

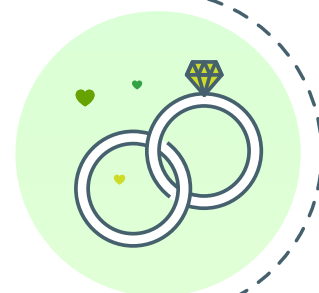


## Remortgaging: The perfect talking point

As your clients' lives move forward, don't let their home insurance stand still. Whilst their remortgage progresses, our questionnaire should help determine the type and level of cover they might need. With their answers and this handy guide, you'll be confident starting that all-important GI conversation.

### Engaged, married or divorced

- Do they need to insure new rings?
- Have they moved in together? Is the contents cover adequate?
- If they've divorced, do they need to downscale cover as the contents has been split between two properties?



### More children living and/or visiting

- Do they need accidental damage cover?
- Is there more to insure away from the home, like pushchairs?
- Have they got more expensive items to cover now for older children, like iPads or bikes?

### Career changes and/or working at home

- Do they have office equipment in the home, like computers, scanners or printers? Are they responsible for insuring it?

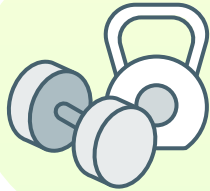


### New hobbies, interests and sports

- Does it involve any equipment and is this already covered? E.g. GPS, camping equipment, horse riding equipment?
- Do they need any cover for bikes, surf boards or skis?
- What add-ons will they need, or will they need a new policy?

## Home and/or garden improvements

- Have they declared the correct number of bedrooms?
  - Is the sum insured still adequate if they've expanded?
  - Do they have more contents now and is it insured?
- This could be relevant for the garden, for hot tubs etc.

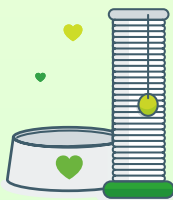


## Expanding into a gym, bar and/or office

- Does their current policy cover everything?  
Theft from outbuildings is usually limited per policy.
- Do they need new cover for things like Peleton bikes, punch bags, bar taps, memorabilia, or office equipment?

## New jewellery and/or accessories

- Are they covered at all, or to the correct value?
- If they're covered separately due to sums insured needed, could you accommodate them all under the new LV= GI products and save them some money?



## New furry friends at home

- Accidents can happen, so are they prepared?
  - Are they covered for accidental damage caused by pets\*?
- The new LV= GI policies can protect them against any mischievous dogs or cats so it could be the time to switch.

## Travelling within the UK and abroad

- Do they take travel insurance within the UK? If not, personal possessions cover can protect them away from home.
- If they travel for work, are they responsible for protecting equipment, like laptops etc?



**When it comes to talking home insurance,  
we've got your back.**

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

**For financial advisers only**



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