

Buildings & Contents Insurance Quote Comparison

FOR INTERMEDIARY USE ONLY

This form has been created to help you compare Buildings & Contents Insurance quotations on a like-for-like basis.

Enter Quote	Paymentshield		Alternative Provider
	FreeFirst	BestQuote	
Premium Per Month	£	£	£
Premium Per Year	£	£	£

! Remember, payment to Paymentshield is made by monthly direct debit with no extra charge for this facility and should your client wish to change their policy details they will not be charged a fee for doing so.

Is the Sum Insured appropriate for the client's needs?	Paymentshield	Alternative Provider
Buildings Sum Insured	Up to £300,000 (£500,000 for buildings extra)	Up to £
Contents Sum Insured	Up to £40,000 (£60,000 for contents extra)	Up to £

! Check the actual rebuild value of the home and contents value to ensure that your client is not over or under insured. Remember insurance companies will only pay claims up to the actual value of buildings and contents.

Has Accidental Damage Cover been included?	Paymentshield	Alternative Provider
Buildings Accidental Damage	Cover up to Buildings Sum Insured Yes <input type="checkbox"/> No <input type="checkbox"/>	Cover up to: £ Yes <input type="checkbox"/> No <input type="checkbox"/>
Contents Accidental Damage	Cover up to Contents Sum Insured Yes <input type="checkbox"/> No <input type="checkbox"/>	Cover up to: £ Yes <input type="checkbox"/> No <input type="checkbox"/>

! Does the client require Accidental Damage Cover? Accidental Damage is one of the most common reasons people claim on their Buildings & Contents Insurance however, insurance providers may offer a reduced premium by not adding Accidental Damage Cover to the policy. Paymentshield will cover up to £5,000 per individual item or up to £15,000 per item if specified on their certificate.

Has Personal Possessions Cover been included?	Paymentshield	Alternative Provider
Personal Possessions	Cover selected: £ Yes <input type="checkbox"/> No <input type="checkbox"/>	Cover selected: £ Yes <input type="checkbox"/> No <input type="checkbox"/>

! Does the client require cover for personal possessions such as jewellery, watches, cameras, and pedal cycles when away from the home? Paymentshield will cover personal possessions up to a total limit of £10,000 or £15,000 where contents extra is selected.

Has Home Emergency & Legal Cover been included?	Paymentshield	Alternative Provider
Home Emergency Cover	Has it been added to the policy? Yes <input type="checkbox"/> No <input type="checkbox"/>	Has it been added to the policy? Yes <input type="checkbox"/> No <input type="checkbox"/>
Legal Cover	Has it been added to the policy? Yes <input type="checkbox"/> No <input type="checkbox"/>	Has it been added to the policy? Yes <input type="checkbox"/> No <input type="checkbox"/>

! Home Emergency and Legal expenses cover is available from Paymentshield.

Policy Excess	Paymentshield	Alternative Provider
Excess Amount	£	£

! By increasing the excess, insurance providers may be able to offer clients a reduced premium so it is advisable to compare the policy excess on a like for like basis. Paymentshield's standard excess is £100, however your client can increase or decrease their excess depending on what they wish to pay in the event of a claim. Claims for Accidental Damage, Personal Possessions and Escape of Water carry a minimum excess of £200.

Other Areas of Consideration	Paymentshield	Alternative Provider
Does the Buildings Insurance include garden cover for loss or damage to trees, shrubs, plants, hedges & lawns	✓ up to £2,000	
Does the policy offer contents cover which includes the cost of replacing food spoilt by an accidental change of temperature in your freezer?	✓	
Does the provider offer UK based call centres and a 24 hour emergency helpline?	✓	
What is the Defaqto rating of the product? N.B. Policies can be compared on the Defaqto website www.defaqto.com	4 Stars	

Should your client be considering cancelling their policy or would like further information on how the level of cover of their existing policy compares to an alternative provider they should contact our customer services team by calling **0845 6011 050 and selecting option 3**. Should your client wish to make any changes to their Paymentshield Policy this can be done by calling **0845 6011 050 and selecting option 4**. Remember Paymentshield do not charge a penalty for mid term policy adjustments.