



**AND SO**

— THE —

*Adventure*

**BEGINS...**

# PROTECTING YOUR MOVE

It's a wonderful feeling when you finally find your ideal property. But, once the excitement dies down and it's time to arrange mortgages, organise solicitors and order searches, the fear that something could go wrong can hit home. But don't worry, help is at hand, with Home Buyer's Protection.

## HOW DOES IT WORK?

Home Buyer's Protection can't force through a sale, but it can reimburse you for money you might lose if the purchase of your property falls through. Meaning you won't be out of pocket.



UP TO  
**£800**  
— *for* —  
conveyancing  
fees and local  
authority searches



UP TO  
**£250**  
— *for* —  
mortgage  
arrangement and  
lender fees



UP TO  
**£550**  
— *for* —  
survey  
and valuation  
fees



# WHAT DOES IT COVER FOR?

Home Buyer's Protection can reimburse you for the money you could lose because of a whole host of reasons, such as:



## GAZUMPING

Your accepted offer gets gazumped by another which is over £1,000 or more



## WITHDRAWAL

The property that you're purchasing is withdrawn by the seller



## SURVEY

A survey reveals the property needs work that'll cost 10% more than your offer



## RELOCATION

Your employer asks you to relocate



## REDUNDANCY

You are made redundant

## VALUATION

The lender's valuation is less than 95% of your offer

## DEATH

You or any other policyholder dies

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).



## WE WANT TO LET YOU KNOW

Our Home Buyer's Protection is designed to cover unforeseen events, but it doesn't cover every eventuality. For example, you wouldn't be covered if you knew that the purchase would not complete before you bought your policy. We also can't cover you if you take voluntarily redundancy. This policy is only available in England, Wales and Northern Ireland.



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.

