

A QUICK GUIDE

LV= Home insurance optional extras



**What will
happen if I get
left behind?**



A little **Extra** cover goes a long way





I tend to
topple at the
slightest nudge

Enhanced accidental damage cover



It's easily done. Suddenly that pristine carpet has turned a lovely, but unwanted shade of red.

Fortunately our policy will cover the damage. The same goes for those other little disasters, like putting a foot through a loft floor or hitting a nail through a pipe – we'll be here to mop up the mess. We'll even cover damage caused by children or pets*.

Enhanced accidental damage cover can be added to Gold Cover and is automatically included with our Platinum Cover.



A little **Extra** cover goes a long way

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



Personal belongings cover away from home



It's a horrible feeling. One minute it's there, the next it's gone. Whether it's a lost item of jewellery, a stolen handbag and all its contents or a mobile phone, when a client is away from their home they'll want to know they're covered.

Thankfully our policy will do just that.

Personal belongings cover can be added, with Gold and Platinum policies having a limit of £5,000 per belonging. Any item worth more than this must be specified on the policy.

**Sophie takes me
everywhere, I've
even been to Rio**



A little **Extra** cover goes a long way



**Jim left me locked
outside the office,
now I'm speeding
through the exit
with Shaun**



Bicycle cover



Unfortunately, bike theft is all too common.

So providing the bike was locked to an immovable object or within a locked building, our policy really is worth having.

Reassuringly for your clients, wherever they are in the world they will be covered, even if the bike was damaged or lost.

This covers bikes up to £500 each, but you can specify more expensive bikes.



A little **Extra** cover goes a long way



Legal expenses cover



Boundary disputes can be a real headache, which is why it's good to have legal expenses cover.

Likewise, if a client is knocked off their bike, or injured tripping over a loose paving slab, providing it's not their fault they'll be covered.

Legal help can also be invaluable in cases of unfair dismissal, discrimination in the workplace, or simply for a disagreement relating to goods or services.

By adding legal expenses cover to a home insurance policy, your clients can rest assured they will have up to £100,000 in legal fees and expenses to help get things sorted.

Legal expenses cover is automatically included with our Platinum policy.

**Two feet of garden,
one very long
argument, and now
I'm involved**



A little **Extra** cover goes a long way





A little **Extra** cover
goes a long way.

LV= and Liverpool Victoria are registered trademarks of Liverpool Victoria Financial Services Limited and LV= and LV= Liverpool Victoria are trading styles of the Liverpool Victoria General Insurance Group of companies. Liverpool Victoria Insurance Company Limited, registered in England and Wales number 3232514 is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965. Registered address: 57 Ladymead, Guildford, Surrey, GU1 1DB. Tel. 0330 1239970

