earthquake	
1b) smoke damage	for loss or damage by any gradually operating cause
2) aircraft and other flying devices or items dropped from them	
3) storm, flood or hail, weight of snow	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of Section one b) for loss or damage to drives, patios and terraces, gates, fences and hedges
4) escape of water from and frost damage to fixed water tanks, apparatus or pipes	a) for loss or damage caused by subsidence, heave or landslip other than as covered under number 9 of Section one b) for loss or damage to domestic fixed fuel oil tanks and swimming pools c) for loss or damage while the buildings are not furnished enough to be normally lived in
5) escape of oil from a fixed domestic oil-fired heating installation caused by a fault in any fixed domestic heating installation	a) for loss or damage caused by faulty workmanship b) for loss or damage while the buildings are not furnished enough to be normally lived in
6) theft or attempted theft	a) for loss or damage while the home is not furnished enough to be normally lived in b) Unless the loss or damage follows a violent and forcible entry
7) collision by any vehicle or animal	
8) any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	for loss or damage while the buildings are not furnished enough to be normally lived in

Section one
Buildings (continued)

What is covered	What is not covered
This insurance covers the buildings for physical loss or damage directly caused by	Insurers will not pay
9) subsidence or heave of the site upon which the buildings stand or landslip or landslide	<p>a) for loss or damage to domestic fixed fuel-oil tanks, swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences unless the private dwelling is also affected at the same time by the same event</p> <p>b) for loss or damage to solid floors unless the walls of the private dwelling are damaged at the same time by the same event</p> <p>c) for loss or damage arising from faulty workmanship or defective materials</p> <p>d) for loss or damage which compensation has been provided for or would have been but for the existence of this insurance under any contract or a guarantee or by law</p> <p>e) for loss or damage caused by river erosion and or coastal erosion</p> <p>f) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions</p>
10) breakage or collapse of fixed radio and television aerials, fixed satellite dishes and their fittings and masts	for loss or damage to fixed radio and television aerials, fixed satellite dishes and their fittings and masts
11) falling trees, telegraph poles or lampposts	<p>a) for loss or damage caused by trees being cut down or cut back within the premises</p> <p>b) for loss or damage to gates and fences</p>

**Section one
Buildings (continued)**

What is covered	What is not covered
This section of the insurance also covers	Insurers will not pay
<p>A) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • fixed glass and double glazing (including the cost of replacing frames) • solar panels • sanitary ware • ceramic hobs <p>all forming part of the buildings</p>	for damage while the buildings are not furnished enough to be normally lived in
<p>B) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which you are legally responsible for</p>	for damage while the buildings are not furnished enough to be normally lived in
<p>C) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section one</p>	<p>a) more than £1,500 in any period of insurance.</p> <p>b) If you claim such loss under Sections one and two, Insurers will not pay more than £1,500 in total.</p>
<p>D) expenses you have to pay and which we have agreed in writing for</p> <ul style="list-style-type: none"> • architects', surveyors', consulting engineers' and legal fees • the cost of removing debris and making safe the buildings • costs you have to pay in order to comply with any Government or local authority requirements <p>following loss or damage to the buildings which is covered under Section one</p>	<p>a) any expenses for preparing a claim or an estimate of loss or damage</p> <p>b) any costs if Government or local authority requirements have been served on you before the loss or damage</p>

**Section one
Buildings (continued)**

What is covered	What is not covered
<p>E)</p> <ul style="list-style-type: none"> • loss of rent due to you which you are unable to recover • additional costs of alternative accommodation, substantially the same as your existing accommodation, which you have to pay for <p>while the buildings cannot be lived in following loss or damage which is covered under Section one</p>	<p>a) any amount over 20% of the sum insured for the buildings damaged or destroyed up to a maximum of 12 months</p>
<p>F) anyone buying the buildings who will have the benefit of Section one until the sale is completed or the insurance ends, whichever is sooner</p>	<p>if the buildings are insured under any other insurance</p>
<p>G) the cost of tracing and accessing the source of any escape of water or oil from fixed water tanks or pipes or domestic oil-fired heating installation which you are legally responsible for</p>	<p>more than £1,000 in any period of insurance. If you claim for such loss under Sections one and two, Insurers will not pay more than £1,000 in total</p>
<p>H) damage to the home caused by forced access to attend a medical emergency or an event which could result in damage to the home</p>	<p>any amount over £750</p>
<p>I) repairs following loss or damage to your garden caused by fire, lightning, explosion, theft or attempted theft, impact by aircraft or vehicles, any person taking part in a riot, civil commotion or acting maliciously</p>	<p>a) any amount over 5% of the sum insured for buildings</p> <p>b) more than £500 for any one tree, plant or shrub</p> <p>c) any fees incurred in the preparation of your claim, and costs relating to undamaged parts of the garden</p> <p>d) for any damage to fences, gates, paddocks or woods</p>

Accidental damage to buildings

The following applies only if the **schedule** shows that **Accidental Damage to buildings** is included

What is covered	What is not covered
This extension covers	Insurers will not pay
J) accidental damage to the buildings	<p>a) for damage or any proportion of damage which Insurers specifically exclude elsewhere under Section one</p> <p>b) for the buildings moving, settling, shrinking, collapsing or cracking</p> <p>c) for damage while the home is being altered, repaired, cleaned, maintained or extended</p> <p>d) for damage to outbuildings and garages which are not of standard construction</p> <p>e) for damage while the home is lent, let or sub-let</p> <p>f) for the cost of general maintenance</p> <p>g) for damage caused by infestation, vermin, corrosion, damp, wet or dry rot, mould or frost, fungi</p> <p>h) for damage arising from faulty design, specification, workmanship or materials</p> <p>i) for damage to any part of a machine or system arising out of its own mechanical or electrical fault, breakdown, burn out or failure</p> <p>j) for damage caused by extremes of temperature or exposure to light</p> <p>k) for damage to swimming pools, tennis courts, drives, patios and terraces, walls, gates and fences and fuel tanks</p> <p>l) for any damage caused by or contributed to by or arising from any kind of pollution and/or contamination unless it is sudden or unforeseen</p>

Conditions that apply to Section one (buildings) only

Settling claims

How **Insurers** deal with **your** claim

1. If **your** claim for loss or damage is covered under Section one, **Insurers** will pay the full cost of repair as long as:
 - the **buildings** were in a good state of repair immediately prior to the loss or damage and
 - the sum insured is enough to pay for full cost of rebuilding the **buildings** in their present form and
 - the damage has been repaired or loss has been reinstated.

