SALES AID

Business from home
eProduct - designed for trading online

Our Business From Home policy is designed to cater for a range of trades and professions operating from the policyholders' home.

Key Selling Points

- No claims discount available at new business and renewal
- Standard excess of £100 for Contents and Buildings with £50 or £200 options available
- Option to include Home Contents – up to £100,000
- Loss of Income included as standard

Features

- Option to insure Specified Items e.g. laptops, mobile phones and photographic equipment away from the home.
- Option to add accidental damage to Business Contents.
- The Contents section is extended to include the replacement of locks following the theft of keys up to £1,500.
- Public Liability and Employers Liability extended to include Court Attendance Costs connected to a claim up to £250 per day for each director/partner and £100 per day for each employee.
- Injury to Working Partners is included for Partnerships and Limited Liability Partnerships under Employers Liability.
- Advice lines for health and medical assistance, emergency assistance, glazing, legal advice and counselling.
- The Contents section is extended to cover £1,000 of Business Stock per third party storage site. Up to a maximum of £5,000 per period of insurance.

Preferred Risks

- Businesses with a turnover of up to £5m per year
- Professional and non-contracting trades
- Preferred trade sectors include:
  - › Consultancy
  - › Property
  - › Design
  - › Printing
  - › Administration
  - › Insurance
  - › Financial
  - › Catering
  - › Beauty
  - › Surveying

Standard Covers	Maximum Limits
Business Contents*	£100,000
Public / Products Liability	£5,000,000
Loss of Income	£500,000
Book Debts	£25,000
Goods in Transit	£25,000
Money	£5,000
Refrigerated Stock	£500
Personal Accident (Assault)	Capital Benefits £10,000

Optional Covers	Maximum Limits
Buildings	£3,000,000
Employers Liability	£10,000,000
Specified All Risks	£25,000
Legal Expenses – Employments Disputes and Compensation Awards, Legal Defence, Property Protection and Bodily Injury and Tax Protection	£100,000
Household Contents	£100,000

*Business Contents must be insured.

This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

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