

WORKING FROM HOME

Summary of Cover

An insurance package for your business available for many occupations where the business is home based.

Why choose AXA's Working From Home Insurance Package?

Tailor-made for Your Business – The Working From Home Insurance Package provides a combination of standard and optional covers to best meet your needs.

Keeping Your Business Running – We offer 'Business Interruption' cover as standard because we know that over 80% of businesses go bankrupt after a serious fire if they are not properly covered.

Someone to Help You When You Need It – We realise that accidents and incidents don't only happen between 9 and 5. That's why we have set up a FREE 24 hour Emergency and Legal helpline to ensure there's someone to help you when you need it most. A FREE Tax helpline is also available Monday to Friday between the hours of 9am to 5pm.

Glass Replacement Service – Broken glass? Not to worry, our 24 hour replacement service can fix windows, doors or partitions. Just call us and assistance can be provided.

Wide Range of Trades – This product is available for many occupations however there are occupations that cannot be accepted on the Working From Home product (as AXA has an improved trade specific cover). Details of these alternative products can be obtained from your Insurance Adviser.

Spreading Your Cost – You can take up the option to pay your annual premium by monthly direct debit helping you to manage your cashflow. There may be a charge associated with this. Please speak to your Insurance Adviser for details.

Expert Claims Management – We take on the burden of negotiating with third parties on your behalf, allowing you to concentrate on running your business.

Policy Summary

This document is a summary of the insurance cover provided by the Working From Home Insurance Package and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the Policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Type of Insurance Cover – AXA's Working From Home Insurance Package offers you generous levels of standard cover including comprehensive cover for Business Contents, Business Liability, Business Interruption and Legal Expenses plus many optional extras. Please refer to your Policy schedule for your selected cover. The maximum amount we will pay is the Sum Insured limit shown within your Policy wording or on the Policy schedule. If the Sums Insured you request are not adequate this may jeopardise your claim or cover.

Features and Benefits			
Cover applies to Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and additionally in respect of Business Liability to temporary visits abroad excluding off-shore			
Business Contents			
Cover Offered	Standard Cover	Optional Cover	Policy Ref
'All Risks' cover being subject to certain exclusions	✓		Page 12
Replacement value on Contents and Stock on market value basis	Up to amount nominated by the Insured		Page 46
Contents includes <ul style="list-style-type: none"> • Electronic Office Equipment • Documents, disks and tapes 	£5,000 Up to £1,000 per item		Page 12/14
Damage to signs	£1,000 in any Period of Insurance		Page 14
Loss of or damage to goods in transit in your own vehicle	£2,000		Page 14
Replacement of locks and keys following theft	£500		Page 17
Loss of money: <ul style="list-style-type: none"> • Premises in locked safe, in transit and in a bank safe • Premises out of safe • Business Owner or Authorised Employee residence • Crossed Cheques and non negotiable money 	£2,000 £1,000 £500 £250,000		Page 15
Loss of freezer contents cover being subject to certain exclusions	£2,000		Page 16
Loss of Contents whilst at exhibitions or customers premises	£1,000		Page 17

Features and Benefits			
Cover Offered	Standard Cover	Optional Cover	Policy Ref
Loss or damage to Contents while providing outside catering	£1,000		Page 17
Accidental breakage of fixed glass and sanitary fixtures	✓		Page 17
Loss of metered water as a result of a loss covered by the Policy	£1,000		Page 17
Employee Protection			
Assault to you or your employees following robbery or attempted robbery			Page 16
• Death	£10,000		
• Total loss or permanent and total loss of use of one or more limbs	£10,000		
• Total and irrecoverable loss of all sight in one or both eyes	£10,000		
• Temporary total disablement from engaging in usual occupation	£100 per week for up to 104 weeks		
• Damage to clothing and personal effects	£500		
• Maximum compensation for 1 incident 1 person	£10,400		
Business Interruption			
Loss of Business Income resulting from damage covered under Contents	3 times the contents Sum Insured or £250,000 whichever is the greater - up to 12 months period	Up to 36 months period	Page 19
Cover for outstanding debts where business accounts are lost due to damage as defined above	£10,000		Page 22
Loss of Business Income as a result of damage at Suppliers premises	10% of Sum Insured		Page 21
Loss of Business Income as a result of damage at Public Utility Suppliers premises	Up to Sum Insured		Page 21
Loss of Business Income resulting from denial of access to premises as a result of damage to other premises in the vicinity	Up to Sum Insured		Page 21
Loss of Business Income as a result of murder/suicide at the premises or a human notifiable disease (excluding AIDS) being manifested within a 25 mile radius of the premises	Up to Sum Insured		Page 20