If the **buildings** were not in a good state of repair, **Insurers** will deduct an amount from **your** claim.

2. **Insurers** will not pay the cost of replacing or repairing any undamaged parts of the **buildings** which form part of a pair, set, suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **Insurers** will not reduce the sum insured under section one after **we** have paid a claim as long as **you** agree to carry out **Insurers** recommendations to prevent further loss or damage.
4. If **you** are under insured, which means the cost of rebuilding the **buildings** at the time of loss or damage is more than **your** sum insured for the **buildings**, then **Insurers** will only pay a proportion of the claim. For example, if **your** sum insured only covers one half of the cost of rebuilding the **buildings**, **Insurers** will only pay one half of the cost of repair or replacement.

Limit of Insurance

Insurers will not pay more than the sum insured for each **premises** shown in the **schedule**. The maximum sum insured under Section one is limited to £800,000 any one property at one risk address.

The maximum amount recoverable in respect of losses arising from any one loss (all sections) shall be limited to £3,000,000 any one risk address.

Section two
Contents

What is covered	What is not covered
This insurance covers the contents for physical loss or damage directly caused by	Insurers will not pay The excess(es) shown on your schedule (no excess applies to extension J)
1a) fire, lightning, explosion or earthquake	any amount over £1,500 within detached outbuildings and garages (whether such garage is attached to the property or otherwise) in respect of fire
1b) smoke damage	for loss or damage by any gradually operating cause
2) aircraft and other flying devices or items dropped from them	
3) storm, flood hail, or weight of snow	property out in the open
4) escape of water from fixed water tanks, apparatus or pipes	
5) escape of oil from a domestic fixed oil-fired heating installation caused by a fault in any fixed domestic heating installation	for loss or damage caused by faulty workmanship
6) theft or attempted theft	a) Unless the loss or damage follows a violent and forcible entry b) any amount over £1,500 within detached domestic outbuildings and garages (whether such garage is attached to the property or otherwise)
7) collision by any vehicle or animal	
8) any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously	
9) subsidence or heave of the site upon which the buildings stand or landslip or landslide	a) for loss or damage following damage to solid floors unless the walls of the home are damaged at the same time by the same event b) loss or damage arising from faulty design, specification, workmanship or materials c) for loss or damage which but for the existence of this insurance would be covered under any contract or a guarantee or by law d) for loss or damage whilst the buildings are undergoing any structural repairs, alterations or extensions e) for loss or damage by river erosion and or coastal erosion
10) falling trees, telegraph poles or lampposts	for loss or damage caused by trees being cut down or cut back within the premises

**Section two
Contents (Continued)**

What is covered	What is not covered
This Section of the insurance also covers	Insurers will not pay
<p>A) accidental damage to:</p> <ul style="list-style-type: none"> • televisions • satellite decoders • audio and video equipment • radios • home computers • video cassette recorders • games consoles <p>all situated within the home</p>	<p>a) for damage or deterioration caused in the process of cleaning, repair, renovation, or dismantling</p> <p>b) for damage to tapes, records, cassettes, discs or computer software</p> <p>c) for mechanical or electrical faults or breakdown</p>
<p>B) accidental breakage of</p> <ul style="list-style-type: none"> • fixed glass and double glazing • sanitary ware <p>forming part of the buildings which you are legally responsible for as a tenant and do not have other insurance for</p> <ul style="list-style-type: none"> • mirrors • glass tops and fixed glass in furniture • ceramic hobs 	<p>for the cost of repairing, removing or replacing frames</p>
<p>C) the contents, if these are not already insured, whilst they are temporarily out of the home against loss or damage directly caused by:</p> <p>(i) any of the events insured under numbers 1-10 in Section two while the contents are:</p> <ul style="list-style-type: none"> • in any occupied private dwelling • in any buildings where you are living or working • in any building for valuation, cleaning or repair • in any furniture store • in any bank or safe deposit <p>(ii) fire, lightning, explosion, earthquake, theft or attempted theft while the contents are being moved to your new home or to or from any bank, safe deposit or furniture store</p>	<p>a) for contents outside the UK: Great Britain, Northern Ireland, Isle of Man and the Channel Islands.</p> <p>b) for money or credit cards</p> <p>c) any amount over 20% of the sum insured under Section two for contents in a furniture store</p>
<p>D) up to twelve months rent you have to pay as occupier if the home cannot be lived in following loss or damage which is covered under Section two</p>	<p>a) any amount over 20% of the sum insured under Section two for the contents of the buildings damaged or destroyed</p>

Section two
Contents (continued)

What is covered	What is not covered
<p>E) costs of using other accommodation, substantially the same as your existing accommodation, which you have to pay for if the home cannot be lived in following loss or damage which is covered under Section two</p>	<p>a) any amount over 20% of the sum insured under Section two for the contents of the buildings damaged or destroyed</p>
<p>F) your legal responsibility as a tenant for loss or damage to the buildings caused by loss or damage which is covered under Section two</p>	<p>a) any amount over 20% of the sum insured under Section two for the contents of the buildings damaged or destroyed</p> <p>b) for loss or damage caused by fire, lightning or explosion to the buildings other than to the landlord's fixtures or fittings</p> <p>c) for loss or damage arising from subsidence, heave or landslip</p> <p>d) for loss or damage caused by any person taking part in a riot, violent disorder, strike, labour disturbance, civil commotion or acting maliciously</p> <p>e) for loss or damage while the buildings are not furnished enough to be normally lived in</p>
<p>G) increased domestic metered water charges you have to pay following an escape of water which gives rise to an admitted claim under number 4 of Section two</p>	<p>more than £1,500 in any period of insurance. If you claim for such loss under Sections one and two, we will not pay more than £1,500 in total</p>
<p>H) the cost of repairing accidental damage to</p> <ul style="list-style-type: none"> • domestic oil pipes • underground water-supply pipes • underground sewers, drains and septic tanks • underground gas pipes • underground cables <p>which you are legally responsible for as tenant only</p>	

