



**CONTENTS**  
INSURANCE

IT'S **HOUSE**  
NOT A

THAT MAKES A  
*home* IT'S

THE THINGS

**INSIDE**

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**MAKE A  
HOUSE A HOME**

WITH ALL YOUR  
FAVOURITE THINGS

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# THE RIGHT INSURANCE FOR YOU

Contents insurance gives you protection for all your belongings, from your TV and gadgets to the clothes in your wardrobe.

If you're a tenant then it's normally up to you to arrange insurance to financially protect yourself from the likes of fire, theft and flood. Fortunately you've come to the right place, as we can help you find insurance that's the perfect fit for you.

## CONTENTS INSURANCE

Maximum contents cover	£50,000
Alternative accommodation	20% of chosen cover level
Items replaced on a new for old basis	✓
Single item limit	£15,000
Total valuables limit	£15,000
Accidental damage to fixed glass, ceramic hobs, technology and entertainment equipment	✓
Student cover	✓
Electronic downloads up to £2,000	✓
Theft from outbuilding up to £3,000	✓
Automatic uplift in contents cover at certain times of the year	✓
Loss or damage to landlords fixtures and fittings	20% of chosen cover level



### WE WANT TO LET YOU KNOW

Our Contents Insurance is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, theft and malicious damage or vandalism is not covered unless force or violence is used to get in or out of your home. In addition, if your home is left unoccupied for more than 60 days in a row then restrictions in cover will be applied. You can find a full list of features, benefits, exclusions and limitations in our Policy Booklet available from [www.paymentshield.co.uk/policybooklets](http://www.paymentshield.co.uk/policybooklets).

# YOU CAN COUNT ON US

There's also a range of options so you can decide how and what you pay.

**CHOOSE  
YOUR EXCESS  
AMOUNT**  
BETWEEN  
£50 - £500<sup>1</sup>

**CHOOSE  
YOUR PAYMENT  
FREQUENCY**  
ANNUALLY OR  
MONTHLY<sup>2</sup>



## SOME OTHER THINGS YOU SHOULD KNOW

<sup>1</sup>Like most insurance policies an excess applies if you need to claim. For example, your chosen excess will apply to all claims other than escape of water, or oil where a £500 excess applies.  
<sup>2</sup>If you choose to pay monthly a charge for credit will apply.

# MORE COVER IF YOU NEED IT

————— *We offer tenants* —————  
**A CHOICE OF CONTENTS COVER LEVELS**

CHOSEN LEVEL OF CONTENTS INSURANCE	MAXIMUM VALUABLES LIMIT	MAXIMUM PERSONAL POSSESSIONS LIMIT (SPECIFIED & UNSPECIFIED)
£20,000	£6,000	£6,000
£30,000	£9,000	£9,000
£40,000	£12,000	£12,000
£50,000	£15,000	£15,000



Valuables are classed as items of precious metal or precious stones, jewellery, watches, works of art, computer equipment, and portable electrical equipment (other than televisions or radios).

# 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 belongings from one off accidents and untimely out of pocket expenses

## HOME EMERGENCY COVER

Round the clock assistance for all kinds 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 associated costs



### ONE MORE THING

All our insurance products, including our optional extras, cover unforeseen events but they don't cover every eventuality. Limitations and exclusions apply to all our policies. If you want to read these in full you can find them at [www.paymentshield.co.uk/policybooklets](http://www.paymentshield.co.uk/policybooklets).



The equivalent amount of CO<sub>2</sub> from the production and distribution of this paper has been captured by planting trees in the UK.

