



**TENANTS
CONTENTS**
OPTIONAL
EXTRAS

PLENTY OF OPTIONS FOR YOU

THINKING ABOUT PURCHASING TENANT'S 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 purchase



Tenant's Legal Expenses cover

You can extend



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 EVICTS 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're 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 property or land that's not your permanent primary residence.

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 can claim up to your chosen Contents Sum Insured and your chosen excess will apply.

STANDARD ACCIDENTAL DAMAGE COVER

If you have Tenant's Contents Insurance you'll be covered for accidental damage to fixed glass, ceramic hobs, TVs, computing equipment, videos and audio installations.

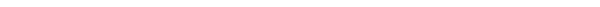
FULL ACCIDENTAL DAMAGE COVER FOR EXTRA PIECE OF MIND

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



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.



A close-up, vertical photograph of a red leather suitcase. The suitcase is open, revealing its contents: a wide-brimmed straw hat with a dark brown band, a red and white striped scarf, a brown leather wallet, and a pair of round sunglasses with gold frames. The background is a bright, out-of-focus outdoor scene, possibly a beach or a sunny day. The text "DO YOU NEED OPTIONAL EXTRA COVER?" is overlaid in the upper right corner, with "DO YOU NEED" in bold black, "OPTIONAL EXTRA COVER?" in a lighter black, and a thin red underline under "COVER?".

**DO YOU
NEED**
OPTIONAL
EXTRA
COVER?

AND WHAT WOULD YOU DO IF...



YOUR SUITCASE WAS LOST WHILST YOU'RE HALF WAY ROUND THE WORLD ON HOLIDAY?

If you had **worldwide belongings cover**, you'd still be able to enjoy your holiday, kick back, relax and unwind, as your suitcase would be covered, up to a maximum of 60 days per insurance period outside the UK. It wouldn't make any difference if it was lost outside of the UK, as worldwide belongings cover protects your possessions anywhere, whether it's a weekend in Wales or two weeks in Tibet.

WORLDWIDE BELONGINGS COVER

SO WHAT ELSE COULD IT HELP YOU WITH?

Worldwide belongings cover protects you for up to £15,000, covering incidents of loss, damage and theft of items such as:

- ✓ Unspecified items that are worth up to £2,500, such as clothing, shoes, bags, watches, jewellery, sporting equipment, gadgets and laptops
- ✓ Specified items over £2,500
- ✓ Money up to the value of £500
- ✓ Unauthorised use of credit cards up to £500



SOMETHING IMPORTANT TO CONSIDER

Unfortunately, loss or damage to any belongings that aren't in the care of you or your household aren't covered. You can find a full list of features, benefits, exclusions and limitations in our Policy Booklet available from www.paymentshield.co.uk/policybooklets

