

# hello.

Private & Confidential  
Mr Max Samuels  
19 Fir Tree Walk  
Heybridge  
Maldon  
Essex  
CM9 4NS

02 September 2025

Hi Max

Thank you for choosing Paymentsshield insurance over the last year. Your Home Insurance will be coming **up for renewal on 3 October 2025** and **your Direct Debit payment will be taken on 14 October 2025**.

## YOUR POLICY RENEWAL SUMMARY

Your cover from Paymentsshield's panel of insurers is provided by AXA Insurance UK plc. As you've chosen to pay annually by Direct Debit, the total price for the year ahead will be **£442.18**.

Here's a breakdown of how your current price compares to your new price.

|                              | Your current price | Your new price |
|------------------------------|--------------------|----------------|
| Buildings & Contents         | £419.11            | £357.30        |
| Home emergency (optional)**  | Not included       | Not included   |
| Legal expenses (optional)**  | Not included       | Not included   |
| Insurance premium tax (IPT)* | £50.29             | £42.88         |
| Admin charge                 | £36.00             | £42.00         |
| <b>Total price</b>           | <b>£505.40</b>     | <b>£442.18</b> |

You have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around.

\* The cost of insurance includes Insurance premium tax (IPT) at the current rate.

\*\* The provider of home emergency and legal expenses insurance is Arc Legal Assistance Ltd ('Arc Legal').

Each year at renewal we search our panel of insurers to find you the best possible price for the year ahead. However, if for any reason you're unhappy with the insurer named on this letter please get in touch as we'd be happy to offer you a quote from one of our other insurers.

paymentsshield.co.uk

 **paymentsshield**  
we've got it covered



# home

## YOUR POLICY NUMBER

**BPNL32224846**

## YOU'RE COVERED

**You've made a great choice to automatically renew.** If you'd prefer we didn't automatically renew your policy that's fine too. There are a few easy ways to let us know.



**Call** us on **0345 601 1050**

to talk about your renewal options

Opening times:  
Mon-Fri 8.15am - 5.45pm  
Sat 9.00am - 2.00pm  
Bank holidays 10.00am - 4.00pm



**Chat** with us online at  
paymentsshield.co.uk

Opening times:  
Mon-Fri 8.30am - 5.30pm  
Sat 9.00am - 1.30pm  
Bank holidays 10.00am - 3.30pm



## MANAGING YOUR POLICY ONLINE

Did you know you can view all your policy details and insurance documents online? Register today for your online account at **my.paymentsshield.co.uk**.

## TO MAKE A CLAIM CALL

**0345 601 1060**



## ANY CHANGES TO YOUR CIRCUMSTANCES?

If any of the information in your *Policy Certificate* or *Statement of Fact*, has changed or is incorrect, or if there have been any changes to your situation, you must keep us informed as soon as you're aware so we can update your cover and price. For example:

- Your home is going to be unoccupied for more than 60 days in a row
- The number of bedrooms or bathrooms in your home has changed
- You, or any member of your family, receive a conviction or have a pending prosecution for an offence
- Someone other than you or your family is going to live in your home
- Any part of your home is going to be used for trade, or for carrying out a profession or business
- The value of your buildings or contents has gone up and the amounts you're insured for are no longer high enough

**If you don't let us know about changes to your situation any claims you make may be rejected, claims payments may be reduced or your insurance may even be cancelled.**

## PLEASE CHECK YOUR DETAILS

Check the information in your 'renewal summary' section and make sure your insurance still gives you the cover and protection you need. Please also make sure you're happy with any excesses and endorsement(s) that may have been applied or changed.

## NEXT STEPS

If you want to make any changes to your policy or payment options, please call us on **0345 601 1050** or use our online chat service at **[www.paymentshield.co.uk](http://www.paymentshield.co.uk)**. You'll find our normal cancellation terms in your *Policy Booklet*.

