

A QUICK GUIDE

LV= Home insurance optional extras



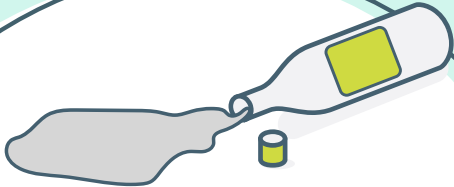
What if my wheels go walkies in Wales?

Paul, LV Home insurance customer



A little **Extra** cover goes a long way





Sue spilt Shiraz on the shagpile...

but we were able to clear things up.

Sam, GI Adviser



Enhanced accidental damage cover



It's easily done. Suddenly that pristine carpet has turned a lovely, but unwanted shade of red.

Fortunately our policy will cover the damage. The same goes for those other little disasters, like putting a foot through a loft floor or hitting a nail through a pipe – we'll be here to mop up the mess. We'll even cover damage caused by children or **pets.

23% of new claims reported were for accidental damage*

Accidental damage cover can be added to Gold Cover and is automatically included with our Platinum Cover.



A little **Extra** cover goes a long way



Personal belongings cover away from home



It's a horrible feeling. One minute it's there, the next it's gone. Whether it's a lost item of jewellery, a stolen handbag and all its contents or a mobile phone, when a client is away from their home they'll want to know they're covered.

Thankfully our policy will do just that, which is just as well with statistics like these:

**39% of new theft claims reported
were away from home***

Gold and Platinum policies have a limit of £5,000 per belonging. Any item worth more than this must be specified on the policy.



Ruby lost her ring in Rio...

but we managed to put a
smile back on her face.

Dave, GI Adviser



A little **Extra** cover goes a long way





Will's wheels went walkies in Wales...

but we got him going again.

Dave, GI Adviser



Bicycle cover away from home



Unfortunately, bike theft is all too common.

So providing the bike was locked to an immovable object or within a locked building, our policy really is worth having. Particularly with figures like these.

61% of new bicycle claims are for theft away from home*

Reassuringly for your clients, wherever they are in the world they will be covered, even if the bike was damaged or lost.

There's a standard cover limit of £500 per bike but you can specify any amount up to £6,000 per bike.



A little **Extra** cover goes a long way



Legal expenses cover



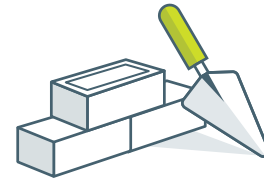
Boundary disputes can be a real headache. Which is why it's good to have legal expenses cover.

Likewise, if a client is knocked off their bike, or injured tripping over a loose paving slab, providing it's not their fault they'll be covered.

Legal help can also be invaluable in cases of unfair dismissal, discrimination in the workplace, or simply for a disagreement relating to goods or services.

By adding legal expenses cover to a home insurance policy, your clients can rest assured they will have up to £100,000 in legal fees and expenses to help get things sorted.

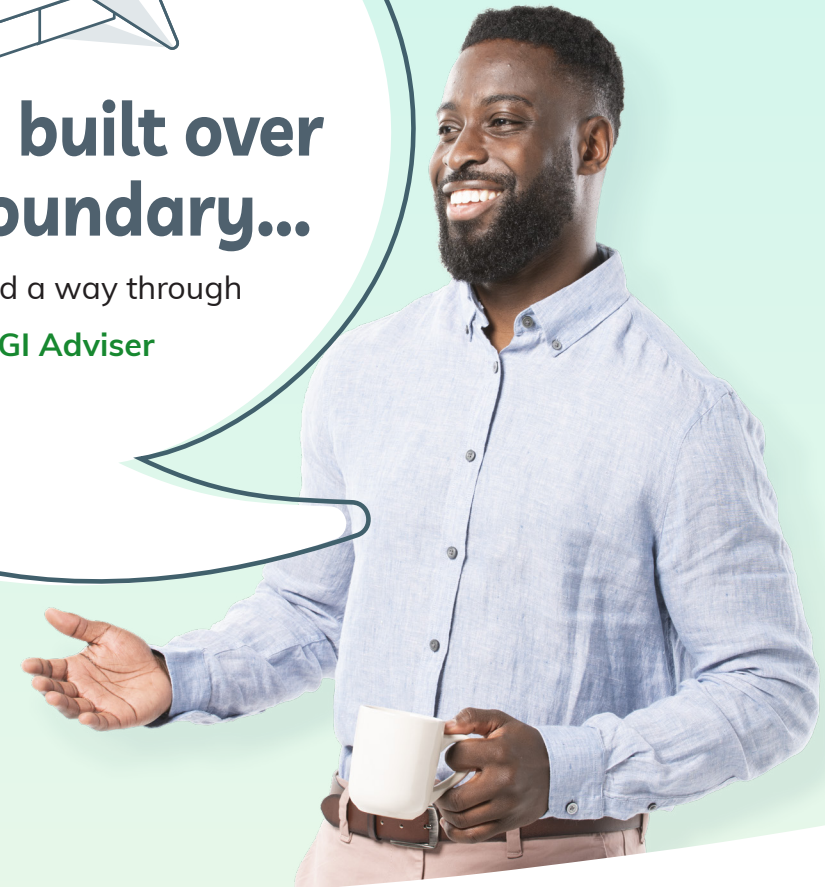
Legal expenses cover is automatically included with our Platinum policy.



Builders built over Ben's boundary...

but we found a way through

Mike, GI Adviser



A little **Extra** cover goes a long way





A little **Extra** cover
goes a long way.

*Includes all LV= home claims for Accidental Damage, Theft Away from Home and Pedal Cycle cause, based on 2023.

**We don't cover for direct loss or damage caused by chewing, scratching, tearing or fouling by domestic pets.

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