



# White Mortgages Ltd - Guide to Additional Cover

## Accidental Damage Cover

The definition of accidental damage is pretty uniform across home insurance policies: damage that occurs suddenly as a result of an unexpected and non-deliberate external action. In layman's terms, that usually means an unintentional one-off incident that harms your property. For example, spilling paint on your carpet, damaging an ornament or dropping your laptop.

## Personal Possessions Cover

Everyday items that you carry with you - like jewelry, mobile phones and laptops - are easily lost or broken, and expensive to replace. Personal possessions cover extends your home contents insurance to cover your belongings outside of the home and, in some cases, anywhere in the world.

## Legal Expenses Cover

This covers the cost of legal proceedings if you need to bring action or defend a claim. It typically covers the legal expenses incurred in most personal injury, consumer, property and employment disputes.

## Home Emergency Cover

This covers the cost of emergency repairs which wouldn't normally be covered by your home insurance. It ensures you can act quickly to do whatever is necessary to make your home safe and secure so that you can avoid further damage. Insurers generally cover the following: failure of or damage to plumbing and drainage, complete failure of the electricity supply within the home, failure of or damage to external locks, external doors or external windows and complete or partial breakdown of the central heating system.