If you don't want to make any changes and you're happy for us to keep protecting your home for another year, then there's nothing you need to do. Thank you once again for choosing Paymentshield.

Yours sincerely,



Jon Bowen  
Customer Director



Paymentshield is rated  
**Excellent**

Based on 3,882 reviews



★ Trustpilot

## SAFE AS HOUSES



Cherry picked panel of leading insurers



24 hour home emergency & legal advice helplines



Optional extras for extra peace of mind



All you need to know about renewing your policy with Paymentshield

[paymentshield.co.uk/renewals](http://paymentshield.co.uk/renewals)

CERTIFICATE NUMBER:  
BOOKLET NUMBER:

BPNL32224846  
PNL/PS/019



# Policy Certificate



## NEED TO MAKE A CLAIM?

Call Paymentsshield's claims helpline on **0345 601 1060** and confirm your *Policy Certificate* number.

## PERIOD OF INSURANCE

Start date: 3 October 2025

Certificate effective date: 3 October 2025

Expiry date: 2 October 2026

## PERSONAL & PROPERTY DETAILS

|                     | APPLICANT 1                                        | APPLICANT 2    |
|---------------------|----------------------------------------------------|----------------|
| Name:               | Mr Max Samuels                                     | Not applicable |
| Insured address:    | 19 Fir Tree Walk, Heybridge, Maldon, Essex CM9 4NS |                |
| Interested parties: | Accord Mortgages                                   |                |

## BUILDINGS INSURANCE

|                          |              |
|--------------------------|--------------|
| Sum insured:             | £1,000,000   |
| Accidental damage cover: | Not included |
| No claim discount:       | 2            |

### YOUR EXCESSES:

|                                |        |
|--------------------------------|--------|
| Buildings:                     | £250   |
| Escape of water or oil:        | £500   |
| Subsidence, landslip or heave: | £1,000 |

## CONTENTS INSURANCE

|                          |              |
|--------------------------|--------------|
| Sum insured:             | £75,000      |
| Accidental damage cover: | Not included |
| No claim discount:       | 7            |

### YOUR EXCESSES:

|                         |      |
|-------------------------|------|
| Contents:               | £250 |
| Escape of water or oil: | £500 |

## SPECIFIED VALUABLES



You must specify any valuable items that are worth more than **£2,500**.

As you have chosen **£75,000** contents cover, the maximum sum insured for valuables in the home is **£22,500**.

| TYPE         | DESCRIPTION  | VALUE        |
|--------------|--------------|--------------|
| Not included | Not included | Not included |

## PERSONAL POSSESSIONS COVER



As you have chosen **£75,000** contents cover, the maximum sum insured for specified and unspecified personal possessions in and away from the home is **£22,500**.

### SPECIFIED PERSONAL POSSESSIONS

|              |    |
|--------------|----|
| Sum insured: | £0 |
|--------------|----|

### UNSPECIFIED PERSONAL POSSESSIONS

|              |    |
|--------------|----|
| Sum insured: | £0 |
|--------------|----|

If you have selected some unspecified personal possessions cover, the most you can claim for one item is: £2,500

Personal possessions excess: £250

|                    |    |
|--------------------|----|
| Total sum insured: | £0 |
|--------------------|----|

## SPECIFIED PERSONAL POSSESSIONS



If you want to cover any items for loss or damage when taken away from the home, you need to specify them if they're worth more than **£2,500** each. As you have chosen **£75,000** contents cover, the maximum sum insured for personal possessions in and away from the home is **£22,500**.

| TYPE         | DESCRIPTION  | VALUE        |
|--------------|--------------|--------------|
| Not included | Not included | Not included |

## HOME EMERGENCY COVER

### NOT INCLUDED

Up to £1,000 including VAT for call out charges, labour and materials to carry out emergency repairs.

## LEGAL EXPENSES COVER

### NOT INCLUDED

Up to £100,000 for legal costs in pursuing personal claims including employment, contract, bodily injury and property disputes.

