



HOME INSURANCE



hello.

YOU REALLY ARE *in great company*

Paymentshield work with some of the UK's best known insurance companies, which we've cherry picked based on their outstanding reputations and claims service.



LIVE BROKER



PRESTIGE
UNDERWRITING SERVICES LTD



ZURICH



uk general



YOU CAN *count on us*

Whether you need insurance for your buildings or contents, or a combination of both, we can help you protect your home, inside and out, big or small, with a range of options that let you decide how and what you pay for.

**CHOOSE
YOUR EXCESS
AMOUNT**
BETWEEN
£50 - £500¹

**CHOOSE
YOUR PAYMENT
FREQUENCY**
ANNUALLY OR
MONTHLY

**CHOOSE
YOUR
ADDITIONAL
COVER**
FROM OUR
RANGE OF
OPTIONS



IMPORTANT THINGS YOU NEED TO KNOW

¹Like most insurance policies an excess applies. For example, your chosen excess will apply to all claims except escape of water or oil where a £500 excess applies. Building Insurance also applies a fixed excess which is £1,000 for subsidence claims.



YOU CHOOSE THE *right fit for you*

You can choose either our standard Home Insurance or our plus cover, depending on your needs.



BUILDINGS INSURANCE	STANDARD	PLUS
Maximum buildings cover	£500,000	£1 million
Alternative accommodation	Up to 20% buildings sum insured	
Repairs guaranteed for 12 months	✓	✓
Accidental damage to fixed glass and sanitary fittings	✓	✓
Replacement of lost or stolen keys	✓	✓
Trace and access of leaks, and removal and replacement of any damage caused up to £5,000	✓	✓
Damage to plants and shrubs in your garden up to £2,000	✓	✓



CONTENTS INSURANCE	STANDARD	PLUS
Maximum contents cover	£50,000	£75,000
Alternative accommodation	Up to 20% contents sum insured	
Items replaced on a new for old basis	✓	✓
Total valuables limit	£15,000	£22,500
Accidental damage to fixed glass, ceramic hobs, televisions, video and audio installations, computer equipment and games consoles	✓	✓
Business equipment	✓	✓
Electronic data downloads up to £2,000	✓	✓
Theft from outbuilding up to £3,000	✓	✓
Automatic 10% uplift for wedding or civil ceremony gifts, birthdays and religious festivals	✓	✓



IMPORTANT THINGS YOU NEED TO KNOW

Our Home Insurance is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, certain perils on properties that are unoccupied for more than 60 days in a row and general wear and tear aren't covered.

**Home is where
you create
memories and
keep the things
that matter most.
That's why it
deserves quality
insurance**





MORE CHOICE *for you*

If you're looking for a little extra peace of mind, you can select from our range of optional extras:



Accidental damage cover

Protect your home from one-off accidents and untimely out of pocket expenses



Home emergency cover

Round the clock assistance for a range of domestic disasters



Personal possessions cover

Protect the things you normally use, carry or wear outside the home such as watches, cameras and jewellery...even while you're on holiday



Legal expenses cover

Access expert advice if you find yourself in a legal dispute and cover any associated costs



IMPORTANT THINGS YOU NEED TO KNOW

All our insurance products including our additional cover options are designed to cover certain unforeseen events, but they don't cover every eventuality. For example, you cannot claim for loss or damage which occurs as a result of an event before the period of insurance starts or for loss or damage to your personal possessions that happens if you've spent more than 60 days in total during your insurance term outside of the UK.

You can find a full list of features, benefits, exclusions and limitations in our *Policy Booklet* available from www.paymentshield.co.uk/policybooklets.



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