Features and Benefits			
Business Liability			
Cover Offered	Standard Cover	Optional Cover	Policy Ref
Employers Liability	£10m		Page 29
Public Liability	£2m	£5m	Page 30
Products Liability	£2m any one Period of Insurance	£5m any one Period of Insurance	Page 30
Cover for legal costs in respect of prosecutions under the Health and Safety at Work etc Act 1974/ Part II Consumer Protection Act 1987	✓		Page 29
Personal Liability whilst abroad	✓		Page 33
Legal liability incurred as tenants	✓		Page 33
Indemnity to principal	✓		Page 35
Compensation for required Court Attendance	£50 per day per employee £100 per day per Director/Partner		Page 35
Legal Expenses			
Claims made during the Period of Insurance	£50,000 per claim & £500,000 per Period of Insurance		Page 38
Covers			
Contract disputes for amounts between £250 & £5,000	✓		Page 38
Employment disputes	✓		Page 38
Criminal Prosecution defence	✓		Page 39
Property disputes	✓		Page 39
Data protection/Tax protection	✓		Page 40
Statutory licence appeals	✓		Page 41

Optional Covers			
Buildings			
Cover Offered	Standard Cover	Optional Cover	Policy Ref
Cover for specified perils being Fire, Storm, Flood, Escape of water, Subsidence, Riot and Civil Commotion, Malicious Damage, Impact, Theft and Escape of Oil Replacement value of Building (including Debris Removal, Architects and Surveyors' fees)	Up to amount nominated by the Insured		Page 10
Damage to cables, drains and underground pipes	✓		Page 11
Accidental Damage Cover		✓	Page 48
Home Contents			
Cover for specified perils as detailed under Buildings	Up to amount nominated by the Insured		Page 24
Radio and television aerials (including satellite equipment)	£1,000		Page 24
Valuables cover	£7,500 in total (single article limit £1,500)		Page 24
Deeds and personal documents	£1,000 per document		Page 24
Accidental damage to computers, games machines, audio and television and associated equipment	10% of Home Contents Sum Insured		Page 25
Alternative accommodation following an insured loss	20% of Home Contents Sum Insured		Page 25
Accidental Damage Cover		✓	Page 48
Personal Possessions			
Cover for accidental loss of luggage, personal possessions and personal money and fraudulent use of credit cards all in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and elsewhere in the World for up to 60 days Limits – certain exclusions apply	Up to amount nominated by the Insured (single article limit £1,500) Money £250 Credit Card Misuse £500		Page 27
All Risks Business Equipment			
Cover for accidental loss of business equipment in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands – certain exclusions apply	Up to amount nominated by the Insured		Page 18

Optional Covers			
Computer Breakdown - All Limits shown are per Period of Insurance			
Cover Offered	Standard Cover	Optional Cover	Policy Ref
Breakdown or failure of computer equipment, or loss/damage to computer records	Up to nominated limit for equipment and £5,000 for computer records		Page 36
Additional expenditure incurred to <ul style="list-style-type: none"> • minimise the interruption to work normally carried on using the damaged computer equipment • recompile or restore damaged data as a result of damage as covered by the Contents Section 	£10,000 any one Period of Insurance		Page 37
Costs to modify equipment or computer records to ensure compatibility with replacement computer equipment following insured damage	£5,000 any one Period of Insurance		Page 37
Costs incurred through additional rental of computer equipment arising out of the replacement of a hire agreement following insured damage	£5,000 any one Period of Insurance		Page 37
Hairdressers/Beauticians Extension			
Liability Treatment Risk for Hairdressers and Beauticians	£100,000		Wording available

