



ACCIDENTAL DAMAGE CASE STUDY

SEEING THE BIGGER PICTURE



Ash-Lee James has been selling life and protection products for some time now. But he never used to make too many home insurance recommendations... until recently.

It was only when he made a claim on his own policy that Ash-Lee started to realise that not all home insurance is the same. He now knows just how important it is to take out a product with the right benefits and service... as well as the right price.

THE RIGHT PRODUCT

Ash-Lee hadn't had any dealings with Paymentsshield before arranging his policy with them in March 2018. He initially thought about going online to find a cheaper no-frills option, but fortunately for him, he decided against

it, thinking that it would be too much of a risk. To be fair, he didn't really know what to expect from Paymentsshield at the time either. But after chatting with them over the phone, he was suitably impressed with their approach:

"Rather than just saying it was a good product, they talked me through the specific benefits and explained the different options available. I could see that it wasn't just about price; it was about value for money. Plus, there were a number of established insurer brands, which gave me a lot of confidence."

After assessing his options, Ash-Lee took out a policy that was underwritten by AXA. This was partly because he trusted

the brand and the premiums were competitive. But more importantly, he knew that he had a five-star Defaqto rated policy should anything go wrong.

THE RIGHT CONVERSATION

Ash-Lee's claim came about in July 2018 when his two-year old son leant a little too heavily against the TV and put a crack right across the screen!

"I'd only just got the smudge marks off the telly", he joked. "And it's not as though my son knocked it over or anything – it wasn't so dramatic – he just put his weight against it and that was enough. I was kicking myself at first, because I hadn't taken out optional accidental damage cover on my policy. It certainly didn't occur to me to contact the insurance – there didn't seem much point."

It was only when he mentioned it in passing to Paymentsshield that Ash-Lee changed his mind. "I was on the phone about one of my clients", he recalled. "The adviser suggested I double check because they cover some accidental damage as standard. So, I took their advice and called the helpline thinking I had nothing to lose."

It turned out to be a wise decision. They explained that although he hadn't taken out the optional accidental damage cover, there was a certain amount of cover included as standard on his policy – for electrical equipment such as computers, TVs and laptops.

Ash-Lee couldn't believe his luck: "I thought I'd have to spend time justifying what had happened and sending photos. But there was none of that. Within a few minutes, the adviser had confirmed that I was fully covered and was already talking to me about the best way to get a replacement. In the end, he agreed to send me an amazon voucher so that I wouldn't be waiting around. It was absolutely fantastic. I called on the Monday, they emailed me the voucher within five minutes of me putting the phone down and I had my new TV by Wednesday."

THE RIGHT SERVICE

What impressed Ash-Lee the most about his claim, was the speed and efficiency of the service. "They didn't make it

hard for me in any way", he enthused. "They just wanted to help. The process was effortless from start to finish and I honestly wouldn't have changed a thing."

To put this into context, he used the example of one of his clients who had taken out home insurance with a building society. "This particular client had put a claim in for a damaged carpet back in May and only got a quote through by September. In contrast, the accident with my TV happened in July and was resolved within a couple of days. To add insult to injury, my client also lost 10 years' no claims in the process.

"When I spoke to him about moving over to Paymentsshield, it was one of the easiest sales I've ever had to make. Plus, the premiums were a lot cheaper too!"

THE RIGHT PERSPECTIVE

Ash-Lee's broken TV may not have been the most significant claim in today's market, but it has made him look at home insurance in a completely different light.

"People think insurance is something that you rarely use," he reflects. "But my claim has made me realise that it doesn't have to be like that. It's not just about major catastrophes; it's for everyday issues too – like my broken telly. Too many people worry about claiming because they think it will ramp up their premiums. But that's not what the better policies are about. They're there to protect you when things go wrong and the cost implications are usually minimal."

Ash-Lee now recommends Paymentsshield to all of his friends, family and clients... and it's all thanks to his two-year-old son!



ACCIDENTAL DAMAGE PROTECTS AGAINST LIFE'S LITTLE MISHAPS

STANDARD ACCIDENTAL DAMAGE COVER

If you have Buildings Insurance you'll already benefit from Accidental Damage cover to fixed glass, sanitary fittings and underground drains and pipes. If you have Contents Insurance you'll be covered for accidental damage to fixed glass, ceramic hobs, televisions, video and audio installations, computer equipment and games consoles.

SO, WHAT COULD EXTENDED ACCIDENTAL DAMAGE COVER HELP YOU WITH?

- With Buildings Insurance you could claim for damage to your home's fixtures and fittings or any part of the structure, ceilings and decorations
- With Contents Insurance you could claim for damage to contents like sofas, tables and other household furniture

Accidental Damage cover is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, loss or damage occurring after your home has been left unoccupied for more than 60 days in a row is not covered.

We also can't cover for loss or damage caused by wear and tear, depreciation, anything that happens gradually and mechanical or electrical breakdown.

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