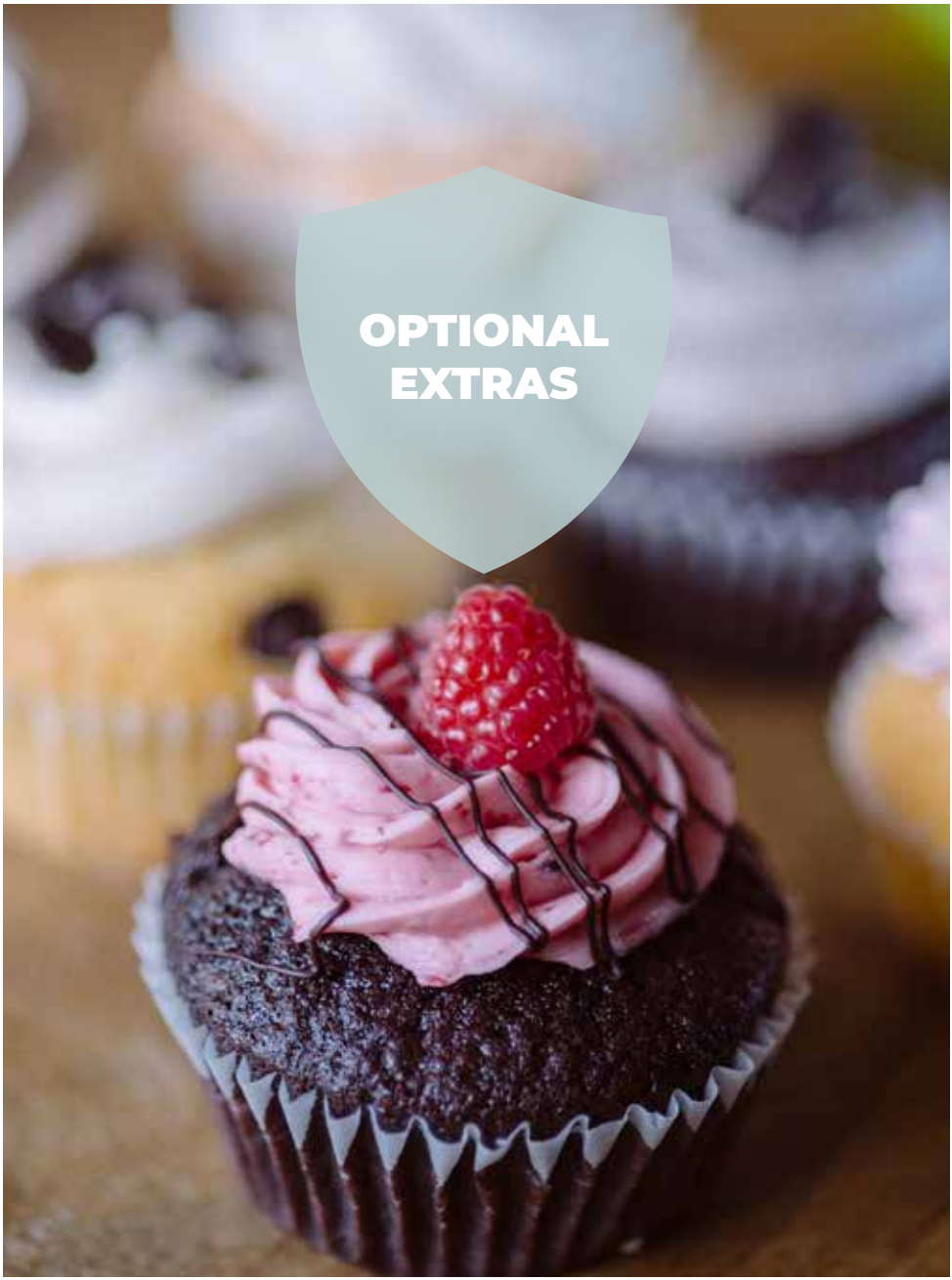
OPTIONAL EXTRAS



JohnsonSavage ConsultancyLtd
A FRESH APPROACH TO FINANCE

paymentshield
we've got it covered

PLENTY OF *options for you*

If you're thinking about purchasing home insurance you might be considering if you want to increase your cover so that you're protected from a wider range of unexpected events.

With our selection of optional extras, you can choose to purchase additional cover, or extend some of the features of your existing policy. Then you can be content in the knowledge that you're covered, for a whole host of mishaps, setbacks and tough luck that could come your way.

You can purchase

Home emergency cover

Legal expenses cover

You can extend

Accidental damage cover for both buildings and contents

If you have a Home Insurance policy with us you'll already benefit from our standard level of accidental damage cover, which you have the option to extend.

Personal possessions cover

Our personal possessions cover goes a little further than your standard Contents Insurance as it protects your belongings when you're out and about.

DO YOU NEED *optional extra cover?* WHAT WOULD *you do if...*

YOUR BOILER BROKE AND IT'S MID JANUARY?

This is where **home emergency cover** could be your saving grace, as you'll be able to contact our home emergency helpline around the clock. We'll arrange for an approved contractor to visit your home, check out your boiler and carry out any repair up to a value of £1,000. If the boiler is beyond economic repair you'll get a contribution of up to £500 towards a new one.

HOME EMERGENCY COVER
SO WHAT ELSE COULD IT HELP YOU WITH?