Section two
Contents (continued)

What is covered	What is not covered
This Section of the insurance also covers	Insurers will not pay
<p>I) fatal injury to you, happening at the premises shown in the schedule, caused by outward and visible violence by burglars or by fire, provided that death ensues within twelve months of such injury, for the following amounts:</p> <ul style="list-style-type: none"> • £10,000 for each insured person over sixteen years of age, • £5,000 for each insured person under sixteen years of age, <p>at the time of death</p>	
J) wedding and other gifts for one month before and one month after a wedding, birthday, religious or other celebration.	any amount over 10% of the sum insured under the contents section

Section two
Accidental damage to Contents

The following applies only if the **schedule** shows that **Accidental Damage to contents** is included.

What is covered	What is not covered
This extension covers	Insurers will not pay
K) accidental damage to the contents within the home	<ul style="list-style-type: none"> a) for damage or any proportion of damage which Insurers specifically exclude elsewhere under Section two b) for damage to contents within garages and outbuildings c) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon d) for damage caused by chewing, tearing, scratching or fouling by your animals e) any amount over £1,000 in total for porcelain, china, glass and other brittle articles f) for money, credit cards, documents or stamps g) for damage to contact, corneal or micro corneal lenses h) for damage while the home is lent, let or sub let i) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould or frost, fungi j) for damage arising out of faulty design, specification, workmanship or materials k) for damage to any part of a machine or system arising out of its own mechanical or electrical fault, breakdown, burn out or failure l) for damage caused by extremes of temperature and exposure to light m) for any loss or damage caused by or contributed to by or arising from any kind of pollution and/or contamination

Conditions that apply to Section two (**contents**) only

Settling claims

How **Insurers** deal with **your** claim

1. If **you** claim for loss or damage to the **contents**, **Insurers** can exercise the option to repair, replace or pay for any article covered under section two. For total loss or destruction of any article **Insurers** will pay **you** the cost of replacing the article as new, as long as:

- the new article is as close as possible to but not an improvement on the original article when it was new; and
- **you** have paid or **Insurers** have authorised the cost of replacement.

The above basis of settlement will not apply to:

- clothes
- pedal cycles

where **Insurers** will take off an amount for depreciation.

2. **Insurers** will not pay the cost of replacing or repairing any undamaged parts of the **contents** which form part of a pair, set or suite or part of a common design or function when the loss or damage is restricted to a clearly identifiable area or to a specific part.

Your sum insured

3. **Insurers** will not reduce the sum insured under section two after **Insurers** have paid a claim as long as **you** agree to carry out **Insurers** recommendations to prevent further loss or damage.

4. If **you** are under insured, which means the cost of replacing or repairing the **contents** at the time of the loss or damage is more than **your** sum insured for the **contents**, then **Insurers** will only pay a proportion of the claim. For example, if **your** sum insured only covers one half of the cost of replacing or repairing the **contents**, **Insurers** will only pay one half of the cost of repair or replacement.

Limit of Insurance

Insurers will not pay any more than the sum insured for the **contents** of each **premises** shown in the **schedule**.

The maximum amount recoverable in respect of losses arising from any one loss (all sections) shall be limited to £3,000,000 any one risk address.

**Section three
Accidents to Domestic Staff**

This section applies only if the **contents** are insured under Section two.

What is covered	What is not covered
We will indemnify you	Insurers will not indemnify you
for amounts you become legally liable to pay, including costs and expenses which we have agreed in writing, for bodily injury by accident happening during the period of insurance anywhere in the world to your domestic staff employed in connection with the premises shown in the schedule	for bodily injury arising directly or indirectly <ul style="list-style-type: none"> • from any vehicle outside the premises • from any vehicle used for racing, pace making or speed testing • in Canada or the United States of America after the total period of stay has exceeded 30 days in the period of insurance

Limit of insurance

Insurers will not pay more than **£2,000,000** for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agree in writing.

Section four Legal Liability to the Public

This section applies only if the schedule shows that either the buildings are insured under section one or the contents are insured under section two of this insurance.

Part A

Part A of this section applies in the following way:

- if the **buildings** only are insured, **your** legal liability as owner only but not as occupier as covered under Part A (i) below.
- if the **contents** only are insured, **your** legal liability as owner only but not as occupier as covered under Part A (i) and Part A (ii) below.
- if the **buildings** and **contents** are insured, **your** legal liability as owner only or occupier as covered under Part A (i) and Part (ii) below.

What is covered	What is not covered
We will indemnify you	Insurers will not indemnify you for any liability
(i) as owner or occupier for any amounts you become legally liable to pay as damages for: <ul style="list-style-type: none"> • bodily injury • damage to property caused by an accident happening at the premises during the period of insurance , OR (ii) as a private individual for any amounts you become legally liable to pay as damages for <ul style="list-style-type: none"> • bodily injury • damage to property caused by an accident happening anywhere in the world during the period of insurance	a) for bodily injury to: <ul style="list-style-type: none"> • you • any other permanent member of the home • any person who at the time of sustaining such injury is engaged in your service b) arising out of any criminal or violent act to another person or property c) for damage to property owned by or in the charge or control of: <ul style="list-style-type: none"> • you • any other permanent member of the home • any person engaged in your service any person engaged in your service d) in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the period of insurance (Exclusions continued over the page)

Section four
 Legal Liability to the Public - Part A (continued)

