



Buildings & Contents Claims Service

Thousands of Paymentsshield customers this year have already benefited from the efficient and professional claims service a Paymentsshield Buildings & Contents Insurance policy provides. Paymentsshield and our underwriter Royal & Sun Alliance Insurance plc (RSA) do all we can to provide an efficient and professional claims handling process to ensure you're able to repair your home or replace your contents as quickly as possible.

Support when you need it most

UK Based Call Centres

The call centres provided by Paymentsshield and RSA are based here in the UK and our sympathetic claim handlers ensure a smooth and straightforward process to settle approved claims as quickly as possible.

Easy claims

Most claims can be handled by telephone and where necessary interim payments made to help you with alternative accommodation and urgent repairs.

New for old

Where damaged contents can not be economically repaired we will replace them on a new for old basis.

Prepared to go that extra mile

In the event of large scale claims, like the serious floods that happened in 2007 and more recently in Cumbria during 2009, Paymentsshield customers in the affected areas benefited from pro-active calls made by RSA to establish if they were in need of help, access to a mobile incident support unit and RSA claims specialists on hand to provide assistance where required.

24 hour helplines

Our Home Emergency helpline can help put you in touch with a skilled and reliable tradesman following an event which threatens the safety of your home and our Eurolaw legal helpline provides confidential and free advice on any personal legal problems. Both helplines are available 24 hours a day, every day of the year. Helplines provided by DAS Legal Expenses Insurance Company Limited.

4 Star Rated by Defaqto

Paymentsshield Buildings and Contents Insurance customers benefit from the peace of mind of knowing that their policy is rated four stars by Defaqto. In the same way hotels use a number of stars to help travelers understand what amenities they can expect during their stay, Defaqto Star Ratings show you the quality and the level of features and benefits offered by financial products. A 4 Star Rated product is classed as being a good product compared to the rest of the market for people who want quality home insurance with high cover levels.

Automatic uplift in cover for gifts and religious festivals

To cover you for any gifts and extra food and drink you may have in your home during periods of celebration, Paymentsshield will increase your Contents sum insured by £250 during the month of your birthday or the birthday of any member of your family, by £1500 during the month of any acknowledged religious festival such as Christmas, Divali, Passover, & Eid and by £3,500 for one month before and one month after the wedding day of any of your family.

Full policy terms and conditions apply. Details of the restrictions and exclusions applying to the events and extent of cover can be found in the policy terms and conditions which are available on request from your financial intermediary.

Case Study: Cumbria Floods 2009

While price is obviously a key factor in your choice of insurance, the real benefit of any insurance product only becomes clear when you come to claim. If, after you have paid your premiums for years, your home and belongings are seriously damaged by floods or storms and your insurance provider offers no support then you may wish you'd looked a little deeper into what you were paying for.

Thankfully Paymentsshield believe our real strength comes from the claims process provided by our underwriters and the response to the Cumbria floods are a testament to this.

The flooding in Cumbria during November 2009, caused widespread devastation and disruption. Battered by storms so powerful the Environment Agency called it 'unprecedented,' Cumbria was deluged by the heaviest rainfall on record, with some parts receiving 12.3 inches in less than 24 hours¹

Unable to cope with the downpour, rivers burst their banks, 6 bridges collapsed and entire towns became victims to the destructive force of the water displacing several hundred people.

An estimated 1,300 properties and businesses were flooded in Cumbria,¹ with the insurance industry estimating the total damage in the region of £100 million.

Our underwriters, RSA, were quick to act to support each and every customer, in their time of crisis. Proactive calls were made to all customers in high risk postcode areas to assess support needs, the RSA Showliner – an incident support vehicle with teams of claims handling specialists on board – was mobile within hours. In addition to this, the Paymentsshield website was updated to provide customers with immediate flood advice along with our claims line number, and our out-of-hours facility was directly linked to our loss adjusting force to ensure that all reported claims were dealt with as quickly as possible.

During November 2009 Paymentsshield responded to 953 claims for storm damage and 29 flood claims from policyholders in the Cumbria area.



¹<http://news.bbc.co.uk>, 'Prime Minister Brown meets Cumbria flood victims', 21 November 2009.

Actions taken:

- Paymentsshield website updated with help and advice for customers
- Pro-active calls made by RSA to customers in the affected postcodes to establish if they need assistance
- RSA claims specialists set up a base in the community to offer support
- A mobile incident support vehicle deployed to the affected area
- Out of hours facility with direct contact to claims handlers

Want to know more?

For further information on our Buildings and Contents Insurance please speak to your Financial Advisor or if you need to speak to the Paymentsshield Claims Team, please call 0845 6011 060 and have your policy certificate number ready.