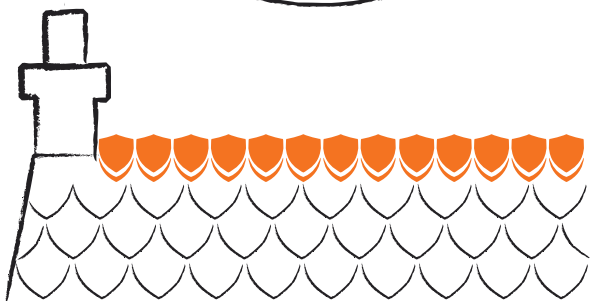


Paymentshield
Buildings
& Contents
Insurance.
Your property's
first line
of defence.



About Buildings & Contents Insurance

Your home and its contents are likely to be your most valuable financial assets. It is therefore important to protect them against incidents that can potentially destroy or severely damage them.

Why Paymentshield?

Paymentshield was founded in 1992 and has over 350,000 Buildings & Contents and over 180,000 Mortgage Payment Protection Insurance Policies in force. You can rest assured that you are dealing with a business that has a proud history and the resources to provide you with the level of service you expect.

Paymentshield Buildings & Contents Insurance is underwritten by Royal and Sun Alliance Insurance plc and recognised as a quality product which carries a 4 star Defaqto rating.

BestQuote and FreeFirst

With the Paymentshield Buildings & Contents Insurance Policy there are two options. These are:

BestQuote





This is our lowest monthly premium option which doesn't include a free cover period. You can choose to include optional extras such as Home Emergency, Legal Expenses, Accidental Damage and Personal Possessions Cover.

FreeFirst

With our FreeFirst policy, you don't pay any premiums for the first 2 months from the policy start date. The premium free period also includes optional extras such as Home Emergency, Legal Expenses, Accidental Damage Cover and Personal Possessions Cover if selected. However, this means that the premiums payable after the payment free period will be higher than if you started to pay from the beginning of the policy.

Great value whatever option you choose

Both BestQuote and FreeFirst provide the following benefits:

-  Payment is by monthly direct debit, which means that you don't pay an annual premium up front
-  Generous no claims discount available (the maximum discount available is 30% which is based on 5 claim free years)
-  First time buyers of Home Insurance get a 15% discount
-  Choice of excess (£50, £100, £150, £250 or £500).







Please note your chosen excess will apply to all claims with the exception of subsidence claims (where a minimum £1000 applies) and escape of water or oil claims (where a £200 excess applies or your chosen excess if higher).

Buildings Insurance





What's covered?

Paymentshield's Buildings Insurance policy covers the costs of restoring damage caused to the insured building and agreed accommodation expenses following an insured event, until the property is restored to normal living conditions, up to the cost of £300,000.

In addition the Paymentshield policy has the following benefits:

-  Covers properties with up to 6 bedrooms
-  Covers loss or theft of keys
-  Covers loss or damage to plants, shrubs and trees in the garden, up to £2,000
-  24 Hour Home Emergency Helpline
-  Your cover is unaffected if you leave your home unoccupied for up to 60 days
-  Covers the cost of alternative accommodation in the event that your house is unfit to live in following an insured event

What's not covered?

-  Loss or damage by certain events occurring after the insured property has been left unoccupied for more than 60 consecutive days
-  Any loss or damage caused by wet rot or dry rot
-  Storm or flood damage to fences, hedges and gates
-  Subsidence damage to the grounds around your home such as terraces, patios, drives, footpaths, walls, hedges, gates, fences, drains, unless your home is damaged at the same time and by the same cause

Buildings Extra Cover






Buildings Cover can be increased up to a maximum sum insured of £500,000. It is also available for 7 and 8 bedroom properties.

Contents Insurance





What's covered?

Paymentshield's Contents Insurance policy covers the costs of loss or damage caused by a wide range of events such as flood, storm, fire, subsidence, escape of water, theft and vandalism up to the cost of £40,000.

In addition the Paymentshield policy has the following benefits:

-  Covers theft of contents from your outbuildings up to £2,500
-  Covers business equipment if you or your family work from home
-  Covers cost of replacing food in your freezer that has been spoilt by an accidental change in temperature in your freezer
-  Replacement items are settled on a new for old basis (if they cannot be economically repaired)
-  Your cover is unaffected if you leave your home unoccupied for up to 60 days

What's not covered?

-  Loss or damage by certain events occurring after the insured property has been left unoccupied for more than 60 days
-  Theft, malicious damage or vandalism while you are out or asleep and the property has not been secured as set out in the policy
-  Unless specified on your certificate, the most you can claim for any individual item is £5,000
-  A cover limit of £2,000 applies to any individual valuable i.e. items of jewellery, gold and silver articles, furs, clocks, watches, pictures, works of art, sculptures and collections of stamps, medals or coins, unless specified on your certificate. A total limit of £15,000 applies to all valuables.