What is covered	What is not covered
We will indemnify you	Insurers will not indemnify you for any liability
	<p>e) arising directly or indirectly out of any profession, occupation, business or employment</p> <p>f) which you have assumed under contract and which would not otherwise have attached</p> <p>g) arising out of your ownership, possession or use of:</p> <p>h) any motorised or horse drawn vehicle other than:</p> <ul style="list-style-type: none"> • motorised mobility scooters • gardening equipment used within the premises and • pedestrian controlled gardening equipment used elsewhere <p>ii) any power-operated lift, other than stair lifts</p> <p>iii) any aircraft or watercraft other than manually operated rowing boats, punts or canoes</p> <p>iv) any animal other than cats, horses, or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991 the Dangerous Dogs (Northern Ireland) Order 1991 or the Dangerous Dogs (Amendment) 1997 or any amending legislation</p> <p>i) in respect of any kind of pollution and/or contamination other than:</p> <ul style="list-style-type: none"> • caused by a sudden, identified, unexpected and unforeseen accident which happens in its entirety at a specific moment of time during the period of insurance at the premises named in the schedule; and • reported to Insurers as soon as possible but not later than 30 days from the end of the period of insurance; <p>in which case all such pollution and/or contamination arising out of such accident shall be deemed to have happened at the time of such accident</p> <p>j) arising out of your ownership, occupation, possession or use of any land or building that is not within the premises</p> <p>k) if you are entitled to indemnity under any other insurance, including but not limited to any horse or travel insurance, until such insurance(s) is exhausted</p>

Part B

What is covered	What is not covered
We will pay for	Insurers will not indemnify you
<p>sums which you have been awarded by a court in the United Kingdom, Northern Ireland, Isle of Man or the Channel Islands and which still remain outstanding three months after the award has been made provided that:</p> <ul style="list-style-type: none"> • Part A(ii) of this section would have indemnified you had the award been made against you rather than to you • there is no appeal pending • you agree to allow us to enforce any right which Insurers shall become entitled to upon making payment 	for any amount in excess of £100,000

Part C

What is covered	What is not covered
We will indemnify you for	Insurers will not indemnify you
Any amount you become legally liable to pay under Section 3 of the Defective Premises Act 1972 or Article 5 of the Defective Premises (Northern Ireland) Order 1975 in connection with any home previously owned and occupied by you	<ul style="list-style-type: none"> • for any liability if you are entitled to indemnity under any other insurance • for the cost of repairing any fault or alleged fault

Limit of insurance

Insurers will not pay

- Any damage or liability arising from pollution or contamination unless caused by a sudden and unforeseen and identifiable accident - **£2,000,000** in all
- in respect of other liability covered under section four:- more than **£2,000,000** in all for Part A and C, and **£100,000** for Part B for any one accident or series of accidents arising out of any one event, plus the costs and expenses which **we** have agreed in writing.

The maximum amount recoverable in respect of losses arising from any one loss (all sections) shall be limited to £3,000,000 any one risk address.

Section five
Valuables and personal possessions

What is covered	What is not covered
This insurance covers	Insurers will not pay the excess(es) shown on your schedule
<p>valuables and personal possessions listed in the schedule (or specification(s) attached) against physical loss or damage within the geographical limits shown in the schedule</p>	<p>a) for damage caused by insects, vermin, infestation, corrosion, damp, wet or dry rot, mould, fungi or frost</p> <p>b) for damage to any part of a machine or system arising out of its own mechanical or electrical fault, breakdown, burn out or failure</p> <p>c) any amount over £1,500 for any one item unless stated otherwise in the schedule or the specification(s) attached to the schedule</p> <p>d) for damage or deterioration of any article caused by dyeing, cleaning, repair, renovation or whilst being worked upon</p> <p>e) for damage to guns caused by rusting or bursting of barrels</p> <p>f) for breakage of any sports equipment whilst in use</p> <p>g) for any loss of or damage to contact, corneal or micro corneal lenses</p> <p>h) for theft or disappearance of jewellery from baggage unless such baggage is carried by hand and under your personal supervision</p> <p>i) any amount over £1,500 in total in respect of theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant</p> <p>j) any amount over £2,000 in total in respect of theft or disappearance of jewellery from hotel or motel rooms during your absence from such rooms</p>

Conditions that apply to Section five (**valuables and personal possessions**) only

How Insurers deal with your claim

1. **Insurers** will exercise the option to repair, replace or pay for any article lost or damaged.
2. If any insured item which is part of a pair or set and has an insured **value** of £1,000 or over:
 - **Insurers** will not pay for the cost of replacing any undamaged or remaining items that form part of such pair or set.
 - **Insurers** will not pay more than the proportion that the lost or damaged item bears to the insured **value** of such pair or set.

Your sum insured

3. If the total **value** of unspecified items at the time of the loss or damage is more than **your** sum insured for such items, then **Insurers** will only pay for a proportion of the claim. For example, if **your** sum insured only represents one half of the total **value** of unspecified items, **Insurers** will only pay one half of the cost of repair or replacement.

However, if **personal possessions** are lost or damaged away from the **home**, **Insurers** will not take account of the **value** of **personal possessions** in the **home** at the time of such loss or damage.

Limit of insurance

Insurers will not pay more than the sum(s) insured shown in the **schedule**.

**Section six
Domestic freezer cover**

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover	Insurers will not pay
the cost of replacing your food in your fridge or freezer if it is spoiled due to a change in temperature or contaminated by refrigeration fumes	a) for loss or damage caused by any electricity or gas company cutting off or restricting your supply b) for loss or damage due to the failure of your electricity or gas supply caused by a strike or any other industrial action c) more than £500

**Section seven
Pedal Cycle cover**

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section two of this insurance extends to cover	Insurers will not pay
the cost of repairing or replacing your pedal cycles following: <ul style="list-style-type: none"> • theft or attempted theft • accidental damage occurring anywhere in the United Kingdom	a) for loss or damage to: <ul style="list-style-type: none"> • tyres, • lamps, • accessories, unless the cycle is stolen or damaged at the same time b) for damage from mechanical or electrical faults or breakdown c) for loss or damage while the cycle is used for racing or pace making or is let out on hire or is used other than for private purposes d) to replace a stolen cycle unless it was locked to an immovable object or kept in a locked building at the time of the theft

Limit of Insurance

Insurers will not pay more than the sum insured shown in the **schedule**.

Section eight
Money and credit card cover

The following cover applies only if the **schedule** shows that it is included.

