

Optional Extras Worth Paying For vs Ones Could Be Skipped

Optional extras are where home insurance starts to look clever and your bank balance starts to look nervous. Some add-ons are genuinely useful and can plug real gaps in a standard policy. Others sound reassuring but may add little value depending on how you live, what you own, and what is already included elsewhere. The key point is that optional extras are not automatically good or bad.

Their value depends on the actual risk they cover, how likely that risk is to affect you, and whether you already have similar protection through another product. MoneyHelper, Which?, Compare the Market and Aviva all show that common home insurance add-ons include accidental damage, home emergency, legal expenses and personal belongings cover, but these are not always standard and often need checking carefully.

What optional extras are in plain English

Optional extras are add-ons that sit on top of your core buildings or contents insurance. They are there to expand the policy beyond the basic insured events such as fire, storm, flood, theft, or escape of water. Admiral describes them as extra cover for specific risks, while Aviva's optional cover guidance includes examples such as accidental damage, home emergency and personal belongings cover.

That means the real question is not "should I buy extras?" but "which risks am I actually exposed to that my main policy does not already deal with?" This is where insurers make their margin and customers make their mistakes.

Optional extras that are often worth paying for

Accidental damage cover

Accidental damage cover is one of the most commonly worthwhile extras because standard policies often do not include broad accidental damage as standard. MoneyHelper says some very basic cover may include only limited accidental damage at no extra cost, often for a narrow set of items, while wider accidental damage for contents, DIY mishaps, or building damage is usually an optional add-on. Compare the Market says the same in plainer terms: accidental damage is usually an optional extra on buildings or contents cover.

This extra is often worth paying for if you have children, pets, expensive interiors, fragile furniture, laptops, TVs, or a household where things get knocked, spilled, cracked, or drilled into by mistake. It is especially relevant if the thought "that would never happen here" is immediately followed by remembering three things that already have. For many households, accidental damage is the add-on most likely to feel useful in real life.



Personal belongings or personal possessions cover

This extra usually extends protection to items you take outside the home, such as phones, laptops, jewellery, watches, handbags, or bicycles, subject to limits and conditions. Aviva lists personal belongings cover among its main optional add-ons, and Which? notes that personal possessions cover is a standard optional extension in the market for items taken out and about.

This can be worth paying for if you regularly carry valuable items away from home, commute with work kit, travel often, or own jewellery or tech that would be expensive to replace. It is much less compelling if most of your valuables rarely leave the house or are already insured elsewhere.

Home emergency cover

Which? explains that home emergency cover is separate from the main home insurance policy and is designed to provide fast help for urgent issues such as burst pipes or boiler breakdowns. Compare the Market adds an important reality check: home emergency cover usually pays for the initial call-out and emergency repair, but not necessarily the full fix for the underlying problem.

This extra can be worth paying for if you would struggle to cope with a large urgent call-out bill, rely heavily on your boiler or heating, have an older plumbing or heating setup, or simply want emergency response arranged quickly. It is more about speed and immediate containment than full restoration. Useful, yes. Magic wand, no.

Legal expenses cover

Legal expenses cover can be valuable where there is a realistic chance of needing legal help for disputes. Compare the Market says this type of cover can help with issues such as neighbour disputes, faulty goods, employment disputes, or disputes linked to buying or selling a house, while Allianz says its own legal expenses add-on can cover legal fees up to a stated limit.

This extra is often worth considering if you own your home, have boundary or access sensitivities, use trades regularly, or simply want access to legal support without instantly funding it yourself. It is especially useful where the premium is low and the scope is broad enough to justify it.

Optional extras that may be considered to be skipped

Home emergency cover, in some households

Yes, it can be worth paying for. It can also be one of the easier extras to skip depending on your situation. Which? notes typical annual pricing around £50, and Compare the Market makes clear it often covers only the emergency attendance and immediate repair, not the root cause fix.

