

A giraffe is standing in a room, looking towards the left. It is holding a chain in its mouth, which is attached to a teal shield-shaped overlay. The shield contains the text 'HOME INSURANCE'. Below the shield is a chandelier with five lit candles. The background is a light-colored wall with decorative moldings.

# HOME INSURANCE

 **paymentsshield**  
we've got it covered

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.



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## YOU CAN *count on us*

We'll help 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 - £500<sup>1</sup>

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**CHOOSE  
YOUR PAYMENT  
FREQUENCY**  
ANNUALLY OR  
MONTHLY

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

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### **IMPORTANT THINGS YOU NEED TO KNOW**

Like 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.





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



# YOU CHOOSE THE *right fit for you*

Whether you need insurance for your buildings or contents, or a combination of both, we can help.

BUILDINGS INSURANCE	STANDARD
Maximum buildings cover	£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 £10,000	✓
Damage to plants and shrubs in your garden up to £2,000	✓

You can also choose either our standard Contents Insurance or our 'Plus' cover, depending on your needs.

CONTENTS INSURANCE	STANDARD	PLUS
Maximum contents cover	£75,000	£100,000
Alternative accommodation	Up to 20% contents sum insured	
Items replaced on a new for old basis	✓	✓
Total valuables limit	£22,500	£30,000
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 £5,000	✓	✓
Automatic 10% uplift for wedding or civil ceremony, birthdays, religious festivals, anniversaries and other special events	✓	✓



## 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.

# 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**

Provides a 24 hour helpline with access to approved tradesmen to resolve a range of emergencies



### **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 for a selected range of legal disputes you might find yourself in and cover the 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/types-of-cover/policy-document-library](http://www.paymentshield.co.uk/types-of-cover/policy-document-library)