What is covered	What is not covered
Section five of this insurance extends to cover	Insurers will not pay
<ul style="list-style-type: none"> • theft or accidental loss of money • any amounts which you become legally liable to pay as a result of unauthorised use following loss or theft of your credit card(s) <p>within the geographical limits shown in the schedule, provided that</p> <ul style="list-style-type: none"> • upon discovering any such loss or theft, you have notified the police and, in the case of credit card(s), within 24 hours the card issuing company; and • you have complied with all other conditions under which your credit card(s) were issued to you 	<ul style="list-style-type: none"> a) to make up any shortages due to error or omission b) for loss of value c) not more than £500 in respect of money and £2,500 in respect of credit card(s)

Section nine KEY COVER

This document sets out the terms and conditions of **your cover** and it is important that **you** read it carefully. It explains what is covered and what is not covered. There are also exclusions and conditions that **you** must follow for the **policy** to work. The **cover you** hold is set out in the **policy schedule**.

This **key Protection policy** is provided by **Complectus Limited**. **Complectus Limited** is authorised and regulated by the Financial Conduct Authority (FCA Number 774491). Its registered office is at The Courtyard, High Street, Ascot, Berkshire, SL5 7HP. It is registered in England no: 06581704

This **policy** is underwritten by **Inter Partner Assistance SA (IPA)** which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **Us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

What makes up this policy

These **key protection policy** terms and conditions and **your policy schedule** form **your** insurance contract.

Important information

This document sets out the terms and conditions of **your cover** and it is important that **you** read it carefully. The type of **cover you** hold will be set out in the accompanying **policy** schedule. If changes are made, these will be confirmed to **you** separately in writing.

Each section of **cover** explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the **cover**, and there are general conditions that **you** must follow for the **policy** to work.

Jurisdiction and law

This **key protection policy** is governed by the laws of England and Wales.

Demands and needs

This **key protection policy** meets the demands and needs of a **policy holder** seeking to replace their keys in the event of an insured incident for their lost, stolen or broken **keys**.

Meaning of words

Wherever the following words and phrases appear in **bold** in this **policy** and in the **policy schedule**, they will always have the following meanings.

Cover	In the event of any of the Insured 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.
Excess	The first £50.00 of any claim payable by you .
Policy Holder	The first person in whose name the policy is issued and who is protected in case of loss or theft of keys .
Home/House	The private dwelling located within the territorial limits as specified on the policy schedule .
Keys/Locks	Any key to any external door to your home, or vehicle including electronic key fobs and immobiliser keys.
Policy, Key	Means this policy of insurance on the terms and subject to the conditions,
Protection Policy	limitations and exclusions set out in this document.

Policy Limit	The total amount payable in respect of each insured incident and in total for all Insured Incidents as in any one year as shown in your policy schedule including VAT. The total aggregate limit insured during the policy period is £1500.00 (£50 excess applies).
Policy Period	12 months from the start date of this policy as shown on your policy schedule.
Policy Schedule	Is the schedule issued to us on your behalf by Paragon Car Limited which contains details of your policy start date, policy limit and additional information in support of your application for cover under this policy , and which forms part of the key protection policy . Your policy start date is the start date as detailed in your finance agreement issued to you by Paragon Car Limited and where they have paid the premium on your behalf.
Premium	The premium is payable on the payment date shown in the policy schedule as the premium due date if applicable. The policy will start on the start date and will last until one of the criteria set out under 'Termination of cover ' is met.
Proposal or Statement of Fact	The documents completed or supplied by you or on your behalf by Paragon Car Limited and all other information provided by you on which we have relied when agreeing to provide this key protection policy . If you do not give us full information at the start, or do not tell us about changes, this key protection policy may no longer be valid, and we may refuse to deal with any claim.
Paragon Car Limited	Paragon Car limited is authorised and regulated by the Financial Conduct Authority (FCA Number 312028). Its registered office is at 1 st Floor Jupiter House, Orbital One, Green Street Green Road, Dartford, Kent, DA1 1QG. It is registered in England no: 04133312
Start Date	The date your cover starts under this policy shown in your policy schedule .
Territorial Limits	UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
Vehicle	the motor vehicle notified to us within the proposal or statement of fact .
We, Our, Us,	means Inter Partner Assistance SA , the underwriters of this policy and AXA Assistance UK Limited, the administrator of this policy , both of; The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.
You, Your, Insured	The first person named on the policy schedule .
Claims conditions	<ul style="list-style-type: none"> – All lost or stolen keys or keys broken in a lock must be reported to Us on 0345 607 5329 within 48 hours of the incident – The police must be notified of all lost and stolen keys within 48 hours of the incident and a crime reference or lost property number obtained. – All costs for any services rendered must be met by you and you must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to Us within 31 days of notifying AXA Assistance. Providing Your claim is within the terms of this policy We will validate your claim and reimburse your outlay up to the policy limits. – If you claim under this policy for something that is also covered by another insurance policy, you must provide Us with full details of the other insurance policy. We will only pay our rateable proportion of the claim. – You must take reasonable care to avoid anything which may result in a claim under this policy.

Exclusions

- All costs incurred where **you** have not notified **Us** within 48 hours of the incident.
- Any claim for theft or loss of **keys** which is not reported to the police within 48 hours of the incident and a crime reference or lost property number obtained.
- Any claim for replacing **locks** when only parts need changing.
- Any claim made, or any insured event causing the need for a claim to be made, which occurs within 14 days from the start date of this **policy**.
- Insured **keys** lost or broken by, or stolen from, someone other than **you**.
- Any lock replacement other than the lock with the key broken in it denying you access to your home or vehicle.
- Any event giving rise to a claim which occurred outside the **territorial limits**.
- Any costs other than the replacement of insured **keys** where **you** have access to duplicate keys.
- Any claim for **keys** where a previous claim has been rejected unless the current claim is supported by a valid VAT receipt to evidence that the previously lost or stolen **key** was replaced.
- Any claim for damage to **locks** by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- Any claim for damage to **locks** by attempted theft or malicious damage.
- Any claim for loss or damage caused by any act of war, invasion or revolution.
- Any other **keys** other than for the **Home** or **your vehicle**

How to make a claim

Please read the Insured Incidents, Claims Conditions and Exclusions sections to ensure the incident is covered under the terms of this **policy**. If **you** believe **your** claim to be valid then within 48 hours of the incident, please telephone:

Us on **0345 607 5329** and assistance will be arranged for **you**.

