



# FAQ & Top Tips:

The Go-To Guide for your Adviser questions.



## Bank Details

**Q: Whose name should be on the account for the quote?**

**A:** It must be in the name of the quote holder who wishes to pay for the policy, or either party if it is a joint bank account.



## Price Changes

**Q: Will the price change if the customer has a birthday or makes a claim between quoting and retrieval?**

**A:** Yes, the price may change if the customer has a birthday or if a claim has been made in the interim.

## Saving a Quote

**Q: How do I save a quote?**

**A:** Quotes are auto-saved once generated. You don't need to do anything further until you're ready to activate it.



## Non-UK Landlords

**Q: Can landlords living outside the UK get coverage?**

**A:** No, all landlords must reside in the UK.

## Quote Validity Period (QVP)

**Q: How long is a quote valid?**

**A:** Quotes are valid for 180 days, so there's no need to start the policy with a future start date. It will be waiting for you when the time is right.



## Limited Companies

**Q: Do you provide coverage for limited companies?**

**A:** No, we do not cover limited companies.



## Flood Assumption

**Q: What is your policy on properties affected by floods?**

**A:** If the building or outbuildings have ever been affected by a flood, coverage is not acceptable. If only the land has been flooded and the property/outbuildings are unaffected, coverage may be acceptable subject to other assumptions. We do not require notification if the property is in a flood risk area, but we cannot offer cover if there is an active flood warning. Check flood warnings here.



## Assumptions

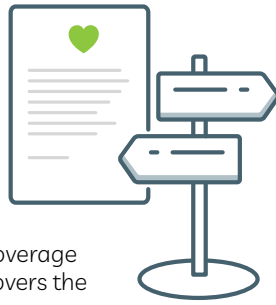
**Q: What assumptions need to be checked before selling a policy?**

**A:** Verify all assumptions with the customer before proceeding with a quote. Use our assumption PDF document to ensure all criteria are met. This is a recommended process, but you may follow a different procedure if it works better for your business.

## Cover Between Exchange and Completion

**Q: How do I get cover between exchange and completion?**

**A:** Add a mortgage lender and generate the lender letter, which confirms the 90-day cover. We can accept a start date from completion. For new builds, coverage starts at completion as the developer covers the period between exchange and completion. If the lender does not appear on the list, please contact us and we can create this for you.



## Self-Service Portal

**Q: Can I view live policies or retrieve documents on a self-service portal?**

**A:** We currently do not have a self-service portal. Once you convert a quote to a policy, it will be removed from the portal. Please download all documentation at the time of activation for compliance and proof of sale.

There's no need to request a copy of the policy schedule as your application letters contain the same information.



## Claims

**Q: Which claims need to be reported?**

**A:** Only successful, paid claims need to be reported. Claims that were not paid do not need to be reported.



## Compliance Documents

**Q: How do I access compliance documents after activating a policy?**

**A:** Compliance documents need to be downloaded when selling the policy, as they cannot be retrieved later. Use your application details and approved letter for policy information and proof of sale. There's no need to request a copy of the policy schedule as your application letters contain the same information.



## Survey Reports

**Q: Do you need to see survey reports?**

**A:** No, as long as the system provides a quote and it meets all assumptions, this is our guaranteed confirmation of acceptance.



## Wall Construction

**Q: What wall constructions are acceptable?**

**A:** If the wall is made of an acceptable material, this is fine. However, if the walls are made of an unacceptable material, cover is still possible as long as this material does not make up more than 50% of the total wall construction and that the majority is made up of an acceptable material.



## Outbuildings

**Q: Are outbuildings covered?**

**A:** Yes, any outbuildings within the property's boundaries and for which the customer is responsible are covered under the buildings cover as standard.



## Roof Construction

**Q: Do you accept flat roofs?**

**A:** Yes, 100% flat roofs are accepted if made of acceptable materials. The percentage of the construction type also applies to roof material as mentioned above. For top floor flats, roof construction applies; for flats below the top floor, roof construction details are not required.

## Agency Management / Commission Queries

**Q: Who do I contact for commission queries?**

**A:** For commission questions, please contact our Agency Management Team. Their details can be found here.



## Underwriting – Occupancy

**Q: Can you offer cover if the property will be unoccupied?**

**A:** We cannot offer cover if the property will be unoccupied for more than 60 days from the policy start date.



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