

## What's not covered?

As with all insurance policies there are certain circumstances for which we are unable to provide cover. These include the following:

### Buildings Insurance

- X Loss or damage by certain events occurring after the insured property has been left unoccupied for more than 60 days in a row
- X Any loss or damage caused by wet rot or dry rot
- X Storm or flood damage to fences, hedges and gates
- X Subsidence damage to the grounds around your home such as terraces, patios, drives, footpaths, walls, hedges, gates, fences, drains, unless your home is damaged at the same time and by the same cause.

### Contents Insurance

- X Loss or damage by certain events occurring after the insured property has been left unoccupied for more than 60 days in a row
- X Malicious Damage or Vandalism is excluded unless force and violence is used to get into or out of your home
- X Unless specified on your certificate, the most you can claim for any individual item within your home is £5,000
- X A cover limit of £2,000 applies within the home to any individual valuable i.e. items of jewellery, gold and silver articles, furs, clocks, watches, pictures, works of art, sculptures and collections unless specified

### Home Emergency

- X Any defect, damage or failure caused by malicious or wilful action, negligence, misuse, third party interference or faulty workmanship, including any attempted repair or modification which does not comply with recognised industry standards
- X Claims relating to external water supply pipes
- X Any claim because your heating boiler fails where it is over 15 years old
- X The cost of replacement parts due to natural wear and tear

### Legal Expenses

- X Any illness or bodily injury which happens gradually or is not caused by a specific or sudden event.
- X Your business, profession or trade.
- X Disciplinary hearings and internal grievance procedures.
- X Contract claims and claims for physical damage to your home or second home where the amount claimed is less than £100.
- X Alleged failure to correctly diagnose any clinical or medical condition.

Full terms and conditions are available upon request.

## Who are we?

Paymentshield was founded in 1992 and currently supplies home insurance to over 275,000 customers.

You can rest assured that you are dealing with a business that has a proud history and the resources to provide you with the level of service you expect.

Paymentshield Home Insurance is underwritten by a panel of insurers and is recognised as a quality product which carries a 5 Star Defaqto rating.

Home Emergency cover is provided by DAS Legal Expenses Insurance Company Limited.

Legal Expenses cover is supplied by ULR Additions and is underwritten by Ageas Insurance Limited.

## Contact us

Broker Stamp

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Underwritten  
by a panel of  
leading insurers

# Home Insurance



# Why choose Paymentsshield Home Insurance?

Paymentsshield Home Insurance provides protection for your buildings and/or contents against:

- Fire, smoke, explosion, lightning or earthquake
- Riots, civil commotion, labour and political disturbances or strikes
- Malicious damage or vandalism
- Storm or flood
- Theft or attempted theft
- Impact or collision
- Subsidence, landslip or heave
- Escape of water or oil.

In addition to quality protection for your home we also provide:

- ✓ Choice of excess to fit your budget from £50 - £500 (in £50 increments)\*
- ✓ The option to pay annually by Direct Debit or credit/debit card or by monthly Direct Debit\*\*
- ✓ Customers paying by monthly Direct Debit have the option to pay by 12 monthly payments, or by 10 monthly payments with no payments for the first two months.

## What's covered?

### Buildings Insurance

Paymentsshield's Buildings Insurance covers the costs of restoring loss or damage to your home up to £400,000. Our policy also includes:

Alternative accommodation for your family and pets should your property become uninhabitable after an insured event up to £60,000.

Replacement of lost or stolen keys and your locks changed if required to keep your home safe and secure.

24 Hour Helpline to assist you with most emergencies such as boiler breakdowns, broken windows, leaking pipes and, if necessary, send out a qualified professional to complete any work.

Up to £5,000 for tracing and accessing leaking water or oil from pipes, tanks and fixed heating systems.

Up to £2,000 for loss or damage to plants, shrubs and trees in the garden.



### Contents Insurance

Paymentsshield's Contents Insurance covers the costs of loss or damage to your contents up to £50,000. Our policy also includes:

Cover for business equipment if you or your family work from home.

Cover for electronic downloads (i.e. music or videos) up to £2,000.

Replacing food in your freezer that has been spoiled by an accidental change in temperature in your freezer.

Cover automatically increased by £2,500 for one month before and one month after weddings, civil ceremonies, family birthdays and religious festivals to cover any gifts or additional food and drink you might have in your property.

Up to £3,000 of cover for theft of contents from your outbuildings.

### Optional Extras

Optional extras can be added to your policy offering extra peace of mind for an additional premium.

Extra cover is available to increase your Buildings cover up to £600,000 and your Contents cover up to £75,000. With buildings extra cover the maximum amount provided for alternative accommodation is also increased to £90,000.

Accidental Damage cover protects your buildings and contents against accidents that can occur all too frequently at

home such as knocking over a glass of red wine, spilling a pot of paint or drilling through a water pipe while doing DIY.

Personal Possessions cover insures against accidental loss or damage to items normally worn or carried away from the home including clothes, bags, jewellery and watches up to £1,500, pedal cycles up to £500 and keys and spectacles up to £250. Items above these limits can be covered, provided these have been specified on your certificate.

Home Emergency cover provides round the clock assistance to arrange for an approved tradesman to visit your home and carry

out up to £500 (including VAT) of repairs should you experience a home emergency such as damage to your property or a problem with your central heating or water supply which leaves your home unsafe or uninhabitable. We will also arrange for overnight accommodation and/or transport to such accommodation at your request up to £100 (including VAT).

Legal Expenses cover can provide up to £50,000 of assistance for you and your family in the event of a range of legal disputes including employment disputes, bodily injury and clinical negligence.

\*Please note: your chosen excess will apply to all claims with the exception of escape of water or oil claims (where a £250 excess applies or your chosen excess if higher) or subsidence claims under buildings insurance (where a fixed £1,000 applies).

\*\*Payments by credit card are subject to a charge of 1.5%. Paymentsshield provides a monthly instalment facility which is subject to a charge for credit. Credit is available subject to status.