



# Accidental Damage Cover



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. You can add Accidental Damage cover to your buildings or contents insurance - or both. And, if you choose our Platinum policy, enhanced Accidental Damage cover is included as standard.

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



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



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



Spillages or stains - including damage to carpets, furniture and curtains.



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



Accidental breakage - if you drop your phone, tablet, or laptop.

# Choose your level of cover...

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

For more information about our **Home Insurance**, please speak to your adviser.