FAILURE TO FOLLOW THESE STEPS MAY DELAY OR JEOPARDISE THE PAYMENT OF YOUR CLAIM.

Insured incidents

1. Theft or loss of **your keys** - If **your vehicle** or **house keys** are stolen or lost anywhere in the UK, **you** must report this to both the police, obtaining a crime reference or lost property number, and AXA Assistance who will arrange for a suitable contractor to attend the scene. Upon validation of **your** claim **We** will reimburse **you** for the cost of **your key** or **lock** replacement up to the **policy** limit
2. **Vehicle keys** – If **your keys** are locked in **your vehicle** or broken in any **lock** of **your vehicle** denying **you** access or use, **you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene and upon validation of **your** claim **We** will reimburse **you** for the cost of a replacement key and the call out charge up to the **policy** limit.
3. **House keys** – If **your keys** are locked in **your house** or broken in any external door **lock** denying **you** access to **your** property, **you** must report this event to AXA Assistance who will arrange for a suitable contractor to attend the scene and upon validation of **your** claim **We** will reimburse **you** for the cost of gaining access and if necessary provide reimbursement for a replacement **key**, or repair or replacement of the damaged **lock**, up to the **policy** limit.
4. If **you** are stranded more than 20 miles from **Home** by theft or loss of **your vehicle keys** and have no access to **your vehicle**, **We** will pay £30 per day including VAT for vehicle hire, for up to 3 days. AXA Assistance must be notified of the circumstances and car hire arranged through them.

This **policy** will continue to respond for the **policy period** or until **your** chosen level of indemnity is exhausted whichever comes first. Please refer to **your policy schedule** to check the **policy limit you** have chosen.

Cancellation – Your rights

If you find that this cover does not meet your needs, please contact **us** within 14 days of receiving this document and we will cancel this policy.

Cancellation – Our rights

We may cancel this policy by giving **you** at least 14 days written notice at **your** last known address for the following reasons;

We may cancel this policy without giving you prior notice if, by law, or other similar reasons we are unable to provide it.

We reserve the right to refuse renewal of any individual policy.

We may cancel this policy with immediate effect if:

- You make or try to make a fraudulent claim under your policy;
- You are abusive or threatening towards our staff;
- You repeatedly or seriously break the terms of this policy.

We will continue to honour any claims made before cancellation.

Termination of cover

This insurance **cover** shall automatically terminate immediately upon the first to occur of the following:

1. The expiry of the **policy Period**.
2. Upon transfer of ownership of the **vehicle** or **house** to any person other than the first named on the **policy schedule**.

Important information

AXA Assistance will provide **you** with assistance by arranging key or lock, repair or replacement, or onward transportation as appropriate. Providing assistance is a service only and does not pre-qualify **your** claim for reimbursement of costs. **We** will validate **your** claim and reimburse **you** for costs **you** have met following any of the Insured Incidents detailed below. Reimbursement is subject to You providing the original invoice(s), receipt(s), any relevant crime reference or lost property number and complying with all other terms and conditions of this insurance. All costs outside of the terms of this **policy** must be met and paid for by **you**.

Complaints procedure

You can write to the Group Quality and Customer Relations Manager at:

Inter Partner Assistance SA,
The Quadrangle, 106-118 Station Road,
Redhill, Surrey, UK
RH1 1PR,

Or, **you** can phone 01737 815 215 or email quality.assurance@axa-assistance.co.uk

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower, London E14 9SR. Telephone 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

Compensation scheme

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). Further information can be obtained from the website www.fscs.org.uk

Data Protection

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, key insurance claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include (a) use of sensitive information about the health or vulnerability of you or others involved in your key insurance claim, in order to provide the services described in this policy; (b) disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with emergency key assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law; (c) monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control; (d) obtaining and storing any relevant and appropriate photographic evidence of the condition of your property which is the subject of the claim or any information submitted to substantiate the claim, or for the purpose of providing services under this policy, sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources, for example government records of when your MOT is due, in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information, we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer; The Quadrangle 106-118 Station Road Redhill RH1 1PR UK

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from us on request.

Alternative Format

Please contact **Us** if You would like a copy of these terms and conditions in alternative format such as large print or audio.

Endorsements

The following clauses apply if they are mentioned in the **schedule**. These are the standard **endorsements** that may be applied to **your** insurance by **Insurers**. Occasionally **Insurers** may apply special **endorsements** to **your** insurance. If this is the case a full copy of the **endorsement** will be provided with **your** policy **schedule**.

1: Alarm clause:

This insurance does not cover theft:

when you have left the premises without an authorised occupant unless:

a) at all such times the intruder alarm has been put into full and effective operation,

and

b) the intruder alarm is kept in good working order throughout the period of insurance under a maintenance contract with a company which is a member of N.A.C.O.S.S. (National Approval Council for Security Systems), A.I.S.C. (Alarms Inspectorate and Security Council), S.S.A.I.B. (Security Systems and Alarms Inspection Board) or Integrity 2000.

2: Bank or building societies interest clause:

The rights of the bank or building society who provided your mortgage will not be affected by anything you do to increase the risk of loss or damage to the home provided that they were unaware of such action. The bank or building society must write and tell **Insurers** as soon as they become aware of any action you have taken to increase the risk of loss or damage. They may also have to pay an extra premium which you will have to repay them.

3: Business use extension clause:

In return for the payment of an extra premium Section four A(i) extends to include your legal liability, as defined in that Section, for using the home for the business purposes which are detailed in the schedule. However, **Insurers** will not cover any liability arising out of advice given or services rendered in respect of your profession, occupation or business or employment.

4: Climatic conditions clause:

This insurance does not cover loss or damage caused by extremes of temperature or exposure to the light.

5: Contractors exclusion clause:

This insurance does not cover loss, damage or liability arising out of the activities of contractors.

