

# PaymentCover HomeGuard

CERTIFICATE NUMBER DMS 112916

Home Insurance, arranged by DMS Agency Services Ltd trading as PaymentCover, with UK Underwriting Ltd trading as UK General Insurance Group on behalf of Ageas Insurance Ltd.

## POLICYHOLDER DETAILS:

**First Insured:**  
Name: Mr John Test  
Date of Birth: 05/08/1943

**Second Insured/Authorised Person:**  
Name:  
Date of Birth:

**Address of Insured Property:**  
5 Granville Close  
SHILDON  
DL4 1JW

## POLICY, PREMIUM PAYMENT AND POLICY EXCESSES:

Product: Home Guard  
Policy Number: 50918  
Cover Starts: 01/01/2011  
Cover Ends:

Net Monthly Premium	£25.59
Policy Fee	2.50
Insurance Premium Tax	£1.69
Gross Premium Payable	£29.77

Subsidence Excess:	£1,000.00
Other Risks – Standard Excess:	£100.00
Additional Voluntary Excess:	-£100.00
Total Excess	£0.00

## AUTHORISED SIGNATORY

for UK General Insurance Group on behalf of Ageas Insurance Ltd.



John Tegg

Date of Issue of this Certificate: 20/05/2011

DMS Agency Services Ltd. PO Box 2, FREEPOST SWC 2489, DURSLEY. GL11 4ZZ.

Policy Helpline: 01453 547053 or Lo-Call 0845 673 9999 – available 9.00 am to 9.00 pm every day.

Claims Hotline: Direct Group – 0844 4123 4241 – available 24/7

## BUILDINGS - STANDARD COVER

Buildings Sum Insured:	£500,000.00
Property Owners Liability:	£2,000,000.00
Domestic Employers Liability:	£5,000,000.00
Alternative Accommodation Costs:	Lower of 12 months costs or £100,000
Replacement of Locks:	£500.00

## CONTENTS IN THE HOME - STANDARD COVER

Contents Sum Insured:	£50,000.00
Valuables within the Home Sum Insured:	£7,500 unless listed below
Valuables within the Home Single Item Limit:	£2,000 unless listed below
Loss/Damage of Contents of Outbuildings or Garage:	£2,000.00
Replacement of Locks:	£500.00
Household Removal by Professional Removals Firm:	Contents covered but not money or valuables
Replacement of Title Deeds:	£250.00
Contents temporarily removed from your home:	£5,000 - Single item limit £1,500
Replacement of Downloaded Information:	£2,000.00
Seasonal Increase from December 1 to January 15:	10%
Gifts increase 30 days either side of a Wedding:	10%
Salary whilst on Jury Service:	£10,000.00
Fraudulent use following theft of Credit Cards:	£500.00
Contents of Freezer:	£500.00
Garden contents in the open :	£1,000.00
Theft from an outbuilding or garage:	£2,000.00
Visitors personal possessions:	£500.00
Pedal Cycles at home :	£250.00
Office equipment, computers, etc for Home or Business use:	£5,000.00

## OPTIONAL EXTENSIONS TO STANDARD CONTENTS IN THE HOME

Accidental Damage - Buildings:	Included
Accidental Damage - Contents:	Included
All Risks Cover on Personal Possessions:	Included
Total Sum Insured:	£2,500.00
Single Article Limit:	£1,500.00
Valuables within the Home :	Included
Total Sum Insured:	
Single Article Limit:	£2,000.00
Pedal Cycles away from home:	Excluded
Value:	

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Email: [paymentcover@dms4asu.co.uk](mailto:paymentcover@dms4asu.co.uk)

Website: [www.paymentcover.co.uk](http://www.paymentcover.co.uk)

Facsimile: 0845 130 5624