



Accidental Damage Cover explained

Every year, LV= receives many accidental damage claims. These claims include things like spillages on carpets, dropped mobile phones, tablets and laptops, as well as water ingress that wouldn't be covered under storm damage - it really does pay to have cover for those unexpected disasters!

Some level of Accidental Damage cover is included with our **Gold Policy** and enhanced Accidental Damage Cover can be added as an optional extra. They can add Accidental Damage cover to their buildings or contents insurance - or both! If your client chooses our **Platinum policy**, enhanced Accidental Damage cover is included as standard.

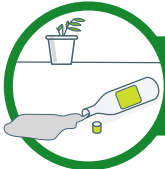
So, what does LV= GI Enhanced Accidental Damage Cover include?



DIY disasters - like your client putting your foot through the loft floor - it happens!



Damage caused by children - from knocking over objects to spilling drinks.



Spillages or stains - including damage to your client's carpets, furniture and curtains.



Freezer fails - if your client's freezer is left open or is disconnected by accident, their food will be covered if they have enhanced Accidental Damage cover on your contents insurance.

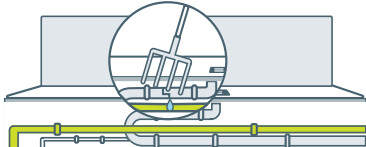



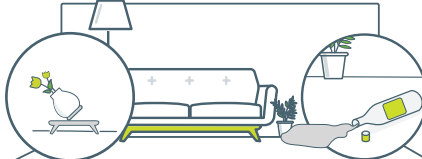


Accidental breakage - if they drop their phone, tablet, or laptop*

* damage to your client's laptop, tablet, tv or games console is covered on limited accidental damage for contents.



Accidental Damage

		Policy	
Cover		Gold	Platinum
Buildings	Underground Pipes and Drains Accidental damage to underground pipes and drains - covered as standard on all our policies		
	e.g. Garden tool through water pipe	✓	✓
	Limited Accidental Damage Included with our Gold and Platinum policies.		
	e.g. Accidental damage to baths, toilets and basins	✓	✓
Contents	Enhanced Accidental Damage Included with our Platinum policy Can be added to our Gold policy as an optional extra.		
	e.g. Foot through the ceiling and DIY accidents	£ optional extra	✓
	Limited Accidental Damage Included with our Gold and Platinum policies.		
	e.g. Accidental damage to TVs, computers and game consoles	✓	✓
	Enhanced Accidental Damage Included with our Platinum policy. Can be added to our Gold policy as an optional extra.		
	e.g. Spills on carpets or knocking a vase off a shelf	£ optional extra	✓
		Gold	Platinum

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