6: Flood exclusion clause:

Section one (Buildings) and Section two (Contents) of this insurance do not cover loss or damage caused by flood other than directly resulting from escape of water from fixed water tanks, apparatus or pipes as shown in number 4 of Section one and number 4 of Section two.

7: Hotel and motel clause:

This insurance does not cover theft or disappearance of Jewellery (including watches) from hotel or motel rooms during your absence from such rooms.

(This clause overrides exclusion (j) of the Personal Possessions section).

8: Index-linking clause

The sums insured in Section one (Buildings) will be indexed each month in line with the following:

Section one (Buildings):	The House Rebuilding Cost Index issued by the Royal Institution of Chartered Surveyors.
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Insurers will not charge you an extra premium for any monthly increase, but at each renewal **Insurers** will calculate the premium using the new sums insured. For your protection should the index fall below zero **Insurers** will not reduce the sum insured.

9: Jewellery clause:

This insurance shall not cover loss of Jewellery (including watches) by theft or disappearance unless it is:

- a) Being worn;
- b) Deposited in a bank or locked safe with an adequate cash rating or Hotel/Motel safe; or
- c) Carried by hand and under your Personal supervision.

(This clause overrides exclusion (h) of Section 5 Personal Possessions).

10: Keys clause:

This insurance does not cover theft of Jewellery (including watches) from safe(s) unless you have removed the keys of the safe(s) from the home while you are absent from the premises.

11: Minimum security clause:

This insurance does not cover theft from the private dwelling of the home unless the undernoted minimum protections are fitted and operative.

Final Exit Door: 5 Lever Mortise Deadlock or some other lock conforming to British Standard 3621 or in the case of UPVC Double glazing a key operated multi locking mechanism with at least 3 locking bolts.

Other External Doors: A lock of the above calibre or the existing security supplemented with 2 key operated locking bolts.

Patio Doors: In addition to a central locking device, key operated bolts to top and bottom opening sections or the central rail, or a purpose manufactured patio door lock.

French Doors: A mortise lock of the calibre mentioned above in addition to the receiving section having 2 key operated bolts or 2 key operated bolts to both units.

Windows: Key operated security locks to all ground floor/basement and other accessible windows. Ground/Basement windows are acceptable if fitted with security bars or lockable security grills.

12: Second Home clause:

This insurance does not cover theft from the private dwelling of the home unless mortise deadlocks are fitted to all external doors and are fully locked when you are absent from the premises.

13: Musical instruments clause:

This insurance does not cover the breakage of strings, reeds or drumheads forming part of musical instruments.

14: Non-Standard construction clause:

It is agreed that the private dwelling of the home is not of standard construction.

15: Premium finance cancellation clause:

Where reference in this certificate is made to the payment of the premium such reference shall include payment by you of the premium by instalments and if you have elected to pay the first and subsequent premium by such means, it is understood that the insurance remains an annual contract and if any premium is not received on or before its due date then all unpaid instalments shall become immediately due. Should the full premium not be paid within 14 days of the finance company giving written notice of default the cover granted by this insurance will be cancelled immediately upon expiry of such notice and the current Certificate of insurance must be returned. Any return premium allowable under this insurance shall first be applied to the repayment of any instalment amounts which may be outstanding. If any additional premium becomes payable during the period of the insurance this can be collected by adjusting the payments outstanding under the present arrangements for the payment of premiums by instalments. Where an additional premium becomes payable and any instalment payments have been completed for the current year you will be required to settle this amount immediately.

16: Protections clause:

It is your duty to ensure that all protections provided for the security of the home and contents:

- are maintained in good working order, and
- are in full and effective operation whenever you are absent from the premises.

If you fail to comply with the above duties this insurance will become invalid in respect of loss or damage resulting from unauthorised entry.

17: Safe clause:

Within 14 days of inception of this insurance an appropriately rated safe must be installed at the **home**.

This insurance does not cover theft of Jewellery and watches from the **home** unless such items are kept in a safe with an adequate cash rating when **you** have left the **premises** without an authorised occupant.

18: Stamp clause:

Insurers will only pay up to 75% of the Stanley Gibbons valuation in respect of any stamps that are lost or damaged.

19: Subsidence, heave or landslip exclusion clause:

Subsidence or heave of the site on which the Buildings stand, or landslip as shown in number 9 of Section one Buildings and number 9 of Section two Contents is not covered by this insurance.

20: Theft limitation clause:

This insurance does not cover theft or attempted theft from the home other than as a result of violent and forcible entry or exit.

21: Unattended vehicles clause:

This insurance does not cover theft or disappearance of property from any vehicle when such vehicle is left unattended without an authorised occupant.

22: Unoccupancy clause:

While the Buildings are unoccupied in excess of 30 consecutive days:

During the period 1st of November to 31st March all main water and gas supplies must be turned off unless the central-heating system is kept running to maintain a minimum temperature of 55°F (15°C);

This insurance excludes valuables, money and credit cards.

This insurance excludes theft or attempted theft from your home other than as a result of violent and forcible entry.

An authorised person must inspect the inside of your home every week.

A £350 excess shall apply to each claim other than subsidence or landslip which remains as per the certificate.

23: Change of Occupancy clause:

It is a condition precedent to our liability that you or your authorised representative notify us if the home at the premises specified in the schedule becomes let under different circumstances or the nature of tenancy alters from that originally disclosed.

Upon receipt of this notice **Insurers** reserve the right to amend the terms and conditions or cancel this insurance.

If you fail to comply with the above this insurance may become invalid.

24: Wine clause:

In consideration of the additional premium paid it is agreed that Section two extends to cover wine situated within the premises specified in the schedule (or specification attached) from any cause OTHER THAN AS EXCLUDED in the schedule

This insurance excludes:

- a) loss or damage caused by corkfly, ullage, unexplained shortages, contamination and decolourisation, extremes of temperature or pecuniary loss caused by fall in market value;
- b) loss or damage caused directly or indirectly by water damage to labels;
- c) any amount in excess of £100 any one bottle UNLESS otherwise stated in the specification attached to the schedule;
- d) Any amount in excess of the sum insured stated in the schedule;
- e) The first £100 of each and every claim.

