

A modern interior room with a guitar, a colorful rug, and a window with a yellow lamp. The room features a white floor, a white wall, and a window with sheer curtains. A yellow pendant lamp hangs from the ceiling. A wooden chair is positioned in front of the window. A colorful, multi-colored rug is on the floor. A guitar is leaning against a white shelf on the left side of the room.

**TENANTS
CONTENTS
OPTIONAL
EXTRAS**

PLENTY OF OPTIONS *for you*

THINKING ABOUT PURCHASING TENANTS CONTENTS INSURANCE?

Then you might be considering whether to increase your cover to protect yourself from a wider range of unexpected events.

With our selection of optional extras, you can choose to purchase additional cover or extend some of the features of your existing policy. Then you can be safe in the knowledge that you're covered for a whole host of mishaps and setbacks that could come your way.

You can add on



Tenant's legal expenses cover (see overleaf for more details)



Full accidental damage cover

With our Tenant's Contents Insurance, you'll already have our standard level of accidental damage, but you have the option to extend that to full accidental damage cover



Worldwide belongings cover

Our worldwide belongings cover goes a little further than your standard Tenant's Contents Insurance as it protects your belongings when you're out and about

PLENTY OF OPTIONS FOR YOUR POCKET

You can now choose to have a £0 excess or between £50 and £500 in £50 increments.

**CHOOSE
YOUR EXCESS
AMOUNT
BETWEEN
£0-£500**

WHAT WOULD *you do if...*



YOUR LANDLORD IS TRYING TO EVICT YOU FROM YOUR PROPERTY UNLAWFULLY?

Legal expenses cover could help sort what could be a costly situation. Solicitor's fees can be sky high, but with this optional cover you are able to claim up to £100,000 to help you pursue and defend your legal rights. Your solicitor could help you take legal action against your landlord if they unlawfully evict you.



LEGAL EXPENSES COVER

WHAT ELSE COULD IT HELP YOU WITH?

- ✓ Employment disputes
- ✓ Tenancy disputes
- ✓ Traffic offences
- ✓ Loss of salary or wages lost whilst on jury service up to £1,000
- ✓ Proceedings or appeals about your personal tax affairs
- ✓ Personal claims for death, personal injury or clinical negligence
- ✓ Probate disputes over £10,000



SOMETHING IMPORTANT TO CONSIDER

Even though our optional extras are designed to cover unforeseen events, they don't cover every eventuality. For example, legal expenses doesn't cover any illness or bodily injury which happens gradually, or that isn't caused by a sudden event. We also can't cover any claims in respect of parking or obstruction offences.

WHAT WOULD *you do if...*



YOU'RE RELAXING AND SPILL WINE ON THE SOFA?

Full accidental damage cover could clear away the mess. Your sofa will be cleaned if economically possible. Otherwise, you'll receive a new sofa of the same value as your old one. You're covered up to your chosen Contents Sum Insured and your chosen excess will apply.



FULL ACCIDENTAL DAMAGE COVER FOR EXTRA PIECE OF MIND

- ✓ Accidental damage to your contents in your home, such as damage to sofas, tables and other household goods including accidental damage caused by pets
- ✓ Accidental damage to contents in the open within the boundaries of your home up to £1,000

WORTH NOTING

This is an addition to the standard accidental damage cover available with Tenant's Contents Insurance (see our Tenant's Contents Insurance leaflet for more information).



SOMETHING IMPORTANT TO CONSIDER

Unfortunately, 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. With accidental damage caused by pets we can't cover damage caused by chewing, scratching, tearing or fouling.

**Do you need
optional extra
cover?**



AND WHAT WOULD *you do if...*



YOU LOST YOUR BAG, EITHER IN THE UK OR ABROAD?

If you had **worldwide belongings cover**, you could choose to cover the bag and its contents up to £15,000 for a maximum of 60 days during any consecutive 12 month period outside the UK. Worldwide belongings cover protects your possessions anywhere, whether you're down the road at the shops or away on your holidays.

WORLDWIDE BELONGINGS COVER

SO WHAT ELSE COULD IT HELP YOU WITH?

Worldwide belongings cover protects you and your household for up to £15,000. It covers incidents of loss, damage and theft, whether your out at the shops or on holiday, of items such as:

- ✓ Clothing
- ✓ Shoes
- ✓ Bags
- ✓ Watches
- ✓ Items worth over £2,500 will need to be specified
- ✓ Money up to the value of £500
- ✓ Unauthorised use of credit cards up to £500
- ✓ Sporting equipment
- ✓ Gadgets
- ✓ Laptops
- ✓ Jewellery



SOMETHING IMPORTANT TO CONSIDER

Unfortunately, loss or damage to any belongings that are not in the care of you or someone from your household are not covered. 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

