

# LV= Home Insurance
# Here for you at every stage in life

At LV= we know how important having the right cover is, at every stage of life. That's why our home cover comes packed with hidden gems, that you might not know about.



## Buying your first home

Why not talk to an adviser so that you can discuss all your mortgage and home insurance needs. It's essential that you make plans to get your Building insurance sorted before completion as many lenders may refuse to release funds until the correct buildings cover is in place.

## Moving home

- Don't worry, we'll continue to cover your home for loss or damage until the completion of the sale. And, if we're insuring your new home, we'll cover your new property for up to 90 days from exchange date too, or the date your offer is accepted in Scotland.
- It's good to know we'll pay for accidental loss or damage while your contents are being moved to your new permanent home – including while temporarily stored by a storage company for up to 14 days.






## Renovating your home

- If renovating don't forget to tell us about it so we can ensure you have the relevant cover required.
- With our optional extras you can relax knowing our enhanced accidental damage cover will cover you if you accidentally hit a nail through a pipe whilst renovating.
- Don't forget to tell us when the works are complete and ensure you update us on any changes to the property or your contents such as number of bedrooms.

## We're getting married

Congratulations! Enjoy a 10% increase in your home contents cover amount to include wedding gifts, one month before and after your wedding or civil ceremony.



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### Christmas is coming

Your level of cover over the festive period increases by 10% to protect all the extra stuff you've got at home – like Christmas presents, gadgets and decorations. We'll even cover theft from outbuildings too.

### Having a baby

When your bundle of joy comes along, it's good to know enhanced accidental damage protects all your fixtures and fittings, TVs, games consoles, tablets and laptops too. So when they do start growing up, and accidents happen, you're covered.



### Loved ones in a care home?

Our cover extends to contents in a nursing home. It covers loss or damage to contents belonging to you, your spouse, partner or parents (including parents-in-law) whilst kept in a nursing home, as long as they lived in your home immediately before going into the nursing home.

### Kids heading to Uni

If your child is heading to university the good news is they're covered for their contents too. We'll pay up to £5,000 on our Gold policy and £10,000 on our Platinum policy, to cover loss or damage to contents, whilst being kept in student accommodation or any building in which you or your family study within the British Isles.



### I've made a career move

Whether you're working from home or you've simply changed your job, office equipment like computers and printers are covered as standard with our cover.

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Limitations and exclusions apply. For financial advisers only.

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