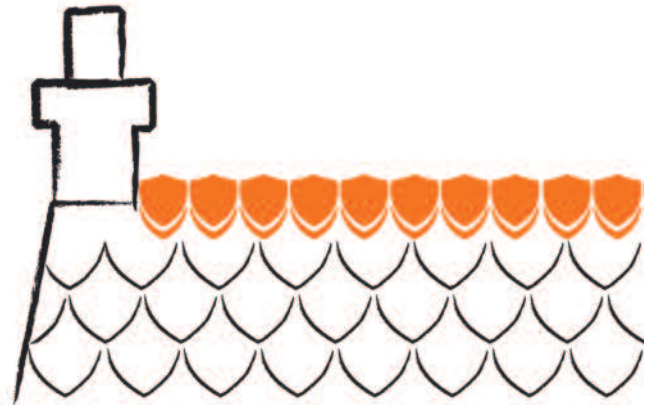


Your property's first line of defence



Your home and its contents are likely to be your most valuable financial assets. It is therefore important to protect them against incidents that potentially destroy or severely damage them. Paymentshield Buildings & Contents Insurance, underwritten by Royal & Sun Alliance Insurance plc, are high quality products recognised by customers and the industry alike. Defaqto, an independent financial research agency, have recognised our Buildings & Contents products with a 4-Star Rating. With the Paymentshield Buildings & Contents Insurance Policy, you have two options:

FreeFirst

With our FreeFirst policy you don't pay any premiums for the first two months following the policy start date. This is very useful if you are moving house, which is often an expensive time. The two month free cover period doesn't just extend to the Buildings & Contents Cover, it also includes optional extras such as Home Emergency, Legal Expenses, Accidental Damage Cover and Personal Possessions Cover if selected. However, this means that the premiums payable after this two month free cover period will be higher than if you started to pay from the beginning of the policy.

BestQuote

This is our lowest monthly premium option which doesn't include a free cover period. You can choose to include optional extras such as Home Emergency, Legal Expenses, Accidental Damage and Personal Possessions Cover.

Great value whatever option you choose:

Both FreeFirst and BestQuote come with the following benefits:

- First time buyers of Home Insurance get a 15% discount
- Payment is monthly by direct debit, which means you don't pay an annual fee up front
- Generous no claims discount available (the maximum discount available is 30% which is based on 5 claim free years)
- We don't charge any additional fees for making changes to the policy
- UK based Customer Service and Claims call centres
- 24 hour emergency helpline and a 12 month guarantee on all claims repairs carried out by our approved tradesmen

We also have a number of additional covers to suit your needs, from increased Buildings & Contents cover, Accidental Damage, Personal Possessions cover, to Home Emergency and Legal Expenses. The Insurance for Home Emergency and Legal Expenses Cover is underwritten by DAS Legal Expenses Insurance Company Limited.

Full terms and conditions, including details of exclusions and restrictions are available on request.