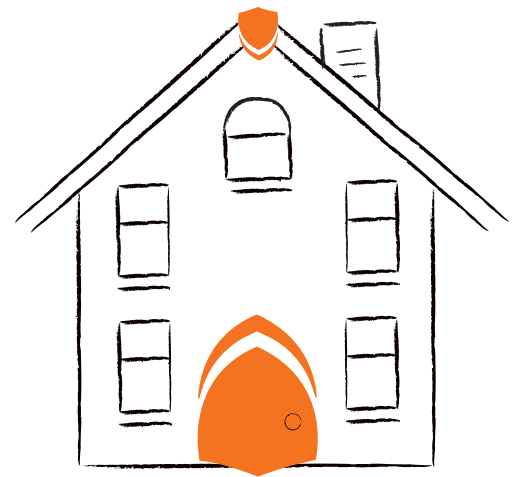


Not all home insurance is the same

Different insurance providers will offer you different levels of protection against the cost of work to repair or replace damaged parts of your home, so it's always worth looking beyond the price to see exactly what you're covered for.



Paymentshield Buildings Insurance, which is underwritten by Royal & Sun Alliance Insurance plc, covers you up to £300,000 (or £500,000 with Buildings Extra) for loss or damage to your home as a result of the following events. Please see overleaf for more information, including details on the excess payable in the event of a claim:

- Storm or flood
- Theft or attempted theft
- Malicious damage or vandalism
- Fire, smoke, explosion, lightning or earthquake
- Subsidence or heave of the site on which your home stands or landslip
- Riots, civil commotion, labour and political disturbances or strikes
- Impact with your home by any aircraft or other aerial device or anything dropped from them or by any vehicle, train, animal, falling tree or branch or any falling aerial, aerial fitting or mast
- Escape of water from washing machines, dishwashers, any fixed domestic water or heating installation and escape of oil from any fixed domestic oil heating installation

Want to know more?

Turn overleaf for an overview of the benefits a Paymentshield Buildings policy provides and don't forget to ask your financial advisor about a personalised quote based on your requirements.

Paymentshield Buildings Insurance

Quote Options	FreeFirst or BestQuote	FreeFirst offers a 2 month free cover period meaning you don't have to pay any premiums for the first 2 months following the start date. BestQuote doesn't include a free cover period but offers you our lowest monthly premium.
Excess	Choose from £50, £100, £150, £250 or £500 (standard excess £100)	The excess is the amount you would need to contribute in the event of a claim. Our standard excess is £100, however you can choose to increase or decrease the excess depending on what you wish to pay in the event of a claim. By increasing the excess you may be able to reduce your premium and likewise you can choose to reduce your excess but increase your premium slightly. Claims for certain eventualities (see below) carry a minimum excess in which case you must pay the excess amount you choose or the minimum excess, whichever is greater.
No Claims Bonus	Up to 30%	Paymentshield offer a generous no claims discount. The maximum discount available is 30% which is based on 5 claim free years.
Introductory Discount	15%	First time buyers of residential home insurance are eligible for a 15% discount.
Sum Insured	Up to £300,000 (or £500,000 where buildings extra is selected)	The policy covers the cost of repairing damage to your buildings, caused by the perils overleaf, up to the sum insured. The sum insured is the rebuild value of your home i.e. the cost of fully rebuilding your home, including fees and related costs, should it be completely destroyed. Our standard cover is up to £300,000, for houses with 1 - 6 bedrooms, however if this is not sufficient you can opt for 'Buildings Extra' cover which increases the sum insured to £500,000 for properties with 1 - 8 bedrooms. If you are buying a home, the rebuild value is normally stated on your lender valuation.
Subsidence	Up to Buildings sum insured (£1,000 Excess)	You are covered for the cost of repairing damage to your home caused by subsidence or heave of the site on which your home stands or land belonging to it.
Alternative Accommodation	Up to 15% of the Building Sum Insured (for our standard sum insured of £300,000 this would be up to £45,000)	If your home is made uninhabitable by any of the events overleaf we will pay for agreed accommodation expenses incurred by your household until your home is restored to normal living condition. We will even cover agreed costs of accommodation for your pets.
Garden Cover	Up to £2,000	Not all home insurance policies cover the cost of damage to your gardens, however, Paymentshield's Buildings Insurance will cover the cost of repairing damage to the trees, shrubs, plants, hedges and lawns on land belonging to your home caused by any of the perils overleaf excluding subsidence, landslip or heave and storm or flood.
Locks Replacement	Up to £750 (£200 excess or the amount chosen whichever is greater)	In the event of accidental damage to the locks of the external doors to your home or should the keys to the external doors, safes or alarms in your home be accidentally lost or stolen, policy holders are covered for the costs of replacing the lock mechanism or changing the locks unless your home has been left unoccupied.
Buildings Unoccupancy	60 Days	We will maintain full buildings cover even if your house is left unoccupied for up to 60 days. After 60 days we will still continue to provide cover for your buildings although certain restrictions and exclusions will apply.
Escape of Water and Oil	Up to sum insured (£200 excess or the amount chosen whichever is greater)	So long as your home hasn't been left unoccupied for more than 60 days, your policy covers damage to your buildings caused by escape of water from washing machines, dishwashers or fixed domestic water or heating installations and the escape of oil from any fixed domestic oil heating installation.
Call Centres and Helplines	UK based call centres and 24 hour helpline	Paymentshield is a UK based organisation with a UK based call centre. There is also the availability of a 24 hour emergency helpline to put you in touch with professionals who can carry out repairs to your home should you need. This helpline is provided by DAS Legal Expenses Insurance Company Limited.

We also offer optional extensions of cover for extra peace of mind

Accidental Damage	Up to the Buildings Sum Insured (£200 excess or the amount chosen whichever is greater)	Accidental damage is one of the most common reasons people claim on their home insurance. Where selected, Paymentshield will cover the costs of accidental damage to your buildings such as putting your foot through the attic floor or dropping a heavy item on your bath causing it to break. We also include accidental breakage to underground drains, pipes and cables providing services to or from your home and for which you are legally responsible.
Legal Cover	Up to £50,000 per insured incident	We will pursue or defend your legal rights including employment disputes, bodily injury claims or contract disputes with the sale or purchase of goods and services. Paymentshield Legal Expenses Cover is underwritten by specialist insurers DAS Legal Expenses Insurance Company Limited.
Home Emergency Cover	£500 per Home Emergency claim and up to £100 for accommodation and transport should your home become uninhabitable.	A Home Emergency is a sudden, unexpected event in your home that requires immediate action to make things safe and secure, avoid damage or further damage, ensure your home is fit to live in and restore electricity, gas or water services to your home if they have totally failed. We will cover the cost of a Home Emergency that you tell us about as well as your accommodation and transport should your home become uninhabitable and remain so overnight. Paymentshield Home Emergency Cover is underwritten by specialist insurers DAS Legal Expenses Insurance Company Limited.

Note: Restrictions and exclusions apply to the events and extent of cover. Full detail of these restrictions can be found in the policy document.

Full policy terms and conditions available on request.

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 **paymentshield**
we've got it covered