## POLICY ENDORSEMENTS

A policy endorsement is an amendment or addition to our standard policy terms and conditions that applies to your cover.

There are no endorsement(s) added onto your policy.

### CONFIRMATION OF INSURANCE COVER

This is to certify that in accordance with the terms of your *Policy Booklet* PNL/PS/019 and on receipt and acceptance of the premiums as they fall due, AXA Insurance UK plc will provide buildings and/or contents insurance and/or personal possessions. If selected, Arc Legal Assistance Ltd will provide Home Emergency and/or Legal Expenses cover for you. Details are set out in your *Policy Booklet* which should be read in conjunction with your *Policy Certificate* and *Statement of Fact*. Further information about your insurer and their insurance capacity provider can be found at [www.paymentshield.co.uk/underwriters](http://www.paymentshield.co.uk/underwriters).

Any premiums or premium refunds held by Paymentsshield Limited will be treated as held on behalf of the insurer for your protection.

Please read this *Policy Certificate*, your *Statement of Fact* and your *Policy Booklet* carefully and make sure you understand them. If you have a question about your insurance, you can call us on 0345 6011050 or write to us at Customer Services Department, Paymentsshield, PO Box 229, Southport PR9 9WU.

You must comply with any terms and conditions set out in the *Policy Booklet* and this *Policy Certificate*, as otherwise you may not be able to claim under this insurance. You must advise us of changes to your circumstances or your property - please see the Conditions applying to the whole policy section of your *Policy Booklet* which details the changes you need to make us aware of.

This certificate is dated **2nd September 2025** and supersedes any previous certificate issued in connection with this policy.



# Premium Breakdown

## PERSONAL & PROPERTY DETAILS

|                  | APPLICANT 1                                        | APPLICANT 2    |
|------------------|----------------------------------------------------|----------------|
| Name:            | Mr Max Samuels                                     | Not applicable |
| Insured address: | 19 Fir Tree Walk, Heybridge, Maldon, Essex CM9 4NS |                |

## PERIOD OF INSURANCE

|             |                |              |                |
|-------------|----------------|--------------|----------------|
| Start date: | 3 October 2025 | Expiry date: | 2 October 2026 |
|-------------|----------------|--------------|----------------|

## YOUR PREMIUM BREAKDOWN

As you've chosen to pay annually by Direct Debit, the total price for the year ahead will be **£442.18**. Your buildings cover is **£1,000,000**. Your contents cover is **£75,000**.

| Insurer                                                                             | Endorsements applied | Household premium (exc. IPT) | Home emergency (exc. IPT)** | Legal expenses (exc. IPT)** | Admin charge (exc. IPT) | Insurance premium tax (IPT)* | Total price (inc. IPT)* |
|-------------------------------------------------------------------------------------|----------------------|------------------------------|-----------------------------|-----------------------------|-------------------------|------------------------------|-------------------------|
|  | Not applicable       | £357.30                      | Not included                | Not included                | £42.00                  | £42.88                       | <b>£442.18</b>          |

\* The total premium includes Insurance premium tax (IPT) at the current rate.

\*\* The provider of home emergency and legal expenses insurance is Arc Legal Assistance Ltd ('Arc Legal').

## CANCELLING YOUR POLICY

This policy has a **14 day cooling off period** which means you can cancel the policy back to the start date without charge with a full refund of any premiums already paid, unless you've made a claim during this period.

You have the right to cancel your policy at any time during its term but you will have to pay for the time you've been covered by your insurance. This will be calculated on a pro-rata basis which means you may be entitled to a refund of any premium paid. There may also be an additional cancellation charge, if shown below, to cover the administrative cost of providing the policy. If you've made a claim and you choose to cancel your policy, you may not be entitled to a refund of the premium.

Full cancellation terms are included in your *Policy Booklet*. Alternatively you can contact Paymentshield on **0345 601 1050**.

