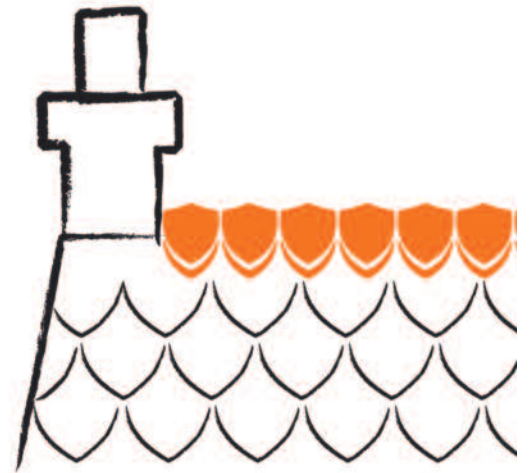


Could you afford to rebuild your home or replace all your belongings?

Your home is usually the largest asset you will ever own so protecting this asset and the contents within should surely be a top priority? Paymentsshield Buildings and Contents Insurance, underwritten by Royal & Sun Alliance Insurance plc, provides protection against the financial loss of having to repair damage to your property and replace your belongings.



It's easy to think that something like a flood, fire or burglary will never happen to you but the facts suggest that isn't a risk we can afford to take.

- In England and Wales there are currently around 452,000 burglaries each year equating to a burglary every two minutes.¹
- Around 49,000 homes fall victim to fire each year².
- 1 in 6 properties in England and Wales is at risk of flooding³.
- The average flood claim can be anything between £20,000 and £30,000⁴.
- Accidental damage is the most common reason why Paymentsshield policy holders submit claims on their home insurance.
- Paymentsshield policies provide 24 hour Home Emergency & Legal helplines to assist you following a domestic emergency and provide confidential, free legal advice on any personal legal problems.

Want to know more?

See overleaf for further information on what's covered by Paymentsshield Buildings & Contents Insurance. Ask your financial advisor for a personalised quote based on your specific requirements.

¹www.homeoffice.gov.uk, Crime in England and Wales 2008/09, Property.

²www.communities.gov.uk, 'Fire Statistics Monitor Quarter 1: 1 April 2008 - 31 March 2009'.

³www.news.bbc.co.uk, 'Environment Agency calls for flood protection products', 25th Feb 2010.

⁴telegraph.co.uk, 'Don't let rain stop play on your cover' 25 June 2007

Home Insurance

Buildings Insurance is usually compulsory for mortgage holders because your mortgage lender will want you to protect the property for which they've loaned you money. However, Buildings Insurance also protects you against the chance of financial loss should you need to repair your home after an unforeseen event such as a storm, fire, vandalism or break-in.

Contents Insurance covers items in your house which are not fixed to the property, for example your furniture, jewellery, appliances, clothing and even the contents of your fridge and freezer! However, if you are renting a property PaymentsShield Contents Insurance will also cover accidental damage to your landlord's fixtures and fittings.

PaymentsShield Buildings & Contents Insurance provides cover even if your home is left unoccupied for prolonged periods. So long as your property is not left unoccupied for more than 60 days you will continue to receive full cover.

Buildings Insurance

PaymentsShield Buildings Insurance covers you, up to the amount of your sum insured, should you need to make minor repairs or completely rebuild your home after damage caused by events such as fire, storm, flood, theft and vandalism which were completely beyond your control.

What's Covered

- The structure (e.g. walls, ceilings and roof) of your home, domestic outbuildings and any private garage or outbuilding within 100 metres of the dwelling used by you
- Permanent fixtures and fittings within your house, such as your kitchen, bathroom and any fitted wardrobes
- Decoration within your house, for example wallpaper
- Loss or theft of keys up to £750
- Your trees shrubs, plants, hedges and lawns on the land belonging to your home up to £2,000

Extra Peace of Mind

Additionally, your PaymentsShield policy covers you for damage caused by the escape of water from your washing machine, dishwasher or any fixed domestic water or heating installation or the leakage of oil from any fixed domestic oil heating installation. (Subject to a £200 excess, or the excess you choose, whichever is greater). We will also cover any further damage caused to your property by attending emergency services, following damage to your home caused by an insured event such as fire, theft, malicious damage, storm or flood, etc.

Contents Insurance

PaymentsShield Contents Insurance covers you for replacing your home contents up to your sum insured should they be lost, damaged or stolen.

What's Covered

- The contents within your home up to the sum insured
- The contents in the open within the grounds of your home up to £500
- The cost of replacing food in a freezer in your home that has been spoiled by an accidental change in temperature
- Loss or damage to visitors personal possessions while in your home up to £500 caused by an insured event such as fire, theft, malicious damage, storm or flood, etc
- Your belongings when temporarily removed from your home

If your belongings cannot be economically repaired or have been completely lost, a replacement item of similar quality is offered on a new for old basis.

Extra Peace of Mind

We even automatically extend your contents cover at certain times such as weddings, birthdays and religious festivals when we know you're likely to be giving or receiving gifts. For example, for one month before and one month after acknowledged religious festivals such as Christmas, Diwali, Eid and Passover we'll increase your contents sum insured by £1,500 to cover the extra gifts, food and drink you buy.

Optional Extras

As well as PaymentsShield's standard Buildings & Contents cover, there are a number of optional extras available to you for peace of mind:

- **Accidental Damage Cover** - The most common reason people claim on their Home Insurance is for Accidental Damage so it can prove to be very cost effective to add to your policy providing cover up to your sum insured amount. Adding Accidental Damage to your policy covers visible damage that hasn't been caused on purpose or inevitably such as putting your foot through the floor of your loft or leaving the bath running too long so it overflows and ruins your carpets and ceiling below.
- **Home Emergency Cover** - If an emergency, such as a burst pipe occurs within your home, Home Emergency Cover, underwritten by DAS Legal Expenses Insurance Company Limited, provides a 24 hour helpline which you can call to arrange for a qualified tradesman to make any repairs to your home required to avoid damage or further damage up to a value of £500.
- **Legal Expenses Cover** - PaymentsShield also offer the option of Legal Expenses Cover, underwritten by DAS Legal Expenses Insurance Company Limited, which provides up to £50,000 of cover per insured incident for you and your family to pursue or defend a claim including employment disputes, bodily injury, clinical negligence or contract disputes with the sale or purchase of goods and services.
- **Personal Belongings** - PaymentsShield will provide cover up to £10,000 (15,000 with contents extra) for articles of personal use normally worn or carried when away from the home, including jewellery, clothing, timekeeping and photographic equipment, spectacles, keys and cycles.

For Accidental Damage Cover and Personal Belongings Cover an excess of £200 applies, or the excess you choose, whichever is greater.

Monetary levels, excesses and exclusions apply. For full details of cover and exclusions please refer to policy terms and conditions which are available on request or via www.paymentsshield.co.uk.