



Home
0800 681 6376
home@lv.co.uk



Motor
0800 678 3048
motor@lv.co.uk



COVID-19 related FAQ's

Updated: 16.11.20

This guidance will remain in force whilst customers are affected by COVID-19 and we'll continue to review our position throughout 2020 to determine whether the following guidelines should still apply.

The latest FAQ's can be found on our website LVbroker.co.uk

General

Are you still providing a 24/7 claims service?

Yes. Our focus is on supporting existing customers with claims as our number one priority. To help us maintain service levels please only contact us where essential to keep lines available.

Is there any change to the service you are providing by your Broker Support Team?

No, we are currently able to maintain business as usual service levels.

If there is temporary change in occupation, is this covered?

Yes, as long as the occupation is acceptable to us.

If our customer becomes temporarily unemployed, is this covered?

Yes, we will continue cover as at present. Please just leave the occupation as it currently is on your system and note your records.

If our customer becomes a furloughed worker, do I need to do anything?

No.

If a customer cannot provide documentation (e.g. NCD proof), are they still covered?

Yes, we're happy to wait for this documentation, unless the documentation relates to potential fraud or an on-going claim.

How can I make policy adjustments if I don't have access to our systems?

In the unlikely event that you can't access your systems please contact our Broker Support Team and we will do our best to help you.

What happens if a customer has missed their renewal date?

Please contact our Broker Support Team immediately.



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What does the LV= Green Heart Support mean for us and our customers?

We are committed to supporting you and your customers through these difficult times and we are doing so in a number of ways:

- We have put in place a number of changes across all motor and home classes to support you and your customers where they need it most and ensuring that we are delivering a full service across all classes of business.
- We are in regular contact with you all to ensure we understand your concerns and needs and respond in the best way we can.
- Created a [COVID-19 Broker Support Hub](#) packed with regular updates, FAQ's, useful tips and advice on a range of topics, along with fun for you and your family. Keep an eye out for more content coming soon!

Will you be providing payment holidays for customers?

We do not provide or offer instalment facilities on any of our products and are therefore unable to offer 'payment holidays'. Many of our brokers will offer instalments to their customers either through their own finance arrangements or through an external premium finance partner; support may be available through those providers.

What are you doing to help protect renewals?

We will continue to ensure we provide the best cover and service possible and are committed to keeping prices as competitive as we are able.

Will you be reducing your rates?

At LV= Broker we are committed to keeping our products as competitive as we are able. We regularly review our prices, cover and criteria based on current and forecasted performance.

Latest FCA guidance for insurance and premium finance firms

As you are probably aware, the FCA has released new rules for firms (detailed [here](#)) incorporating their expectations of firms to help their customers who may be in temporary financial difficulty as a result of COVID-19. These FAQ's have been updated in light of the new rules and should you need any further information we are on hand to assist.

Motor

If a customer needs to drive to work instead of getting public transport, are they covered?

Yes.

Are customer's covered if they need to drive their car to a different place of work?

Yes.



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A customer is unable to obtain a valid MOT certificate, are they still covered?

Yes, the government has agreed an extended grace period of 6 months for obtaining MOT certificates if your MOT due date is before 1 August. All drivers whose car, motorcycle or van is due for an MOT test from 1 August will be required to get a test certificate to continue driving their vehicle. Customers are still required to maintain their vehicles in a roadworthy condition at all times.

If a customer is undertaking voluntary work, are they still covered?

Yes, including if they are using the car as a NHS volunteer responder, as long as they are not receiving any pay. Any items they may be carrying within the vehicle relating to the voluntary work will not be covered.

A customer needs to use a car on a temporary basis, are they covered?

Our normal temporary additional rules and premiums apply.

Can a customer add a temporary driver to their policy?

Our normal temporary additional rules and premiums apply.

My customer has bought a new vehicle but is unable to collect it, are they still covered?

Yes, please change the policy back to the original vehicle as soon as possible. We will not charge any additional premium.

A customer's vehicle is temporarily being kept at a different address, is this still covered?

Yes, please inform us when this changes.

Is a vehicle parked in an airport car park still insured?

Yes.

A customer has a pending motoring and non-motoring conviction, can they renew their policy?

Ordinarily we do not accept pending convictions, however please contact our Broker Support Team to discuss.

If a customer needs to adapt their vehicle to carry family members or for reasons needed whilst volunteering due to the coronavirus, will they still be covered?

Yes.

A customer can't get their telematics device fitted within the required timescale, are they still covered?

Yes, however the device should be fitted as soon as practically possible. All parties should be notified as soon as the device is fitted.

Can customers suspend cover?

No, we do not allow suspension of cover under our policies. We think customers should maintain cover as much as possible to avoid any inadvertent use, during this period.



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Are policyholders insured for non-essential journeys during lockdown or driving in a different tier to where they live?

Your customers will still be insured to drive as per their policy T&C's, as long as they have comprehensive or third party cover.

Home

Will a customer's home insurance policy be affected if they have not told us that they are working from home?

No, providing that work is clerical only. If the work is non-clerical or involves receiving business visitors to the address, please contact our Broker Support Team.

If a customer is not presently able to return to their home address (e.g. they have been quarantined, are unable to travel from abroad, have a delay in completion of a house sale, or are self-isolating at another property) and their home may be left unoccupied for over the 30 or 60 day limit on their policy, are they still covered?

Yes. Where it's possible to have a trusted friend or neighbour regularly check on the property to ensure it is secure, and if possible to turn the water stopcock off, this should be encouraged.

Given we're now going into the winter months, your customer should consider draining down the heating system or if this is not possible, maintaining the temperature at a level that will protect the property from water damage due to freezing or burst pipes.

If a customer's property has suffered damage (from a fire, flood or other named peril) and it's uninhabitable and they are self-isolating, will alternative accommodation still be found?

Yes, we will continue to provide alternative accommodation wherever possible.

If a customer's house move has been postponed or cancelled, can their details be changed at no cost?

Yes, we will amend the address back to the previous residence, or cancel the policy if cover is no longer required, and waive any admin or cancellation fees accordingly.

If a customer has extra people staying at their address, are their contents covered?

We accept that our customers may have additional visitors staying at their property during periods of isolation, and we do not need to be informed of this. Contents of visitors will be covered as per the terms of the policy (e.g where Visitor's Personal Belongings cover is provided). Visitors may also have cover under their own insurance policy for their contents whilst temporarily removed from their home.

Will home insurance cover the cost of a deep clean to a customer's property should it become contaminated by COVID-19?

No, COVID-19 is not an insured peril and therefore the policy will not pick up the cost of a deep clean.