### CANCELLATION CHARGE

The cancellation charge applicable to your policy is **£0.00**.

This document has been created using information detailed on the *Policy Certificate* and *Statement of Fact*.

This document should be read in conjunction with your *Policy Certificate*, *Insurer Schedule*, *Statement of Fact*, *Insurance Product Information Document* and your *Policy Booklet*. Copies of your *Insurance Product Information Document* and *Policy Booklet* are available on request by calling us on **0345 601 1050** and can also be downloaded at [www.paymentshield.co.uk/policydocuments](http://www.paymentshield.co.uk/policydocuments).

Further information can be obtained from your insurance broker, financial adviser or the Paymentshield customer services team.

Paymentshield Limited is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 312708. You can check this on the Financial Services Register by visiting the FCA's website or by contacting the FCA on **0800 111 6768** or **0300 500 8082**.





# Statement of Fact

## IMPORTANT NOTE

### THIS IS YOUR COPY OF WHAT YOU'VE TOLD US

To help us set up your insurance we've asked you a number of questions. Your insurance is offered on the basis of your answers and the statement below is a record of the information you've given us. **Please check this information carefully and tell us immediately if any of these details are incorrect and need to be changed by calling 0345 601 1050.**

We suggest you keep a copy of all the information you supply in connection with this insurance.

We may reassess your cover, terms and premiums when you tell us about changes in your circumstances. If you don't tell us about any changes, provide full answers and relevant details, or give us incorrect information or do not answer questions honestly or to the best of your knowledge then your policy may be cancelled or a claim rejected or not fully paid.

## PERSONAL DETAILS

|                     | APPLICANT 1     | APPLICANT 2    |
|---------------------|-----------------|----------------|
| Name:               | Mr Max Samuels  | Not applicable |
| Date of birth:      | 14 January 1971 |                |
| Occupation:         | Retired         |                |
| Industry:           | None - retired  |                |
| Number of adults:   | 1               |                |
| Number of children: | 0               |                |

## PROPERTY DETAILS

|                      |                                                    |
|----------------------|----------------------------------------------------|
| Insured address:     | 19 Fir Tree Walk, Heybridge, Maldon, Essex CM9 4NS |
| Type of property:    | Semi-Detached House                                |
| Number of bedrooms:  | 3                                                  |
| Number of bathrooms: | 1                                                  |
| Build year:          | 1963                                               |
| Property ownership:  | Owned mortgaged                                    |
| Mortgage category:   | Home mover                                         |
| Wall type:           | Brick                                              |
| Roof type:           | Tile                                               |

## ELIGIBILITY CRITERIA

### TO BE ELIGIBLE FOR THIS POLICY, YOU CONFIRM THAT:

1. Your property will not be permanently occupied by anybody other than you and/or your family. Family means - You, your partner and any other person permanently living with you (including children or foster children). Excludes lodgers and any other tenants not covered under your tenancy agreement
2. The property does not have signs of or has never had any damage caused to it by landslip, subsidence or heave
3. You or any member of your family to be insured do not have any unspent convictions or prosecutions pending (other than motoring convictions)
4. You or any member of your family have not had insurance cancelled, declined, declared void, or had any special terms imposed
5. The home or land belonging to it has not flooded in the last 10 years
6. The property will not be left unoccupied for a total of more than 60 days in a row
7. The property will not be used for business or professional purposes, other than clerical work undertaken by you and your family

## PREVIOUS CLAIM HISTORY

COVER CLAIMED AGAINST

CLAIM DATE

COST OF CLAIM

TYPE OF CLAIM

## AUTO RENEWAL

Auto renewal preference: **Opt-in**

Your auto-renewal preference can be changed at anytime. To amend your preference you can contact us by telephone on **0345 601 1050** or by using our chat service at **[www.paymentsshield.co.uk](http://www.paymentsshield.co.uk)**.

