



HOME EMERGENCY
CASE STUDY

IT PAYS TO KNOW YOUR OPTIONAL EXTRAS



Everyone has different priorities when it comes to home insurance. So, alongside the usual buildings and contents cover, it's worth looking at any optional extras available to protect you against things like boiler breakdowns, DIY disasters and troublesome tenants.

As a financial adviser, Kylie Arnold has been recommending these benefits since she joined Fidenti in 2016 and knows their value better than most. But it wasn't until she made a claim on her own PaymentsShield policy that she appreciated the full extent of their worth.

"As an adviser, I've always found that optional extras are great because they allow you to build the cover around the needs of your client", she explains. "I talk people through the details and let them know the impact of not having certain benefits - otherwise they are likely to miss out on important cover because they don't understand it."

"When I set up my own policy, I chose to include Home Emergency Cover because I wanted complete peace of

mind. We have a little boy who's only three and I needed to know that we'd be OK if anything went wrong in the middle of the night, or if I lost my keys or something. With a young family, you don't have a lot of free time or spare cash for things like that, so it was a very easy decision - especially as it only cost a few pounds a month.

"We took out Accidental Damage cover for the same reasons. It's a benefit I recommend to most of my clients, but it's particularly relevant to us because we have a toddler at home, so you never know what might get knocked or broken! Plus, it's so cheap. For the sake of a couple of pounds, it would be silly not to include it."



THE PERFECT RESPONSE

Although Kylie only took out her Paymentsshield Policy in August 2017, she ended up using it much sooner than she expected. "We'd just got back from holiday and there was no hot water or heating", she recalls. "It was only September, but still quite cold and I wanted to give my son a bath. After checking the boiler, we noticed a small pipe had burst, which was obviously the cause of the problem. So, we turned off the water and called the Home Emergency helpline."

Despite being frustrated by the timing of it all, Kylie admits that she was also relieved to have taken out the Home Emergency Cover just a month earlier. She knew it could have been much worse if they'd had to sort the repairs themselves. Plus, she was pleasantly surprised by how easy it was to make a claim. "There was no waiting around on the phone or passing us to different departments. My husband got straight through and because of our little boy, they put us down as a priority, which was great."

The insurers arranged for someone to come out the very next day and Kylie couldn't have been more impressed by the service. "The engineer arrived in the afternoon and was there until quite late", she remembers. "Nobody wants to be doing that on a Sunday, but he was very patient. Even though he didn't manage to fix it that evening, he did everything he could. In the end, he needed a spare part, which was ordered first thing on Monday morning."

As promised, the engineer then came back on the Tuesday to make the repair and the boiler was soon back to normal. Better still, the insurance company paid all the bills directly, so there were no up-front costs. This made life much easier for Kylie, who was delighted with how everything was handled.

BAD LUCK COMES IN THREES

Unfortunately, this wasn't the only claim Kylie had to make on her policy. Since her boiler trouble in September, she has called the emergency helpline on two more occasions.

"You wouldn't believe it", she laughs. "we've actually made three claims within a twelve-month period. First of all, we had another problem with the boiler, which was quickly sorted out. Then we had an issue with a burst pipe after a nail went through it. But every time we've been in touch, the service has been amazing and the claims have all been paid quickly."

What's interesting, is that all three claims have been made on benefits that were taken out as optional extra's on her policy - a point, which isn't lost on Kylie. "It shows how valuable these benefits are", she enthuses, "which is why I'm so quick to tell people about them. As well as recommending them to my clients, I also recommend them to friends and family. Both my brother and sister have taken out Home Emergency cover and Accidental Damage cover since I mentioned it."

OPTIONAL EXTRAS

CHOSEN TO MAXIMISE PROTECTION

Our optional extras are designed to maximise the protection to your home.

Our Home Emergency cover provides:

- Up to £1,000 of cover per claim with round the clock assistance for all kinds of domestic disasters
- No excess to pay
- No annual claim limit so you can claim as many times as you need in a year
- The policy also provides boiler cover as standard. We'll arrange for an approved contractor to visit your home, check out your boiler and carry out any repair up to a value of £1,000. But, if the boiler is beyond repair you'll get a contribution of up to £500 towards a new one.

Home Emergency cover is designed to cover unforeseen events, but it doesn't cover everything. For example, this product would not cover costs arising from or in association with any boiler or heating system that has not been serviced in line with the manufacturers recommendations.

paymentshield.co.uk

