



A nice and simple guide to **Median**
Buildings & Contents Insurance

Underwritten by



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Median is a simple and straight-forward home insurance policy. It's ideal for the typical homeowner who is unsure of the level of contents cover they need. With Median, we automatically provide contents cover for up to £55,000, giving you total peace of mind. Buildings cover is available up to £500,000. It's as simple as that to get a comprehensive policy at a great price!

Median has a revolutionary insurer proposition. You can choose between a number of underwriters for your policy, including Aviva, Lloyds Insurers, RSA and Groupama. This gives you the chance to match the most competitive price with the big name insurer you wish to place your custom with.

You can tailor your policy to cover Full Accidental Damage and Worldwide Personal Possessions - the choice is yours. For the First Time Buyer, we also offer a great introductory discount to help you get onto the housing ladder.

Top 5 things you need to know

1. It's one of the most simple and easy to buy policies on the market. The typical customer doesn't have to think about the levels of cover they need because **we automatically provide contents cover for up to £55,000** to help ensure your assets and possessions are covered, giving you total peace of mind.
2. Median has a number of fully flexible product options, so you can tailor your policy to suit your needs. If you want a more comprehensive product **you can add accidental damage and personal possessions cover**. But if getting the lowest price is your concern our standard product offers you great value for money.
3. Don't you loath insurance that loves to offer cover but hates to pay your claim? So do we! That's why **we've always had an 'aim to pay' philosophy for all valid claims**, which has led to lots of very happy customers.
4. Median incorporates our revolutionary Elements proposition, with four underwriters, Aviva, Lloyds Insurers, RSA and Groupama all quoting for a single policy. All you have to do is choose the best premium for you.
5. You can spend years building up your No Claims Discount and with one claim, some insurance companies take it all away. We don't think that's fair, so depending upon the size, type and frequency of claim(s), **we offer a step back approach where your hard earned No Claims Discount is not lost altogether**.



Discounts available

First Time Buyers
Up to 5 years No Claims Discount
Age of property
Combined policies discount
Security and Neighbourhood Watch schemes

Buildings highlights

Fire, Flood, Subsidence and Storm covered
Basic Accidental Damage with optional upgrade to Full
Cover provided up to £500,000
Trace and access cover up to £5,000

Contents highlights

Automatic cover provided up to £55,000
New for old cover *
Basic Accidental Damage with optional upgrade to Full
Valuables cover based on the number of bedrooms you have
Optional upgrade for £2,000 worldwide away from home cover
£3,000 increase in cover for Religious Festivals
Freezer contents up to £1,000
Theft of cycles away from home up to £500 per cycle
Office equipment in the home to £5,000 (single article limit of £1,500)
Cover for child at University up to £5,000

Added value options

Mortgage Payment Protection Insurance
DAS Family Plus Legal Protection
DAS Home Assistance Plus

Why choose Select & Protect?

Select & Protect were founded in 1983 and after 27 years, the company has continued to grow from strength to strength.

We pride ourselves on being one of the most customer focused home insurance providers in the UK, offering simple to understand, high quality products, underwritten by some of the top insurers in the UK - Aviva, Groupama, Lloyds Insurers, RSA, Groupama, Plum, FirstAssist and DAS.

We believe in exceptional service and are totally committed to keeping things easy for you. All our staff are based in the UK and are fully trained to deal with your queries efficiently. Our 'aim to pay' philosophy for all valid claims makes us stand out and keeps our customers happy through what can often be a difficult time.

The products offered by Select & Protect can be tailored to suit individual needs, without complicating the policy or compromising the quality. You can add our Mortgage Payment Protection Insurance which offers cover that many other insurers cannot match, and for total peace of mind, we have some great added value options such as Legal Protection and Home Assistance.

* This excludes clothing and linen where there is an allowance for wear and tear and property that does not belong to you

About Buildings & Contents Insurance

At Select & Protect, we understand how important your home and possessions are. Buildings and Contents insurance can give you peace of mind that these valuable assets are covered should the worst happen.

Buildings Insurance

Buildings Insurance covers the costs of damage to your home as a result of incidents such as fire, flooding, subsidence and theft amongst other things. Our policies will cover up to the full amount of the sum insured to cover costs of repair work, replacement of damaged parts of the building, agreed fees and other related costs.

The majority of mortgage lenders will require you to take out Buildings Insurance as a condition of providing your mortgage.

Accidental Damage

Median offers a minimum of Basic Accidental Damage cover on Buildings Insurance with the option to upgrade to Full. Accidental Damage will cover any visible damage to your property (or Contents where applicable) that was not inevitable or caused with intent.

"...the customer service department have been a great help in offering advice and also very polite staff. You're a great credit!"

Mr H, Buxton

Contents Insurance

Contents Insurance covers the damage or loss of your household possessions, such as furniture, TV's and stereo's. If any incidents such as fire, floods, subsidence, theft or vandalism amongst other things, takes place in your home, all items covered will be replaced, new for old, up to the sum insured.

Personal Possessions

You can add Personal Possessions cover to your quote. This covers any personal effects, clothing and baggage in the home. You will also be covered away from home up to £2,000.



Product Comparison

"I'm not only impressed with the cover provided, but also the quality of service offered by everyone in the organisation"

Mr A, Brighton

The price of a policy can tell you a lot about the quality, that's why we believe it's always best to consider the policy's value for money.

Before you choose your insurance product and supplier, you may want to compare several providers. When you come to make a claim, you'll want to know that your insurance covers the type of claim you have, and that you have adequate cover. To help you choose the right policy for your needs, we've put together some comparisons below, so you know they'll be no nasty surprises when you come to make a claim.

Provider	Policy	Buildings & Contents		Buildings	Contents	
		No Direct Debit fee is charged	Maximum No Claims Discount is more than 30%	Trace & Access costs are covered	Money in the home cover is £500 or more	Credit card cover is £1,000 or more
Select & Protect	Median (Bedroom Rated)	✓	✓	✓	✓	✓
Barclays	Home Insurance	✓	✗	✓	✓	✗
Churchill	Home Insurance	✗	✓	✗	✗	✗
Direct Line	Home Insurance	✗	✗	✓	✓	✗
Halifax Intermediary	Home Insurance	✓	✓	✗	✓	✗
More Than	Home Insurance	✗	✗	✗	✓	✗
Paymentshield	Buildings & Contents	✓	✓	✗	✗	✗
Tesco	Standard Home	✗	✗	✓	✗	✗

Visit www.selectandprotect.co.uk to see full comparisons for all our products!

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Added Value Options

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Home Assistance Plus

With this option, homeowners receive 24 hour Emergency Assistance, giving them peace of mind should they experience problems with their roof, plumbing, heating, power and security systems amongst other things.

Family Legal Protection

~ Includes Identity Theft Protection! ~

Clients who choose this option will receive great value legal expenses cover for disputes including employment, contract, tax and property. It also provides income protection for Jury Service and free helplines for Legal, Tax, Medical and Identity Theft advice.

Get in touch with your financial adviser today!

Intermediary details

"I just wanted to thank you for your efficient service regarding my recent claim. On receiving your recent cheque to the company replacing our door, I said to myself, 'now that's how an insurance company should be!"

Mrs S, Enfield

Please speak with your adviser or see the policy document for full details of cover and limitations

Select & Protect is authorised and regulated by the Financial Services Authority
Our customers are protected through our membership of the Financial Services Compensation Scheme and the Financial Ombudsman Service.