## IMPORTANT INFORMATION

Please read the following carefully as it contains important information relating to the details you've given us. You should show this notice to any other party related to this insurance.

Please note that under this section **we/us** means your insurer and the administrator, Paymentsshield.

### THIS IS YOUR COPY OF WHAT YOU'VE TOLD US

By providing details for this policy, you've provided your data to the insurer and the administrator. For details of your insurer please refer to your *Insurer Schedule*.

### CLAIMS HISTORY

Insurers pass information to the Claims and Underwriting Exchange Register (CUE) run by the Motor Insurers' Bureau (MIB). Under the conditions of your policy, you must tell us about any incident (such as fire, water damage, theft or any accident) which may or may not give rise to a claim. When you tell us about an incident, we'll pass information relating to it to the register.

### FAIR PROCESSING NOTICE

For more information on how AXA Insurance use your personal data, you can find a copy of their Fair Processing Notice at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). Alternatively, you can request a printed version by emailing them at [dataprotection.ins@axa-insurance.co.uk](mailto:dataprotection.ins@axa-insurance.co.uk), or by writing to Data Protection Officer, AXA Insurance UK plc, Brooke Lawrance House, 80 Civic Drive, Ipswich, Suffolk, IP1 2AN.

Arc Legal are committed to protecting and respecting your privacy in accordance with the current Data Protection Legislation. If you wish to know more about how we process your personal data, please visit: [www.arclegalassistance.co.uk](http://www.arclegalassistance.co.uk).



# Insurer Schedule

Paymentshield Ltd are the administrators of your policy. The insurance contract is between you and the insurer you've selected. Your 'chosen' insurers legal and regulatory details for the different sections of your policy are shown below.

## BUILDINGS, CONTENTS AND PERSONAL POSSESSIONS SECTIONS

If you've selected buildings, contents or personal possessions cover the sums insured will be shown on your *Policy Certificate*.

The insurance for these covers are provided by AXA Insurance UK plc. Registered Office: 20 Gracechurch Street, London, EC3V 0BG.

This means your buildings and/or contents and/or personal possessions sections of your policy are underwritten by AXA Insurance UK plc who are authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority as an insurance company and to undertake insurance mediation under registration number 202312. You can check this on the Financial Services Register by visiting the FCA's website or by contacting the FCA on **0800 111 6768** or **0300 500 8082**.

### CLAIMS ENQUIRIES

- Check the *Policy Booklet* and your *Policy Certificate* to see whether or not the event is covered.
- If you're a victim of theft, vandalism or something is lost or damaged away from your home, tell the police first and ask for an incident number.
- It would be helpful if you have an approximate cost to replace or repair the item(s) you would like to claim for.
- Telephone the claims helpline on **0330 024 6842** and confirm your *Policy Certificate* number. Your insurer will register the claim from the details you provide and tell you what you need to do next. You should not admit fault if you are being held responsible for injury or damage. In this instance you should send all documents unanswered without delay to AXA House, Ovangle Road, White Lund Industrial Estate, Morecambe LA3 3PA.



### NEED TO MAKE A CLAIM?

To register a claim, please call **0330 024 6842**

## HOME EMERGENCY AND LEGAL EXPENSES SECTIONS

If you've selected home emergency and/or legal expenses cover this will be shown on your *Policy Certificate*.

The insurance for these sections of cover is supplied by Arc Legal Assistance Ltd ('Arc Legal').

Arc are authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. These details can be checked on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register), or by telephoning **0800 111 6768** or **0300 500 8082**.

### CLAIMS ENQUIRIES

Check your *Policy Certificate* and the *Policy Booklet* to see whether you're covered by the home emergency or legal expenses sections of the policy.

### HELPLINE SERVICES

To speak to the home emergency helpline, please call **0333 234 3481**.

To speak to the legal advice helpline, please call **0333 234 3478**.

Details of these helpline services can be found in your *Policy Booklet*.