You could get £1,000 towards things such as:

- ✔ Burst pipes or damaged water tanks, causing a leak in your home
- ✔ Drains and toilet problems, that leave your drains blocked and your toilet unusable
- ✔ Loss of power effecting your whole home
- ✔ Heating system failure, that means the heating system is 'inoperable' i.e. not producing heat or hot water
- ✔ Broken windows or doors, that make your home unsafe or insecure

IMPORTANT THINGS YOU NEED TO KNOW
Our home emergency cover is designed to cover unforeseen events, but it doesn't cover everything. For example, your boiler or heating system must be serviced in line with manufacturer's recommendations. Any claim arising after the property has been left unoccupied for more than 60 days in a row will be excluded.

WHAT WOULD *you do if...*

YOUR NEIGHBOUR BUILT AN EXTENSION AND PART OF IT IS ON YOUR LAND?

Legal expenses cover could help sort what could be a costly situation. Solicitor's fees can be sky high, but with this optional cover you are able to claim up to £100,000 to help you pursue and defend your legal rights. Your solicitor could help you define the boundaries of your property and, if needs be, help you take action against your neighbour to get the extension removed.

LEGAL EXPENSES COVER
SO WHAT ELSE COULD IT HELP YOU WITH?

- ✔ Employment disputes
- ✔ Tenancy disputes
- ✔ Traffic offences
- ✔ Refunds of salary or wages lost whilst on jury service
- ✔ Proceedings or appeals about your personal tax affairs
- ✔ Personal claims for death, personal injury or clinical negligence

IMPORTANT THINGS YOU NEED TO KNOW
Our legal expenses cover is designed to cover unforeseen events, but it doesn't cover everything. For example, any illness or bodily injury, which happens gradually or that is not caused by a sudden event is excluded from personal claims. We also can't cover any property or land that's not your permanent primary residence, and you cannot make a claim where the amount claimed for is less than £100.

WHAT WOULD *you do if...*

YOU'RE PAINTING THE WALLS AND SPILL PAINT ON THE CARPET?

Accidental damage cover could help clear away the mess. Your carpet will be cleaned if economically possible. Otherwise, you'll receive a new carpet of the same value as your old one.

THE BATH TAP IS LEFT RUNNING WITH THE PLUG IN AND THE BATHROOM FLOODS?

In this instance, **accidental damage cover** could prove to be particularly handy. Any damage caused by the running water to the bathroom floor, the kitchen ceiling, or any other part of the building is covered, up to your chosen sum insured on your Buildings Insurance.

STANDARD ACCIDENTAL DAMAGE COVER
If you have Buildings Insurance you'll already benefit from accidental damage cover for the likes of fixed glass, sanitary fittings and underground drains and pipes. Or, if you have Contents Insurance you'll be covered for accidental damage to fixed glass, ceramic hobs, televisions, games consoles, video and audio equipment.

EXTENDED ACCIDENTAL DAMAGE COVER
SO WHAT ELSE COULD IT HELP YOU WITH?

- ✔ Your home's structure, ceilings or decorated walls
- ✔ Damage to sofas, tables and other household furniture

IMPORTANT THINGS YOU NEED TO KNOW
Our extended accidental damage cover is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, loss or damage occurring after your home has been left unoccupied for more than 60 days in a row is not covered. We also can't cover for loss or damage caused by wear and tear, depreciation, anything that happens gradually and mechanical or electrical breakdown.

WHAT WOULD *you do if...*

YOUR SUITCASE WAS LOST WHILST YOU'RE HALF WAY ROUND THE WORLD ON HOLIDAY?

If you had **personal possessions cover**, you'd still be able to enjoy your holiday... kick back, relax and unwind, as your suitcase would be covered. It wouldn't make any difference if it was lost outside of the UK as **personal possessions cover** protects your possessions anywhere, whether it's a weekend in Wales or two weeks in Tibet.

PERSONAL POSSESSIONS COVER
SO WHAT ELSE COULD IT HELP YOU WITH?

Loss, damage or theft of items such as:

- ✔ Unspecified items that are worth up to £2,500, such as clothing, shoes, bags, watches, jewellery, sporting equipment, gadgets, laptops, tablets and cameras
- ✔ Specified items that are worth up to £15,000 (£22,500 if you have personal possessions plus cover) such as designer bags, watches, and engagement and wedding rings
- ✔ Money up to the value of £500
- ✔ Unauthorised use of credit cards up to £500
- ✔ Bikes (pedal cycles) up to £500 (unless specified)
- ✔ Mobile phones up to £250 (unless specified)

MORE ABOUT *personal possessions*

If you have our Contents Insurance Plus, you'll benefit from our higher cover limits.

PERSONAL POSSESSIONS	STANDARD	PLUS
TOTAL COVER LIMIT	£15,000	£22,500
SINGLE UNSPECIFIED ITEM	£2,500	£2,500
SINGLE SPECIFIED ITEM	£15,000	£22,500

IMPORTANT THINGS YOU NEED TO KNOW
Our personal possessions cover is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, loss or damage that happens after more than a total of 60 days outside of the UK during the current period of insurance, will not be covered. We also don't cover damage to sports equipment whilst in use.

PLENTY OF OPTIONS *for your pocket*

Like most insurance policies, in the event of a claim, an excess will apply to our accidental damage cover and personal possessions cover. You can choose different excesses for Buildings and Contents between £50 and £500, in £50 increments. This way you can make sure that whatever cover you choose it can suit your pocket.

CHOOSE YOUR EXCESS AMOUNT
BETWEEN
£50 - £500

ONE MORE THING
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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