

HOME INSURANCE OPTIONAL EXTRAS A little **Extra** cover goes a long way.

With the current climate, money could be a little tight for your clients but a little extra home cover now, could save them money in the long run. And that's why we'd like you to consider optional extras cover the next time you offer your clients LV= Home insurance.

Sue spilt Shiraz on the shagpile...

Accidental damage cover for accidental spills

Putting a foot through the loft floor, driving a nail through a pipe, spillages or stains, **LV= additional accidental damage cover** will take care of it. Included with Platinum policies as standard.

26% of new claims reported were for accidental damage*

Cover loss or damage to personal belongings anywhere worldwide

A dropped camera, a stolen mobile phone, even jewellery accidentally left somewhere, **LV= personal belongings cover away from home** could come in very handy. £5,000 limit per item. Any item worth more than this must be specified on the policy.

54% of new theft claims reported were Away from Home*

Ruby lost her ring in Rio...

Cover all your bicycles away from home

Up to a limit of £500 per bike, if your bike is stolen, damaged or even goes missing, **LV= bicycle cover away** from home will do just that.

68% of new bicycle claims are for theft away from home*



Will's wheels went walkies in Wales...

Builders built over Ben's boundary...

Don't let legal expenses leave you out of pocket

Unfair dismissal, injury compensation if it's not your fault, disputes over boundaries, or with builders - get added reassurance with **LV= legal expenses cover**. £100,000 in legal fees and expenses cover will help get things sorted.



Hopefully we've highlighted how a little extra cover really does go a long way. Especially as our optional extras cover extends to the whole household. It also means they could save your clients not just time and money, but potentially a lot of stress and anxiety down the road.

Save your clients the money and hassle with LV= optional extras cover

*Includes all LV= home claims for Accidental Damage, Theft Away from Home and Pedal Cycle cause, based on 2022

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