



ADVISER CASE STUDY

# A CLEAR VISION FOR THE FUTURE





Ash-Lee James has been selling life and protection products for some time now. But he's the first to admit that he hasn't focused nearly enough on GI... until recently.

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**It was only when Ash-Lee needed to make a claim on his own home insurance policy that he realised just how important it is to have the right cover. His light-bulb moment came when his two-year old son leant a little too heavily against his TV and put a crack right across the screen!**

"I'd only just got the smudge marks off the telly", Ash-Lee joked. "And it's not as though my son knocked it over or anything - it wasn't so dramatic -

he just put his weight against it and unfortunately, it was enough to crack the screen. I was kicking myself at first, because I hadn't taken out optional accidental damage cover as part of my insurance. But in the end, everything turned out well."

### **AN EASY DECISION**

Ash-Lee hadn't had any dealings with Paymentsshield before arranging his policy earlier in the year. He initially thought about going online to find a cheaper no-frills option, but on closer inspection, he soon decided against it. To be fair, he didn't really know what to expect from Paymentsshield at the time either. But after chatting with the Business Development Manager, he



knew it was the right way to go:

“Rather than boasting about it being a good level of cover like other providers, they talked me through the specific benefits and explained the different options available. I could see that it wasn’t just about price; it was about value for money. Plus, there were a number of established insurer brands, which gave me a lot of confidence.”

Ash-Lee eventually took out a policy with AXA. The premiums were extremely competitive, but more importantly, he knew that he had a five-star Defaqto rated product should anything go wrong.

## A TIMELY CONVERSATION

Even with his AXA policy in place, Ash-Lee wasn’t going to make a claim for his TV at first. Without optional accidental damage cover, he didn’t think there was much point. It was only when he mentioned it in passing to Paymentsshield that he changed his mind.

“I was on the phone about one of my clients”, he recalled. “The Business Development Manager suggested I double check. So, I took their advice and called the helpline thinking I had nothing to lose.”

It turned out to be a great decision. They explained that although he hadn’t taken out any additional accidental damage cover, there was a certain amount of accidental damage cover included as standard on his policy - for electrical equipment such as computers, TVs and laptops.

Ash-Lee couldn’t believe his luck: “I thought I’d have to spend time justifying what had happened and sending photos. But there was none of that. By the end of the call, the adviser had confirmed that I was fully covered and was already talking about the best way to get a replacement. He agreed to send me an amazon voucher that same day, so that I wouldn’t be waiting around. The way it was handled was absolutely fantastic. I called AXA on the Monday, they emailed me the voucher within five minutes of me putting the phone down



and I had my new TV by Wednesday.”

## AN OUTSTANDING SERVICE

What impressed Ash-Lee the most about his claim, was the speed and efficiency of the service. “They didn’t make it hard for me in any way”, he enthused. “They just wanted to help. The process was effortless from start to finish and

## Ash-Lee’s broken TV may not have been the most significant claim in today’s market, but it did make him look at home insurance in a different light - both as a consumer and an adviser.

I honestly wouldn’t have changed a thing.”

To put it into context, he used the example of one of his clients who had taken out home insurance with a building society. “This person had put a claim in for a damaged carpet back in May and had only just got a quote through by September. In contrast, the accident with my TV happened in July and was resolved within a couple of days. To add insult to injury, my client also lost 10 years’ no claims in the process.

“When I spoke to him about moving over to Paymentsshield, he didn’t take much convincing. Plus, the premiums were a lot cheaper too!”

## A BRAND-NEW PERSPECTIVE

Ash-Lee’s broken TV may not have been the most significant claim in today’s market, but it did make him look at home insurance in a different light - both as a consumer and an adviser.

“People think insurance is something that you rarely use,” he reflects. “But my claim has made me realise that it doesn’t have to be like that. The right home insurance policy can have a genuine practical purpose. It’s not just about major catastrophes; it’s for everyday issues too - like my broken telly.

Too many people worry about claiming because they think it will ramp up their premiums. But again, that’s not what the better policies are about. They’re there to protect you when things go wrong, and the cost implications are usually minimal.”

Since making his claim, Ash-Lee has written more home insurance policies than ever before. He uses Paymentsshield because he knows he can rely on the product benefits and service in equal measure, which is good for his business and his clients.

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