The home emergency and legal expenses claims helpline can only be used to confirm cover on these sections and not on cover offered under the buildings, contents and personal possessions sections of your cover.



### NEED TO MAKE A CLAIM?

To register a home emergency claim, please call **0333 234 3479**

To register a legal expenses claim, please call **0333 234 3478**

Alternatively, you can register a claim for home emergency via <https://paymentshield-emergency.arclegal.co.uk>

## WHAT YOU SHOULD DO IF YOU HAVE A COMPLAINT

### SALES

If you're not happy with any aspect of the sale of this policy you should initially contact the person who arranged the cover for you.

### ADMINISTRATION

If the general administration of your policy has not met your expectations, you should contact the Paymentshield customer care team by telephone or in writing by letter or email to:



Paymentshield Limited, PO Box 229, Southport, PR9 9WU



**0345 601 1050**



[appealsandcomplaints@paymentshield.co.uk](mailto:appealsandcomplaints@paymentshield.co.uk)

The customer care team will tell you what will be done to resolve your concerns and how long it will take.

### BUILDINGS, CONTENTS & PERSONAL POSSESSIONS CLAIMS

If you're not happy about claims handling on the policy for buildings and contents insurance you should contact the Claims Manager by telephone or in writing by letter or email to:



AXA House, Ovangle Road, White Lund Industrial Estate, Morecambe LA3 3PA



**0330 024 6842**



[householdcomplaints.ins@axa-insurance.co.uk](mailto:householdcomplaints.ins@axa-insurance.co.uk)

The Claims Manager will tell you what they will do to resolve your concerns and how long it will take.

### HOME EMERGENCY AND LEGAL EXPENSES CLAIMS

If you're not happy about claims handling on the policy for home emergency and/or legal expenses you should contact the Quality Assurance Manager who can be contacted at:



Arc Legal Assistance Ltd, c/o 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands, DY5 1XF



**01384 884040**



[customerrelations@legalim.co.uk](mailto:customerrelations@legalim.co.uk)

### FINANCIAL OMBUDSMAN SERVICE

If you're not satisfied with the response you receive from any of the above companies, or eight weeks have elapsed from the date you made your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service provides an independent service that is free. They were set up by parliament to sort out complaints that customers and financial businesses aren't able to resolve themselves.

How to contact the Financial Ombudsman Service:



The Financial Ombudsman Service, Exchange Tower, London, E14 9SR



**0800 023 4567** (normally free when calling from a 'fixed line' phone)  
**0300 123 9123** (charged at the same rate as 01 or 02 numbers on mobile phone tariffs)  
Monday - Friday, 8am - 5pm



[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)



[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## CANCELLING YOUR POLICY

To cancel your policy, you should contact the Paymentshield customer services team on **0345 601 1050**. Alternatively, you can write to us at Customer Services Department, Paymentshield Limited, PO Box 229, Southport, PR9 9WU. Please refer to your *Policy Booklet* for your cancellation rights.

Further information about your insurer and their insurance capacity provider can be found at:  
[www.paymentshield.co.uk/underwriters](http://www.paymentshield.co.uk/underwriters).



# About our insurance services

The information below is a summary of our services. Full *Terms of Business* are freely available on request or can be found on our website at [www.paymentshield.co.uk/tob](http://www.paymentshield.co.uk/tob). Please use this information to decide if our services are right for you.

## WHO REGULATES US

Paymentshield Services Limited is authorised and regulated by the Financial Conduct Authority (FCA). FCA registration number: 312708. Our permitted business includes: arranging, administering, and lending, all in connection to general insurance policies.

You can check our details on the Financial Services Register ([www.fca.org.uk/register](http://www.fca.org.uk/register)) or by contacting the FCA ([www.fca.org.uk](http://www.fca.org.uk)) on **0800 111 6768** or **0300 500 8082**. The Financial Conduct Authority is an independent watchdog that regulates financial services.

