

# Homeworkers Package Insurance



## What is it?

A single policy that protects you and your business against the risks you face whilst running a business from your home.

## Who needs it?

Working from home can bring in huge savings in time and money, but if something goes wrong, those savings can be wiped out in a flash. If you work from home, your business still needs to be insured so that you're protected against the risks you and your home face.

## What does it cover?

Because your package policy will be tailored to you, the cover is variable, but could typically include:

- Public liability - if a member of the public is injured or their property damaged
- Product liability - covering you against personal injury or property damaged caused by a product sold or supplied by you, even if you're not the manufacturer
- Professional indemnity – if your client loses money because of work you have done for them
- Employers' liability - if a member of staff is injured
- Stock insurance – covers the cost of stock that is spoiled, destroyed or stolen
- Business contents – e.g. furniture and equipment on the property as well as portable computer equipment and exhibition equipment away from the premises
- Loss of income – if you are unable to trade after an insured event such as flood or fire
- Legal expenses – if a claim is made against you and your business

You can also extend your homemaker package policy to include all your household cover as well such as the buildings, all household contents and personal possessions cover. You can also include goods in transit cover for your stock.

## What does having Homeworkers Package Insurance mean to you?

Your business is as individual as you are, so having the right insurance means you can relax and do what you do best. If things can happen, they will – but you'll be covered if they do.

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