

02/07

Pond Parties, Decorating Dogs And Speed Camera Revenge...All In A Day's Work For An Insurance Claims Handler

Lloyds TSB Insurance unveils the quirkiest claims of 2006

Working for Britain's most popular home insurer*, Lloyds TSB Insurance claims advisers are accustomed to receiving unusual and in some cases novel insurance claims. However, as the insurer's annual round up of quirky claims demonstrates, 2006 saw more than a few raised eyebrows in the office.

The quirkiest **household** claims of 2006 include:

- **Party in the pond:** It was fishy business when a customer's digital radio took a surprise dip in the garden pond after his granddaughter tried to 'play music to the fish to make them dance'.
- **Bubbling BBQ:** An afternoon BBQ resulted in more than just the burgers being charred as the heat from a disposable BBQ tray melted a hole through the asphalt on a roof terrace.
- **Just when you thought it was safe...:** An over exuberant pool shot sent a ball flying from a pool table and over a balcony only to smash a goldfish bowl below. No need to panic though. Swift intervention from the goldfish's owners meant that "Jaws" lived to tell the tale.
- **Decorating dog:** Eat your heart out Rolf. A Labrador left 'home alone', brushed his tail into a discarded painting tray and wagged white emulsion across the living room.

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Indeed, pets are frequent stars on Lloyds TSB Insurance claims forms. As well as the usual canine and feline culprits, 2006 also saw cameo roles for hamsters, rabbits and even a flock of chickens, all of which debuted in a variety of claims.

Another item that featured heavily on claims forms in 2006 is the IPOD, with a growing number of us dropping our personal MP3 players down the toilet, in the bath, and even giving them a spin in the washing machine.

Of course, quirky claims aren't just limited to the home. The following gems were discovered amongst Lloyds TSB **motor insurance** claims last year:

- **Doors wide open:** One driver damaged his left rear passenger door as he turned into his driveway. He'd driven the 10 minute journey from a friend's house with both rear passenger doors open.
- **Revenge is not so sweet:** One driver sought revenge on a speed camera by crashing into it...unfortunately, he also wrote off his car. The motorist maintains that it was an accident.
- **Hitting the wall:** A driver had a nasty shock when starting his automatic car for the first time since returning from holiday, the accelerator peddle got stuck and he reversed through a garden wall and down a hill.

Phil Loney, managing director, Lloyds TSB Insurance said:

“We may try and anticipate accidents to help make our lives as safe as possible, yet as our postbag shows, we cannot prevent all accidents from happening, no matter how careful we are. It's often a question of being sensible, carrying out maintenance to your home and ensuring that you have a good understanding of what your insurance policy

does and doesn't cover. All this can help to give you piece of mind when life is being unpredictable around you.”

Visit the Lloyds TSB Insurance website for more information on – www.insurance.co.uk or telephone 0800 056 0114.

* Britain's most popular home insurance provider defined as holding the highest market share of home insurance policies. Based on 35,168 adults. GfK's FRS survey, 12 months ending December 2006 © GfK NOP Limited. ALL RIGHTS RESERVED.

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