It is warranted that:

- i) All wine be racked and stored a minimum of 6 inches (15 centimetres) from the floor,
- and
- ii) All racking be securely fastened to a wall.

Basis of valuation:

In respect of items not separately specified in the schedule the basis of valuation shall be 75% of the Decanter Index.

25: Settings clause:

It is warranted that the settings are checked and repaired annually by a jeweller who is a member of the National Association of Goldsmiths.

26: Chimney clause:

It is **your** duty to ensure that:

- all chimneys and/or flues to solid fuel stoves, boilers and open fires are kept in a good state of repair and they must be professionally cleaned within 30 days of the inception date of this insurance or not more than 6 months since the last time they were professionally cleaned, whichever is the sooner. Thereafter **you** must have them cleaned at not more than 6 monthly intervals.
- **you** must keep in **your** possession the original dated receipts for all cleaning operations (including any cleaning operation prior to the inception of this insurance) for a period of 18 months. **You** will have to produce them for our inspection if **Insurers** ask for them.
- for the purposes of this insurance "professionally" shall refer to an individual or company who are members of a recognised trade body.

If **you** fail to comply with any of the above duties this insurance may become invalid in respect of loss or damage caused by fire.

27: Limited Occupancy clause:

While the **Buildings** are not occupied for normal residential use or **you** have not moved into the home: During the period 1st of November to 31st March all main water and gas supplies must be turned off unless the central-heating system is kept running to maintain a minimum temperature 55°F (15°C);

This insurance excludes **valuables, money and credit cards**.

This insurance excludes theft or attempted theft from **your home** other than as a result of violent and forcible entry.

An authorised person must inspect the inside of **your home** every week.

A £350 **excess** shall apply to each claim other than subsidence or landslip which remains as per the certificate.

28: Flat Roof clause:

It is **your** duty to ensure that any areas of flat roof(s) shall be checked at **your** own expense at least every 5 years by an individual or company who are members of a recognised trade body and any faults rectified as soon as possible. In the event of a claim, evidence of the inspection plus any repairs, must be produced for the claim to be valid.

Additional excesses will apply if the flat roof exceeds 25% of the total roof area. The **excesses** are shown in your schedule.

29: Electrical Wiring clause:

The electricity supply system must be inspected and tested at least once every 10 years, or as stated on the Current Electrical Certificate, by a contractor approved by the National Inspection Council of Electrical Installing Contracting (NICEIC). Any faults found must be corrected in line with regulations of the Institute of Electrical Engineers. A certificate of compliance issued by the Inspector is to be produced at inception and lodged with the broker who placed this insurance after each inspection.

31: Bed and Breakfast clause:

In addition to being occupied by **you** for domestic purposes it is noted and agreed that the **Home** is being used by **you** for a “Bed and Breakfast” business. The following restrictions and conditions apply:

Additional **excess** of £100.00 applies in addition to the total **policy excess** already applicable.

Insurers will not pay for any loss or damage caused by Malicious Acts, Theft or attempted Theft unless there has been a forceful and/or violent entry or exit from the **Buildings**.

Excluding any loss of or damage to **Contents** or **Personal Possessions** belonging to any paying guest.

Insurers will not cover **your** legal liability arising directly by, through or in connection with **your** Bed & Breakfast business activities, where separate Business Insurance is required by **you**.

32: Lodgers clause:

It is noted and agreed that **your home** is occupied by **you** and Lodgers. The following restrictions and conditions apply:

Insurers will not pay for any loss of or damage to **Contents** or **Personal Possessions** belonging to the lodgers.

Insurers will not pay for any loss or damage or legal liability whatsoever if either of the lodgers are in receipt of DSS benefits other than housing or disability benefits or are Students.

A further **excess** of £100.00 applies in addition to the total standard **policy excess** already applicable.

Insurers will not pay for any loss or damage caused by malicious acts, theft or attempted theft unless there has been a forceful and/or violent entry to or exit from **the Buildings**.

33: Holiday Home clause:

It is noted and agreed that the **Buildings** are used by **you** as a second/holiday home.

Whilst the **Buildings** are not being used **Insurers** will not pay for any loss or damage unless:

- a) **You** have either maintained the operation of the central heating system in order to maintain an internal ambient temperature of 15 degrees centigrade or **you** have turned off and drained the water system.
- b) **You** have kept the **Buildings** securely locked at all times.
- c) An authorised person has inspected the inside of **your home** every week.

Insurers will not pay for any loss or damage caused by malicious acts, theft or attempted theft unless there has been a forceful and/or violent entry to or exit from the **Buildings**.

Insurers will not pay for loss of or damage to **Valuables**.

Insurers will not pay for any **Accidental Damage**.

An additional **excess** of £250.00 applies (other than in respect of Subsidence Heave or Landslip) in addition to the total standard **policy excess** already applicable.

Insurers will not pay for any loss or damage or legal liability if the **Buildings** become occupied by squatters, effective from the date of such occupation.

34: Limitation of Cover clause:

Any cover granted in respect of Sections 1 and 2 is now limited to fire, lightning, explosion, aircraft and impact only and Section 4 legal liability to the public in respect of the **home** as stated in the schedule.

35: Valuables clause – Proof of Purchase or Valuation Condition:

Section two and Section five (If cover appears on your policy schedule).

This insurance does not cover loss of or damage to specified items shown in your policy schedule that have a value of more than £3,000 unless you can provide **Insurers** with a copy of the original purchase receipt or an official valuation of the item which is no more than 3 years old at the time you submit your claim.

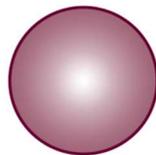
36: Pedal Cycles and Electric Bikes High Value clause:

Section two and Section five (If cover appears on your policy schedule).

This insurance does not cover theft or attempted theft of any single pedal cycle or electric bike valued at over £500 unless:

- a) the pedal cycle or electric bike is kept in a locked building and there is physical evidence of violent forcible entry to or exit from the Building, or

the pedal cycle or electric bike is secured through the frame to an immovable object by a Sold Secure gold rated lock designed for pedal cycles



Paragon

Paragon Car Ltd

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