Contents Extra Cover

The Extra option gives the facility to increase the Contents Cover up to a maximum sum insured of £60,000.

Optional Extras*

Accidental Damage

Accidental Damage can be a very important optional cover that you can add to your Buildings &/or Contents policy to cover damage caused accidentally and not on purpose or inevitably.

Buildings Accidental Damage Cover

It provides cover against accidental damage to the buildings including fixtures and fittings, and any part of the structure or decorations. This could cover putting your foot through the attic floor or dropping a heavy item on your bath causing it to break.

In addition it covers accidental breakage to underground drains, pipes, cables and underground tanks providing services to or from your home for which you are legally responsible.

Contents Accidental Damage Cover

You can also insure the contents of your home against accidental damage. This could cover you against spilling paint on a carpet or knocking over your television set.

Personal Possessions





You can take out Personal Possessions Cover under Contents cover to insure against loss or accidental damage inside or outside your home. It covers articles which are normally worn or carried by you, such as watches, cameras, keys and bicycles.

Home Emergency



Let's face it, at some point, we've all found it difficult to find a plumber when the boiler breaks down, or been caught short by the cost of parts or an emergency call out charge. Our Home Emergency cover, underwritten by DAS Legal Expenses Insurance Company Limited, provides an Emergency helpline to assist you with most emergencies and, if necessary, send out a qualified professional to complete any work.

What is a Home Emergency?






A sudden, unexpected event in your home that requires immediate action to:

-  Make your home safe and secure
-  Avoid damage, or further damage
-  Ensure your home is fit to live in
-  Restore electricity, gas or water services to your home if they have totally failed

What's covered?

-  The cost of a Home Emergency that you tell us about (to an overall limit of £500 per claim and includes call out charge, material and labour costs of an appointed reputable contractor)
-  Your accommodation and transport (up to £100) should your home become uninhabitable and remain so overnight

What's not covered?








-  Any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modifications which does not comply with recognised industry standards
-  Any claim if the insured property has been left unoccupied for more than 60 consecutive days
-  Claims relating to external water supply pipes
-  Any claim because your heating boiler fails where it is over 15 years old
-  The cost of replacement parts due to natural wear and tear

Legal Expenses







Our Legal Expenses cover, also underwritten by DAS Legal Expenses Insurance Company Limited, can provide assistance for a range of issues such as unfair dismissal, a dream holiday ruined when the hotel turns out to be a building site, injury in the workplace or irrecoverable earnings lost through jury service – there are countless unforeseen situations that could leave you out of pocket.

Your cover includes up to £50,000 per insured incident for you and your family.

What's covered?

-  **Employment disputes** - in the event of a dispute arising from your contract of employment, we will pursue and defend your legal rights
-  **Contract disputes** – we will pursue and defend a claim resulting from the sale or purchase of your personal goods or services
-  **Bodily injury** – we will pursue claims for your death or physical injury
-  **Clinical Negligence** – We will pursue claims if you have been injured as a result of negligent medical procedure
-  **Property protection** – we will pursue claims following damage to your home or belongings
-  **Tax protection** – we will represent your rights throughout a full enquiry carried out by HM Revenue & Customs into your tax affairs
-  **Legal defence** – we will defend you against criminal prosecutions and actions for unlawful discrimination or breaches of the Data Protection Act 1998 arising from your work as an employee

What's not covered?

-  Costs and expenses incurred before the claim is accepted in writing
-  A £250 excess applies to any legal nuisance or trespass claim under the Property Protection section
-  Claims relating to your alleged dishonesty or alleged violent behaviour
-  Claims relating to written or verbal remarks which damage your reputation
-  An insured incident intentionally brought about by you
-  When it is more likely than not that you will be unable to recover damages or make a successful defence of your claim

Full details of the restrictions and exclusions applying to the events and extent of cover can be found in the policy terms and conditions.

How to arrange cover

Your intermediary will provide you with a copy of the Policy Summary, together with a premium quotation for the cover you require.

For more information, contact your intermediary.
Full terms and conditions are available upon request.

Intermediary contact details

Contact details

Paymentshield Customer Services

If you have any questions about the type of cover we provide under this policy, please contact our Customer Services Team.

Phone: 0845 6011 050

(lines are open Mon-Fri 8am to 7pm and Sat 8am to 1pm)

Email: enquiries@paymentshield.co.uk

Address: PO Box 229, Southport PR9 9WU



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