## OUR SERVICES

We will act for you when we establish your insurance requirements, when we match your needs to available products, and when we provide the key features of a policy.

You will not receive advice from us.

We may ask some questions to narrow down the selection of products that we will provide details on.

You will then need to make your own choice about how to proceed.

We will be acting as an agent of the insurer when we administer the policy/policies.

## WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

We do not charge you a fee for our services other than an administration charge to cover the activities undertaken on behalf of the insurers throughout the lifetime of the policies. A breakdown of the full cost of all policies will be clearly disclosed to you and confirmed in writing.

As a distributor of insurance, we also receive commission from the insurer which is a percentage of the total premium for the policy/policies. In addition, home and landlord insurers provide us with periodic incentives (such as bonus payments) if we meet certain sales and/or profitability targets as well as an additional fee for marketing their products.

## WHOSE PRODUCTS DO WE OFFER?

We only offer products from a carefully selected panel of insurers for home insurance for home owners and tenants. Your *Insurer Schedule* will show which insurer provides the cover on your policy.

We are contractually bound to only offer products from: Arc Legal Assistance Limited ('Arc Legal') for home emergency and legal expenses covers sold with this home insurance product.

## WHAT IF THINGS GO WRONG?

If you wish to register a complaint, please contact us by writing to: The Customer Care Team, Paymentshield Limited, PO Box 229, Southport, PR9 9WU; by phoning: **0345 601 1050**; or emailing us at [appealsandcomplaints@paymentshield.co.uk](mailto:appealsandcomplaints@paymentshield.co.uk).

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.



# HOME BUILDINGS & CONTENTS INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

### Company: Paymentsshield

Paymentsshield Limited is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 312708. Paymentsshield Limited (registered number 02728936) is a company registered in England and Wales.

### Product: Paymentsshield

### Home Insurance

PNL/PS/019

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

## What is this type of insurance?

The Paymentsshield Home Insurance product provides financial protection from a variety of risks and events that your home and possessions may be exposed to. The cover options available to you under this product are Buildings Insurance, Contents Insurance, Accidental Damage to Buildings and/or Contents and Personal Possessions cover. Optional Home Emergency and Legal Expenses covers are also available. The cover you have chosen including your sum insured, limits and excesses can be found in your policy documentation.



### What is insured?

If selected, **Buildings** cover is available at £1million. This covers damage to the buildings (and outbuildings within 100m) of your property caused by perils including:

- ✓ Fire, theft, malicious damage, vandalism, subsidence, heave or landslip, storm, flood and escape of water or oil.

The policy also provides cover for:

- ✓ Alternative accommodation expenses, including pet accommodation fees, when your home is made uninhabitable due to an insured event, up to a maximum of 20% of the buildings sum insured
- ✓ Property owner's liability up to £2 million
- ✓ Accidental breakage of underground drains and pipes, and accidental damage to cables and underground tanks providing services to or from your home
- ✓ Trace and access up to £10,000

**Accidental Damage** is an optional extension that can be added to the buildings section to provide cover against loss caused by an unforeseen event, such as putting your foot through the ceiling, up to the buildings sum insured.

If selected, **Contents** cover is available up to the value shown on your certificate. This covers damage to household goods and personal effects including money, belonging to you, your family or your domestic staff by specific causes including:

- ✓ Fire, theft, malicious damage, vandalism, subsidence, heave or landslip, storm, flood and escape of water or oil

You're also covered for:

- ✓ Visitor's personal possessions up to £1,000;
- ✓ Accidental breakage of mirrors, ceramic hobs in freestanding cookers or glass which forms part of your contents;
- ✓ Accidental damage to televisions, video and audio installations, computer equipment, games consoles and aerials or satellite dishes;



### What is insured? Continued

- ✓ Alternative accommodation expenses, including pet accommodation fees, when your home is made uninhabitable due to an insured event, up to a maximum of 20% of the contents sum insured; and
- ✓ Occupiers liability cover up to £2 million including accidental bodily injury cover to your domestic staff up to £10 million.

