



## **Accidental damage protects against life's little mishaps**

Nobody knows what is around the corner. Accidents can and do happen and the most commonly reported household claim in 2018 was for Accidental Damage. It's therefore wise to check what is included in your insurance policy to help protect the valuable items in your home.

Standard contents insurance usually protects you if you have possessions stolen, destroyed or damaged. Accidental damage on the other hand, isn't typically included in contents insurance but may be an optional add-on to your standard policy. It covers you for unforeseen events that cause damage to your belongings.

We have all heard of stories of red wine being spilt on new cream carpet, and kids breaking TV screens with a games console controller gone awry. There are also those more 'comical stories' of toddlers painting the sofa with nappy rash cream, puppies rather enthusiastically playing with TV cables or mugs of tea being dropped in the bathroom and smashing the toilet. Insurance doesn't have to be for significant claims; it's also to protect against these types of life's little mishaps.

It's probably worth taking a few minutes to consider your day-to-day needs and it's definitely worth checking what your insurance policy covers as you may already have accidental damage in place. And if you don't, you might want to consider arranging accidental damage to ensure your valued belongings remain protected

## **Five expensive and weird pet-related insurance claims**

### **Tortoises torching homes**

Clare was relaxing at home when she smelt smoke. She saw flames coming from another room and realised that her two tortoises had knocked over their heat lamp and started a blaze. Luckily her pets were unharmed, and she had home and contents insurance to cover the damage.

### **Destructive dog**

Lee was watching his daughter's puppy when the neighbour's cat strolled through the garden. The dog charged straight towards the cat and through the patio door. Lee had accidental damage cover which meant he could claim to replace the shattered glass.

### **Cat-astrophe**

Faye returned home from work to find some of her favourite antique ornaments smashed on the floor. Sitting amid the chaos was her neighbour's cat who had climbed in through an open window. The cat, like many in Instagram videos, had knocked the items over. Faye's contents insurance was able to cover the cost of the broken ornaments, so she could replace them.

### **Painting paws**

Ian was doing some DIY and adding a coat of paint over some marked walls while his wife was out walking the dog. When they returned the dog excitedly ran through the house, through a paint tray and onwards through the lounge leaving 'painty' paw marks all over the carpets. After cleaning the dog's paws Ian was able to claim on his home insurance to have the carpet replaced.

### **Hungry husky**

Lisa took her hearing aids out to clean them. She placed them on the coffee table whilst she went to collect clean water and a brush. When she was out of the room her dog was sniffing around the table and mistook the hearing aids for treats. Lisa had already planned ahead and made sure her hearing aids were covered under her home insurance and she was able to successfully make a claim.