



**CONTENTS
INSURANCE**

MAKE A
HOUSE A HOME
WITH ALL YOUR
FAVOURITE
THINGS

hello.



THE RIGHT *insurance for you*

Contents Insurance gives you protection for your belongings, from your TV and gadgets to the clothes in your wardrobe.

This insurance can protect the things that matter most to you from a range of accidents and unexpected events including fire, theft and flood. Fortunately, you've come to the right place, as we can help you find insurance that's the right fit for you.

CONTENTS INSURANCE	STANDARD	PLUS
Maximum contents cover	£75,000	£100,000
Alternative accommodation	20% of chosen cover level	
Items replaced on a new for old basis	✓	✓
Total valuables limit	£22,500	£30,000
Accidental damage to fixed glass, ceramic hobs, technology and entertainment equipment	✓	✓
Student cover	✓	✓
Electronic downloads up to £2,000	✓	✓
Theft from outbuilding up to £5,000	✓	✓
Automatic uplift in contents cover at certain times of the year	✓	✓



WE WANT TO LET YOU KNOW

Our Contents Insurance is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, theft and malicious damage or vandalism is not covered unless force or violence are used to get in or out of your home. In addition, if your home is left unoccupied for more than 60 days in a row then restrictions in cover will be applied. You can find a full list of features, benefits, exclusions and limitations in our *Policy Booklet* available from www.paymentshield.co.uk/types-of-cover/policy-document-library



**It's not a house that
makes a home, it's
the things inside.**

YOU CAN *count on us*

There's also a range of options so you can decide how and what you pay.

**CHOOSE
YOUR EXCESS
AMOUNT
BETWEEN
£50 - £500¹**

**CHOOSE
YOUR PAYMENT
FREQUENCY
ANNUALLY OR
MONTHLY²**



SOME OTHER THINGS YOU SHOULD KNOW

¹Like most insurance policies an excess applies if you need to claim. For example, your chosen excess will apply to all claims except escape of water or oil. For escape of water or oil claims, there's a £500 excess applied.

²If you choose to pay monthly a charge for credit will apply.

COVER TAILORED *to your needs*

If you're a tenant then it's normally up to you to arrange insurance to protect your belongings. We understand that different tenants will have different needs so there's a range of cover levels to choose from.

We offer

A CHOICE OF CONTENTS COVER LEVELS

CHOSEN LEVEL OF CONTENTS INSURANCE	MAXIMUM VALUABLES LIMIT	MAXIMUM PERSONAL POSSESSIONS LIMIT (SPECIFIED & UNSPECIFIED)
£20,000	£6,000	£6,000
£30,000	£9,000	£9,000
£40,000	£12,000	£12,000
£50,000	£15,000	£15,000

Valuables are classed as items of precious metal or precious stones, jewellery, watches, works of art, computer equipment, and portable electrical equipment (other than televisions or radios).

MORE CHOICE

for you

If you're looking for a little extra peace of mind, you can select from our range of optional extras:



Accidental damage cover

Protect your belongings from one-off accidents and untimely expenses that could leave you out of pocket



Personal possessions cover

Protect the things you normally carry or wear outside the home such as watches, cameras and jewellery... even while you're on holiday



Home emergency cover

Home emergency cover provides a 24 hour helpline with access to approved tradesmen to resolve a range of emergencies for example, being completely locked out of the home or complete failure of the heating or electrics. Call out charges, parts and labour costs are covered up to £1,000 with no excess to pay



Legal expenses cover

Access expert advice for a selected range of legal disputes you might find yourself in and cover the associated costs



ONE MORE THING

All our insurance products, including our optional extras, cover unforeseen events but they don't cover every eventuality. Limitations and exclusions apply to all our policies. If you want to read these in full you can find them at www.paymentshield.co.uk/types-of-cover/policy-document-library.

