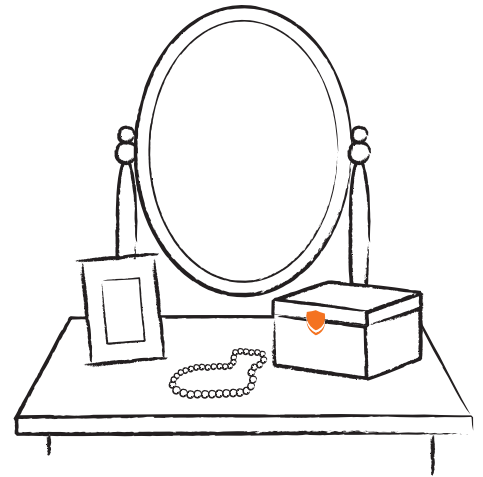


Cover for your contents should the unforeseen happen

Paymentshield Contents Insurance, underwritten by Royal & Sun Alliance Insurance plc, is a high quality product that covers the cost of replacing or repairing the belongings in and around your home should they be lost through an event like fire, flood, storm or burglary.



Paymentshield Contents Insurance provides cover up to £40,000 (or £60,000 with Contents Extra) for loss or damage to your contents 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 Contents policy provides and don't forget to ask your financial advisor about a personalised quote based on your requirements.

Paymentshield Contents 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 our lowest monthly premium.
Excess	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 home insurance are eligible for a 15% discount.
Sum Insured	Up to £40,000 (or £60,000 where contents extra is selected)	When deciding what value to put on your contents, you should consider the replacement cost of all the household goods and personal effects within your home, not forgetting lofts, basements and garages. You can claim up to £5,000 per unspecified item so for items worth more than this amount you should specify them when you take out your policy.
Valuables	Up to £15,000	For valuables i.e. jewellery, watches, furs, works of art, computer equipment and money, we will pay up to £2,000 per individual item if not specified up to a total of £15,000. Valuables worth more than £2,000 must be specified when you take out your policy.
Alternative Accommodation	Up to £10,000	We will cover the cost of agreed accommodation expenses including storage of property if your home is made uninhabitable, as a result of any insured event, until your home is restored to normal living condition.
Electronic Data Downloads	Up to £1,500	We will cover the cost of replacing electronic data downloads following loss or damage caused by the perils listed overleaf. Accidental Damage to electronic data downloads is also covered subject to a £200 excess (or the excess you choose, whichever is greater).
Freezer Cover	Up to Contents sum insured	We will cover the cost of replacing food in your freezer that has been spoilt by an accidental change of temperature in your freezer.
Garden Contents	Up to £500	With the exclusion of money or credit cards and pedal cycles we will cover items left in the open within the grounds of your home for loss or damage caused by the perils overleaf so long as your home has not been left unoccupied for more than 60 days.
Contents in Outbuildings	Up to Contents sum insured	We will pay up to £2,500 per theft claim for contents stored in your outbuildings, but we will pay up to £40,000 (or £60,000 where contents extra is selected) for the repair or replacement of damaged contents stored in your outbuildings.
Visitors' Effects	Up to £500	We will cover the cost of loss or damage to visitors personal possessions while in your home as a result of any insured event
Contents Temporarily Removed	Up to Contents sum insured	We will cover your contents anywhere in the UK when temporarily moved from your home including into any bank, safe deposit, occupied private dwelling or into any building where you are residing or carrying on business.
Business Equipment	Up to Contents sum insured	Cover for business equipment if you or your family work from home.
Unoccupancy	60 days	We will maintain full contents 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 contents although certain restrictions and exclusions will apply.
Escape of water	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, Paymentshield will cover your contents for any damage caused by escape of water from washing machines, dishwashers or any fixed domestic water or heating installation and escape of oil from any fixed domestic oil heating installation.
Gifts and Religious Festivals	Temporary increase to sum insured	For one month before and one month after the wedding day of any of your family, the sum insured for Contents is increased by £3,500. We will also increase the contents sum insured by £1,500 during the month of acknowledged religious festivals. We will increase the Contents sum insured by £250 during the month of your birthday or any member of your household.
Accidental Damage	Up to Contents sum insured £200 excess (or the amount chosen whichever is greater)	An optional extra which covers accidental damage to your contents in your home and within the grounds of your home.

Personal Possessions

An optional extra which covers clothing, baggage and personal effects carried by you or your family. The items are insured against accidental damage or loss inside your home or outside your home occurring anywhere in the United Kingdom or Europe or for up to 60 days if travelling anywhere else in the world.

Excess	£200 excess (or the amount chosen whichever is greater)	When making a claim for personal possessions the excess is £200 or the excess you chose, whichever is greater.
Total Limit	£10,000 (£15,000 with contents extra)	We will cover articles of personal use normally worn or carried when away from home including jewellery, clothing, timekeeping and photographic equipments, spectacles, keys, cycles.
Single Article Limit	Up to £1,500	You can claim up to £1,500 for jewellery, watches, gold and silver articles unless specified in your certificate.
Money Limit	Up to £250	You and your family are insured against loss of personal money.
Credit Card Misuse	Up to £500	We will cover unauthorised use of your credit card up to £500.
Private Pedal Cycles	Up to £500	So long as your bicycle is not left unattended in any public place without being secured or while left unattended overnight in a public place.
Theft from Unattended Motor Vehicle	Up to £1,000	We will cover your personal possessions left in an unattended motor vehicle as long as items are left in a locked boot, concealed luggage or glove compartment and violence and force has been used to enter the vehicle.

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.

