

A giraffe is shown in a room, with its head and neck in the upper right. It is holding a chain in its mouth, which is attached to a chandelier hanging from the ceiling. The chandelier has several lit candles. The room has ornate wall decorations and a decorative mirror frame on the left. A teal shield-shaped graphic is overlaid on the center of the image, containing the text 'HOME INSURANCE'.

HOME
INSURANCE

Home

IS YOUR

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YOU REALLY ARE IN GREAT COMPANY

Paymentshield work with some of the UK's best known insurance companies, which we've cherry picked based on their outstanding reputations and claims service.



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LIVE BROKER



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YOU CAN COUNT ON US

Whether you need insurance for your buildings or contents, or a combination of both, we can help you protect your home, inside and out, big or small, with a range of options that let you decide how and what you pay for.

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

**CHOOSE
YOUR PAYMENT
FREQUENCY**
ANNUALLY OR
MONTHLY

**CHOOSE
YOUR ADDITIONAL
COVER**
FROM OUR
RANGE OF
OPTIONS



IMPORTANT THINGS YOU NEED TO KNOW

¹Like most insurance policies an excess applies. For example, your chosen excess will apply to all claims except escape of water or oil where a £500 excess applies. Building Insurance also applies a fixed excess which is £1,000 for subsidence claims.

**HOME IS WHERE YOU
CREATE MEMORIES
AND KEEP THE THINGS
THAT MATTER MOST.**
THAT'S WHY IT DESERVES
QUALITY INSURANCE



YOU CHOOSE

THE RIGHT FIT FOR YOU

You can choose either our standard Home Insurance or our plus cover, depending on your needs.

BUILDINGS INSURANCE	STANDARD	PLUS
Maximum buildings cover	£500,000	£1 million
Alternative accommodation	£100,000	£200,000
Repairs guaranteed for 12 months	✓	✓
Accidental damage to fixed glass and sanitary fittings	✓	✓
Replacement of lost or stolen keys	✓	✓
Trace and access of leaks, and removal and replacement of any damage caused up to £5,000	✓	✓
Damage to plants and shrubs in your garden up to £2,000	✓	✓

CONTENTS INSURANCE	STANDARD	PLUS
Maximum contents cover	£50,000	£75,000
Alternative accommodation	Up to 20% contents sum insured	
Items replaced on a new for old basis	✓	✓
Total valuable limit	£15,000	£22,500
Accidental damage to fixed glass, ceramic hobs, televisions, video and audio installations, computer equipment and games consoles	✓	✓
Business equipment	✓	✓
Electronic downloads up to £2,000	✓	✓
Theft from outbuilding up to £3,000	✓	✓
Automatic uplift for wedding or civil ceremony gifts, birthdays and religious festivals	✓	✓



IMPORTANT THINGS YOU NEED TO KNOW

Our Home Insurance is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, general wear and tear or certain perils on properties that are unoccupied for more than 60 days in a row aren't

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 home from one-off accidents and untimely out of pocket expenses

HOME EMERGENCY COVER

Round the clock assistance for a range of domestic disasters

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

LEGAL EXPENSES COVER

Access expert advice if you find yourself in a legal dispute and cover any associated costs



IMPORTANT THINGS YOU NEED TO KNOW

All our insurance products including our additional cover options are designed to cover certain unforeseen events, but they don't cover every eventuality. For example, you cannot claim for loss or damage which occurs as a result of an event before the period of insurance starts or for any damage caused as a result of the property being used for illegal activities.

You can find a full list of features, benefits, exclusions and limitations in our *Policy Booklet* available from www.paymentshield.co.uk/policybooklets.

