your guide to

HOME INSURANCE
Those garden chairs and table that you paid so much for. That mountain bike you’re so proud of. Or maybe it’s the iPad that gets left lying around the house.

Whatever you choose to spend your hard earned money on, it’s important to protect it properly. But it’s also important to get value for money from your insurance. That means you don’t want the exact same insurance that everyone else has, because you don’t want to pay to protect things you don’t even own. And that’s the problem with standard home insurance.

You need insurance as individual as you are. Insurance that allows you to pick and choose the protection you want for the special things that matter to you. Anything else just wouldn’t be value for money, or give you the protection your beautiful things deserve.
OUR TAKE YOUR PICK HOME INSURANCE IS DESIGNED TO SUIT YOUR LIFESTYLE, NOT SOMEONE ELSE’S. SO YOU ONLY EVER PAY FOR WHAT YOU NEED, SAVING YOU MONEY.

With Take Your Pick insurance, you get the freedom to pick and choose which things you want to insure right now.

First you pick your core cover option (buildings insurance, basic contents insurance, or both), then you choose your extra cover options.

So if you don’t have a garden, you really don’t need the garden cover option. But if you’ve got young children, you might well want the accidental cover option.

And because things change as time goes on, Take Your Pick gives you the flexibility to change your cover if and when you want to.

MEET OUR INSURANCE PARTNERS

We’re working with one of the UK’s leading general insurance companies, RSA, to provide Take Your Pick insurance. RSA started in London and have been working in the UK for more than 300 years, today they operate all over the world.

As for The Nottingham, we’re a local building society still following our original mission – to help local people make the most of their money.
HOW IT WORKS

STEP 1

CORE COVER
First of all, choose from a list of comprehensive core cover options to insure your buildings, basic contents or both.

STEP 2

EXTRA COVER OPTIONS
Then comes the pick and choose part. Simply select the extra cover options that best protect your home and the things you love.

CORE COVER AND EXTRA COVER OPTIONS

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STEP I

PICK YOUR CORE COVER
Choose from...

**CORE BUILDINGS ONLY**
£500,000 AS STANDARD
Covers the structure of your home and pays to repair or rebuild it if it was damaged by fire, flood, subsidence or a falling tree.

**CORE BUILDINGS AND CONTENTS COVER**
Combines Core Building Only and Contents Cover Only to provide the best cover for your home and belongings.

**CORE CONTENTS ONLY**
£50,000 AS STANDARD
Pays to replace lost or damaged contents if you were burgled, had a fire or experienced flooding or storm damage.
STEP 2

PICK YOUR EXTRA COVER OPTIONS
Insuring your mobile phone, covering your jewellery and watches, repairing the window after the kids smashed it... Whatever kind of life you lead, you need home insurance to match. Our extra cover options let you create a package that suits you and your lifestyle right now.

Simply handpick the options that are right for you from our extensive list of comprehensive cover options. Don’t forget, you can always add on or take away in the future.

CHOOSE EXTRA COVER FROM THESE CATEGORIES:
- Technology & entertainment
- Personal items
- Garden
- Accidental damage
- Home emergency assistance
- Legal expenses.
EXTRA COVER OPTIONS

TECHNOLOGY AND ENTERTAINMENT*
If you love entertainment equipment and the latest technology and gadgets, this option provides cover against accidental damage and loss, in and outside your home, anywhere in the UK and for up to 60 days worldwide.

WHAT DOES THIS OPTION COVER?
• TVs, DVD/Video players and recorders, satellite dishes, receivers and aerials
• CD players, recorders and radios
• MP3 players, iPods, music downloads
• Phones, mobile phones and fax machines
• PCs, laptops, netbooks and printers
• Musical instruments and accessories
• Cameras and accessories.

PERSONAL ITEMS*
Whether you’re at home or out and about, it’s good to know that the things that matter to you are covered. So whether you’re a keen camper or have a thing for jewellery, you can handpick cover for your lifestyle. This option provides cover against accidental damage and loss, in and outside your home, anywhere in the UK and for up to 60 days worldwide.

WHAT DOES THIS OPTION COVER?
• Jewellery, watches and medals
• Camping and sports equipment
• Bikes, wheelchairs and disability scooters
• Spectacles, contact lenses and hearing aids
• Credit, debit, cheque or cash dispenser cards
• Money, cheques, gift tokens, travellers’ cheques, premium bonds
• Pre-payment cards, postal or money orders, phone cards
• Season or travel tickets.

* This option provides cover for items you take outside your home, items you do not take outside your home should be insured under the contents option.
ACCIDENTAL DAMAGE
Children let loose, and life’s little mishaps are bound to happen. Accidental damage cover is great for young families, if you have pets or are looking for that little extra protection. And you can choose to cover accidental damage to your buildings, contents or both.

WHAT DOES THIS OPTION COVER?
• Mirrors and glass (for core contents only)
• Fixed ceramic hobs (for core buildings only)
• Damage by removal firms (for core contents only)
• Accidental loss of metered water (for core contents only).

GARDEN
If your garden is your pride and joy, you’ll want to make sure everything’s covered.

WHAT DOES THIS OPTION COVER?
• Trees, plants, shrubs, hedges and lawns
• Gardening equipment (lawnmowers, shears, spades etc)
• Garden furniture, barbecues, patio heaters
• Moveable water features, statues, pots and lights
• Play equipment.
HOME EMERGENCY ASSISTANCE
We can help you get professional help quickly if life happens to throw a mini disaster at you and your home. And proper cover makes dealing with emergencies far less stressful.

WHAT DOES THIS OPTION COVER?
- Loss of heating (between 1st October and 30th April) or electricity failure
- Plumbing or drainage problems
- Removal of mice, rats, squirrels and wasp’s nests
- Securing broken windows or doors
- Emergency roof repairs
- Overnight accommodation costs if your home can’t be lived in.

LEGAL EXPENSES
Covering the cost of taking or defending legal action, this cover gives you the reassurance of professional advice when something goes wrong.

WHAT DOES THIS OPTION COVER?
- Personal injury
- Consumer protection
- Residential
- Employment
- Tax.
Making a claim is easy and there’s no paperwork to complete. Our RSA claims team is based in the UK and are there to support you throughout the life of the claim. The team are there to answer your questions and give you the information needed to make the claim as straightforward and hassle-free as possible. Plus you can contact them in a way that suits you, whether that’s by phone, text, email or post.

You can also be assured that RSA use experienced and reputable companies for repairs and all their work comes with a guarantee.

When you’re ready to settle your claim, there are a number of settlement options available, such as replacement of goods, vouchers, cash or payment cards.

**Lines are open 8am - 8pm Monday to Friday and 9am - 1pm on Saturday.**
UP TO 20% NO CLAIMS DISCOUNT*

*20% no claims discount applies to customers who have not claimed on their home insurance in the past four years. A 24 hour claims number is available if you take the home emergency cover option.
Talk to us
TODAY

Talk to us in branch today
thenottingham.com
0344 481 4444