Significant or Unusual Exclusions and Limitations	
Significant or Unusual Exclusions and Limitations	Applies to
Minimum security conditions may apply	Buildings, Contents and Business Interruption
Special terms apply to empty buildings – you must advise AXA immediately any premises becomes unoccupied	All covers
Before any Legal Expenses are incurred the Insured must consult the Legal Advice Helpline to ensure that the expenses will be sanctioned	Legal Expenses
Stock shortages	Business contents
Computer or data processing equipment – Date Recognition Exclusion/operator error, virus or hacking	All covers except Employers Liability
Terrorism Exclusion	All covers
Theft not involving entry to or exit from the home by forcible and violent means if any part of the home is lent or let	Buildings & Contents, All Risks and Business Interruption
Theft perpetrated by the Insured or a family member	Contents and Business Interruption

Significant or Unusual Exclusions and Limitations	
Significant or Unusual Exclusions and Limitations	Applies to
Theft of goods while in transit unless the vehicle is securely locked (and is garaged in secure and enclosed premises at night)	Contents & All Risks
Unless the Home Contents cover has been taken there is no cover provided under the standard covers for domestic Money, Freezer Contents or Personal Liability	Business Contents and Public Liability
Gradually operating causes eg. rust, rot, corrosion and gradual pollution	Buildings & Contents, All Risks, Personal Possessions, Business Interruption and Public Liability
Mechanical or electrical breakdown of machinery	Contents and Business Interruption
Liability in respect of Professional Risks	Public Liability
Fines and penalties imposed	Business Liability covers
Liability assumed by agreement	Public Liability
Liability incurred while working away from insured premises using heat other than when undertaking catering activities	Employers' and Public Liability
Liability arising from ownership or use of aircraft/watercraft	Public Liability
Liability arising out of products supplied for aircraft	Public Liability
Liability for goods in the Insured's custody or control	Public Liability
Cost of remedying defects in products supplied	Public Liability
Products knowingly exported into USA and Canada	Public Liability
Punitive/exemplary/aggravated/additional/compensatory damages awarded in USA and Canada	Public Liability
Loss or damage to property resulting from a process involving heat application	All covers

Excesses	
Policy Excesses	
Building and Contents	
(i) Storm, Flood, Escape of Water, Malicious Damage, Theft and Accidental Damage	£100 (Total any one loss)
(ii) All other losses	NIL
Glass	£50
Computer breakdown	£100
Business Equipment All Risks	£100 (Mobile phones £25)
Subsidence minimum excess	£1,000
Legal Expenses	£250
Public Liability – property damage	£100

Policy Duration

This is an annually renewable Policy.

Sums Insured

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this may jeopardise your claim or cover.

Law Applicable

You and we can choose the law which applies to this Policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this Policy.

Your Cancellation Rights

You may cancel this Policy during the 14 days after the Contract has been concluded by giving notice in writing to your Insurance Adviser at the address shown in their correspondence or to the AXA Insurance address shown on your Policy schedule.

Provided that there have been:

- no claims made under the Policy for which we have made a payment
- no claims made under the Policy which are still under consideration
- no incidents likely to give rise to a claim but are yet to be reported to us

during this 14 day Period of Insurance, we will give a refund for the proportionate part of the premium paid in respect of the unexpired term of this Policy.

If a claim has been submitted or there has been any incident likely to give rise to a claim during the current Period of Insurance, no refund for the unexpired portion of the premium will be given.

Claim Notification

In the event that you need to make a claim under your Policy, you should contact your Insurance Adviser or alternatively, you can contact AXA Insurance 24 hrs a day using the following telephone number: 0845-758-1076.

Policy Administration Fees Condition

We may charge you an administration fee if we

- make any changes to the Policy on your behalf
- agree to cancel the Policy, or
- are requested to print and re-send the Policy documents to you.

We will not make a charge without informing you.

Making A Complaint

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Regulatory Status

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768.

AXA Insurance UK plc

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Registered Office: 5 Old Broad Street, London EC2N 1AD.

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