

Buildings Insurance



Here's how we compare:

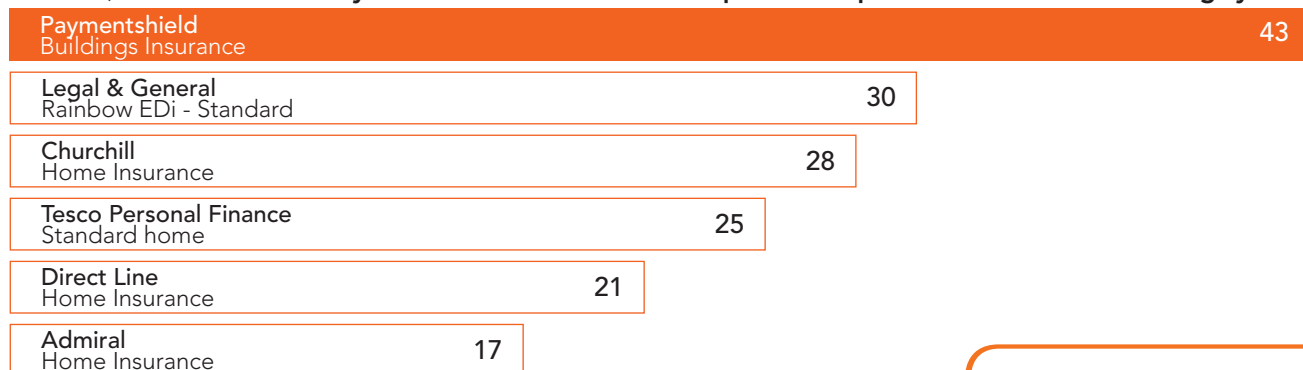
Paymentshield Buildings Insurance, underwritten by Royal & Sun Alliance Insurance plc has been designed to offer your clients high quality cover. However, don't just take our word for it. Defaqto have rated our products 4 star meaning we provide above average levels of cover. The following chart compares some selected features of our Buildings Insurance with those of our leading competitors. Full policy terms and conditions are available on request.

Note: Products listed will have different features and cover levels which may vary greatly. Please refer to provider for full details of cover.

Features & Benefits	Paymentshield	Legal & General Rainbow Edi Standard	Tesco Bank Standard	Direct Line Home	Churchill Home	Admiral Home
Mid Term Adjustment Fee	£0	£0	£5.25	£15.75	£15.75	£20
Cancellation Fee	£0	£0	1 Months Premium	£26.25	£26.25	Up to £60*
Cooling - Off Period	30 Days and Full Return of Premium	14 Days Pro-rata Return of Premium	14 Days and Full Return of Premium	21 Days Return of Premium + Admin Fee	14 Days Return of Premium + Admin Fee	14 Days Pro -rata Return of Premium
Loss of Rent	Ground Rent & Rent	Ground Rent & Rent	Rent	Rent	Rent	Rent
Garden Contents Sum Insured	£2,000	£0	£0	£0	£0	£0
Emergency Access	Buildings & Gardens	Gardens Only	Buildings Only	Buildings Only	Buildings Only	Buildings Only
Repairs Guaranteed	✓	✓	✓	✓	x	x
Legal Expenses Annual Premium	£15.00	£18.99	£22.05	£23.10	£23.10	£20.00
Buildings & Contents Combined Discount	✓	✓	x	x	✓	x
Introductory No Claims Discount	✓ First Time Buyer Discount	x	x	x	✓	x

*Admiral Home cancellation fee is £60 in the first quarter and reducing by £15 per quarter until renewal.

The graph below shows the Defaqto score for the above features and benefits (with the exception of Legal Expenses Annual Premium). **You'll notice that Paymentshield scores a total of 43 points... 13 points above the next most highly ranked provider.**



Contents Insurance



Here's how we compare:

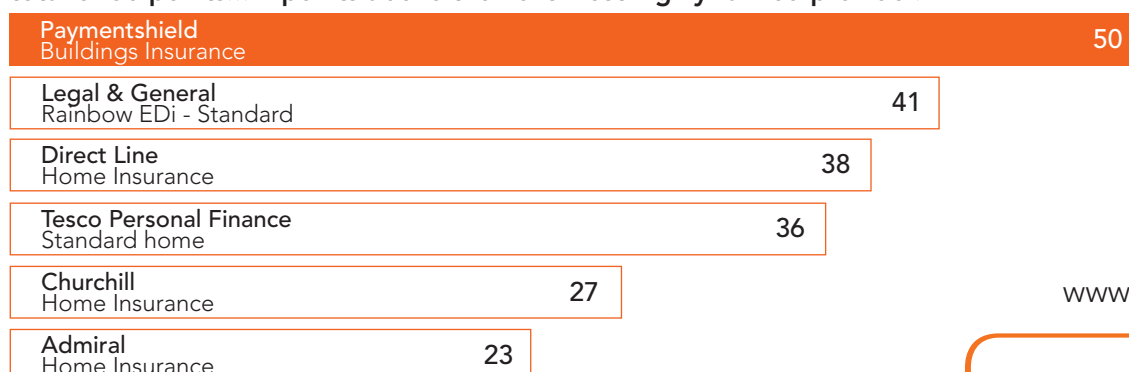
Paymentshield Contents Insurance, underwritten by Royal & Sun Alliance Insurance plc has been designed to offer your clients high quality cover. However, don't just take our word for it. Defaqto have rated our products 4 star meaning we provide above average levels of cover. The following chart compares some selected features of our Contents Insurance with those of our leading competitors. Full policy terms and conditions are available on request.

Note: Products listed will have different features and cover levels which may vary greatly. Please refer to provider for full details of cover.

Features & Benefits	Paymentshield	Legal & General Rainbow Edi Standard	Tesco Bank Standard	Direct Line Home	Churchill Home	Admiral Home
No Additional Charge for Monthly Payments	✓ Monthly contract payable by monthly direct debit	✗ 16.6% APR	✗ 20.8% APR	✗ 23.6% APR	✗ 22.1% APR	✗ Variable Direct Debit Fee
Cancellation Fee	£0	£0	1 Month's Premium	£26.25	£26.25	Up to £60*
Digital Information	£1,500	33% of the Contents Sum Insured	£1,000	£1,000	£0	£0
Theft of Keys	Up to the Contents Sum Insured	£0	Unlimited	Unlimited	£500	£500
Loss of Keys	Up to the Contents Sum Insured	£0	Unlimited	Up to the Contents Sum Insured	£0	£500
Plants in the Garden Cover	£1,500	£1,000	£0	£250	£0	£0
Freezer Contents	Up to the Contents Sum Insured	£1,000	Up to the Contents Sum Insured	£500	£300	£1,000
Business Equipment - Sum Insured	Up to the Contents Sum Insured	10% of the Contents Sum Insured	£5,000	£5,000	£4,000	£5,000
Emergency Repairs**	✓	✓	✓	✓	✓	✗
Legal Helpline	✓	✓	✗	✗	✓	✗

*Admiral Home cancellation fee is £60 in the first quarter and reducing by £15 per quarter until renewal. **Emergency repairs service is a 24 hour helpline where the insurer will provide a tradesman or repairer. The repair may not be covered by the policy if not an insured event. Please check your policy.

The graph below shows the Defaqto score for the above features and benefits. **You'll notice that Paymentshield scores a total of 50 points... 9 points above the next most highly ranked provider.**



www.paymentshield.co.uk

Source: Defaqto Database 9th February 2010 & www.admiral.com 9th February 2010.

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