So this may be one to skip if you already have a boiler service contract, landlord cover, manufacturer warranty, or enough savings to pay for urgent call-outs yourself. It can also be less useful if the policy duplicates services you already pay for elsewhere. Paying twice for the same panic response is not a strong strategy.

Legal expenses cover, where you already have it elsewhere

Compare the Market points out that legal protection may already be included with certain bank accounts or credit cards, and warns customers to check before doubling up.



That makes legal expenses one of the clearest “maybe skip it” extras if you already hold similar legal cover through another product. It can also be less compelling if you are unlikely to pursue disputes or if the policy wording excludes the kinds of issues most relevant to you. Legal cover sounds powerful until you discover your actual dispute falls into the “not that sort of legal problem” category.

Personal possessions cover, if your items rarely leave home

Personal possessions cover is useful only if you actually take valuable items outside the home. Which? and Aviva both present it as an extra for belongings carried out and about, not as a universal must-have.

So this may be worth skipping if you do not travel much, do not commute with expensive gear, and do not carry valuables regularly. If your laptop lives on the same desk every day and your jewellery spends more time in a drawer than in daylight, this add-on may not earn its keep.

Excess protection or niche add-ons with limited practical use

Some insurers also offer extras such as excess protection or key cover. Compare the Market provider pages show that insurers may bundle or offer these as optional extras, but the usefulness depends heavily on the customer’s circumstances and on what the main policy already includes. For example, some standard policies already include lost key cover or owner’s liability as part of the base product. These are often the easiest extras to skip unless there is a very specific reason for wanting them.

They are not necessarily bad products, but they can drift into low-value territory if you are buying them because the checkbox was there rather than because the risk was meaningful.

The extras that most often deserve a proper look

In practical terms, the extras most likely to justify their cost are usually:

- accidental damage cover,
- personal possessions cover for valuables taken outside the home,
- home emergency cover where rapid response matters,
- and legal expenses cover where there is no overlap elsewhere.

These are the add-ons that regularly fill genuine gaps in standard home insurance. They are not universally essential, but they are the ones most likely to align with real-world problems.

The extras most likely to be skippable

The extras most likely to be skipped are usually the ones that:

- duplicate cover you already have,
- protect risks you barely face,
- or provide only narrow benefits at a noticeable extra cost.

Compare the Market and Admiral both stress the need to check your existing policy and avoid paying for cover already included.



That means the smart move is often not buying fewer extras across the board, but cutting the ones that are duplicated, niche, or unlikely to be used.

How to decide properly

A sensible decision comes down to four questions:

- what does your base policy already include,
- what would cost you the most if it went wrong,
- how likely is that event in your household,
- and do you already have overlapping cover through another policy, bank account, warranty, or service plan?

MoneyHelper, Which? and Compare the Market all support that broader approach by showing that standard cover varies and optional extras are often separate rather than automatic.

Conclusion

Some optional extras are absolutely worth paying for, but only when they match the way you actually live. Accidental damage cover is often one of the strongest add-ons because broad accidental damage is frequently missing from standard policies and everyday mishaps are common. Personal possessions cover can also be strong value if you regularly carry expensive items away from home. Home emergency cover can be useful where quick help matters and the household would struggle with urgent repair bills. Legal expenses cover can also make sense, especially when the premium is modest and there is no similar protection elsewhere.

On the flip side, some extras are easy to skip if they duplicate other protection or do not suit your lifestyle. Home emergency may be unnecessary if you already have a boiler or homecare plan. Legal expenses may be redundant if it comes with your bank account or another policy. Personal possessions cover may add little value if your expensive items rarely leave the house. Smaller niche add-ons can also be poor value if they solve a problem that is either already covered or very unlikely to affect you.

So the real answer is not that certain extras are always worth it and others are always safe to skip. The better answer is this: pay for optional extras where they close a meaningful gap and protect against a realistic, expensive, or disruptive risk. Skip the ones that duplicate existing cover, protect low-probability problems, or sound good only because the insurer's sales page had a calming tone and a nice icon. That is usually where the value sits.

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