**Accidental Damage** is an optional extension that can be added to the contents section to provide cover against visible damage which happens suddenly and has not been caused on purpose or inevitably.

**Personal Possessions** is an optional extension that provides cover for accidental damage or loss of your personal possessions in and away from the home anywhere in the United Kingdom.



### What is not insured?

- ✗ No cover is provided for any loss caused by damage from wear and tear, depreciation, rot, vermin, or anything which happens gradually
- ✗ The costs of routine maintenance
- ✗ Loss or damage to fences, hedges and gates caused by storm or flood
- ✗ Loss or damage by theft or attempted theft, unless force and/or violence is used to get into or out of your home
- ✗ Loss or damage by accidental damage to Contents when your home is being lent or let to any person other than your family
- ✗ Loss or damage to personal possessions occurring outside the United Kingdom if you have already spent more than 60 days in total away from the country during the period of insurance



## Are there any restrictions on cover?

- ! The buildings subsidence excess is £1,000
- ! The escape of water or oil excess is £500
- ! For all other claims your chosen excess will apply
- ! Exclusions apply where there's loss or damage whilst your home is unoccupied for more than 60 days in a row
- ! Under the Contents section the maximum cover for unspecified valuable items in the home is £2,500 per item
- ! Valuables cover is limited to 30% of your contents sum insured
- ! The maximum cover for a single item under personal possessions is £2,500 if unspecified
- ! Personal Possessions cover is limited to 30% of your contents sum insured
- ! Your chosen contents excess will apply to personal possessions claims



## Where am I covered?

- This insurance covers properties in the United Kingdom (England, Scotland, Wales and Northern Ireland).
- If selected, personal possessions are covered in and away from the home in the UK all year round, and anywhere else in the world for up to 60 days during the period of insurance.



## What are my obligations?

- To supply us with information that, to the best of your knowledge is correct, in response to the questions asked when applying for, amending or renewing this insurance
- Pay the amounts shown in the policy documentation for each period of insurance
- Comply with all the terms and conditions set out in the *Policy Booklet* and documentation, including any endorsements that have been applied
- You must tell us as soon as you are aware (and no more than 30 days later) of any change in your circumstances
- To make sure the sums insured you have chosen to remain adequate for your insurance needs
- You must take all reasonable steps to prevent accidents, loss or damage and must maintain the insured property to a good condition
- When making a claim, to provide all the information requested as set out in the *Policy Booklet*
- If you or your family are the victim of theft, riot, a malicious act or vandalism or lose something away from your home, tell the police as soon as possible upon discovery and ask for a crime reference number
- Some items, such as jewellery and precious metals, often change in value and you should make certain that these items are insured correctly



## When and how do I pay?

You can choose to pay in full before commencement of cover or agree to pay using the monthly facility. You can choose to pay by credit card, debit card, annual Direct Debit or monthly Direct Debit. No charge is made for annual payments by card or Direct Debit but paying monthly by Direct Debit will incur a charge for credit.

The full amount to pay for this policy is shown in the policy documents.



## When does the cover start and end?

This is an annually renewable policy. This cover lasts for one year and the dates of cover will be specified in the policy documents.



## How do I cancel the contract?

You can cancel your policy at any time by calling or writing to Paymentsshield on the details shown in the policy documents. If having taken out a policy and after examining it, you decide not to continue with it you have a statutory right to cancel. During this cooling off period, you can cancel the policy back to the start date without charge and with a full refund of any premiums already paid, unless you have made a claim during this period.

You can still cancel after the cooling off period and will be entitled to a refund of the premium paid subject to deduction for the time you have been covered. This will be calculated on a pro-rata basis. If you have made a claim and want to cancel your policy, you may not be entitled to a refund.