

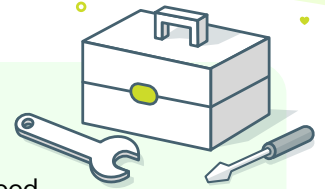
LVE



We put our **heart** into making sure your clients are covered

So to avoid any surprises, it's important for your clients to understand their Home insurance policy. Encourage them to read their policy documents so they know what to expect if they ever need to make a claim. Knowing common claim rejections can save a ton of time. So, let's take a look...

Our top 5 reasons why Home insurance claims are declined



1

Wear and tear

This is the main reason for rejected claims and the most misunderstood part of Home insurance. **Home insurance does not cover wear and tear.** This is the gradual damage that occurs on or in a property over time.

For example, if a roof leak is due to deterioration of the roof over time, it's classed as wear and tear and your client won't be able to claim. But if their property is **damaged by a one-off event** such as a storm, they might be able to make a claim for their roof, although almost half of these claims are rejected too, because the storm has simply brought to light a pre-existing issue of wear and tear on the roof.

Client conversation:

Your clients can prevent wear and tear from becoming a bigger problem by **checking their home regularly** and undertaking regular property maintenance.

2

Claiming for cover they don't have

Some accidental damage is included as standard with our **Gold** policy – things like TVs, windows and bathroom suites. But **adding full accidental damage cover** to their Home insurance helps with; DIY incidents, damage caused by children, spillages or stains and even damage caused by pets.

Standard and full accidental damage are included with our **Platinum** policy.

Your clients can also include optional cover for; personal belongings cover, legal expenses and bicycle cover.

Client conversation:

Understand your clients' lifestyle and personal circumstances so that you help to make sure that you can **tailor the policy** that meets their needs.



3

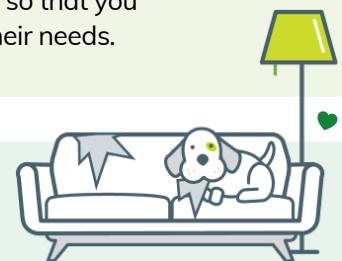
Claiming for policy exclusions

For each peril such as fire, storm, flood etc, it's important to note that there are **specific policy exclusions**, representing things that we don't cover.

For example, fence panels are covered but damage caused by storms, falling trees or branches isn't covered. However, if a **fire** destroyed the fence, we'd settle their claim as quickly as possible. Some restrictions also apply if your client's property is **unoccupied for more than 60 days**. Please refer to the policy documents for a full list of exclusions.

Client conversation:

It's good to make sure you point out to your clients that there are **exclusions that apply to the policy** and encourage them to familiarise themselves with the documents.



4

Cracks not caused by subsidence, heave or landslip

Every property moves and settles, for example, if your client has cracks in their plaster, unless these are caused by subsidence, heave or landslip **we wouldn't cover the repair of these.**

Client conversation:

It's a client's responsibility to check and maintain their property. If they are concerned that their cracks could be caused by subsidence they should contact us. Understanding early signs is key to prevent and deal with subsidence. You can share our '**Spotting the signs of subsidence**' guide with your clients.



5

The value of the claim is less than the excess

If your client's claim is valued at £300, but the **policy excess is £350**, unfortunately, we wouldn't be able to assist in this particular situation.

Client conversation:

When it comes to insurance claims, excess can sometimes cause confusion. With SmartQuote, the policy excess defaults to £350 (this may vary if your network has an integration with SmartQuote) and there are **other excesses for certain perils**; including subsidence, heave and landslip and escape of water. It's worth making sure your clients are **aware of the excesses on their policy.**



There are many more reasons why Home insurance claims may be declined, these are just our top five to help highlight the importance of your client knowing their policy.



We've got a wealth of information over at www.lvgi-intermediaries.co.uk that you can share with your clients to remind them of the importance of checking their property and preparing for the different seasons.



For policy queries, reach out to our Partnerships Support Team on **0370 900 8829*** or use our **Live Chat** on the portal from 9am to 5pm, Monday to Friday. More info at www.lvgi-intermediaries.co.uk

We put our heart into our claims service

*Monday to Friday: 9am-5pm. Calls will be recorded.

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For financial advisers only



**GENERAL INSURANCE
INTERMEDIARY**

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