Enhanced accidental damage cover | Personal belongings cover away from home | Bicycle cover | Legal expenses cover

A QUICK GUIDE

LV= Home insurance optional extras

What will happen if I get left behind?

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

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 their covered.

Thankfully our policy will do just that.

Gold and Platinum policies have 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

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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.

There's a standard cover limit of £500 per bike but you can specify any amount up to £6,000 per bike.

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

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