

# Homeworker Insurance

## Insurance Product Information Document

Company: The National Farmers Union Mutual Insurance Society Limited.  
Registered in the United Kingdom. Authorised by the Prudential  
Regulation Authority and regulated by the Financial Conduct Authority and  
the Prudential Regulation Authority (No 117664).

Product: Home and Lifestyle Insurance

This document is a summary of what this insurance product does and doesn't cover. It is not personalised to your cover and does not form part of your contract with us. Complete individual pre-contractual and contractual information is provided in your policy documentation.

### What is this type of insurance?

It is an extension of your NFU Mutual contents insurance for your home based office or small production business. Cover includes office equipment, documents, computer records, stock, and goods for sale.



#### What is insured?

- ✓ Your business contents for damage up to £20,000 whilst at your home
- ✓ If your home buildings are insured, cover is extended for your home business use
- ✓ If your home contents or buildings insurance covers accidental damage, we extend this to home business use
- ✓ Your legal liability in connection with your homeworker business, for injuries to others or damage to their property. Cover limits start from £2.5 million
- ✓ Your legal liability in connection with your homeworker business, as an employer for injury to employees or damage to their property, up to £10 million
- ✓ Stock covered against damage up to £2,500
- ✓ Increased cost of working to continue your business due to damage covered under your contents insurance or loss of access or services to the property. Cover up to 12 months and maximum of £10,000
- ✓ Money used in connection with your homeworker business, up to £500 in your home, or up to £1,000 if in a locked safe in your home or in transit to and from a bank
- ✓ Personal accidents (assault) resulting in death or disability up to £10,000. Includes hospital benefit up to £500 and professional counselling up to £1,000 in any period of cover
- ✓ Business legal costs up to £50,000 to provide you with advice and help with the cost of legal representation
- ✓ Cost of replacing deteriorated food in the fridge or freezer belonging to your Homeworker business, up to £20,000 due to a change in temperature or contamination by fumes from the fridge or freezer

- ✓ Replacement locks or lock mechanism for outside doors, safes, strong rooms and intruder alarm systems at the business address if the keys are lost or stolen up to £1,000
- ✓ Book debts, money owed by customers, including the costs of tracing them, following damage to business records, up to £25,000
- ✓ Reinstating records for business books, documents and computer system records up to £2,500.

#### Additional cover you can choose to pay for:

- Outbuildings when used predominantly for the homeworker business
- Single business items over £500.



#### What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim, other than for Personal Accident. Your policy documents will outline where these apply
- ✗ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time
- ✗ Any costs of replacing, repairing or restoring your items above the amount you've insured them for
- ✗ Damage caused by theft or attempted theft by you, your family or any employee, tenant or guest
- ✗ Theft of money from any unattended vehicle
- ✗ Increased cost of working due to failure of main services resulting from an industrial dispute, a deliberate act or lasting less than 30 minutes
- ✗ Damage caused by your domestic pets
- ✗ Reinstating records due to loss arising from a computer virus or for computer system records unless records are backed up on a weekly basis.



### Are there any restrictions?

- ! Unspecified business items away from the business address up to £1,000 with a single article limit of £500
- ! There's a limit of £1,000 for specified business items stolen from an unattended motor vehicle where there is no locked boot, concealed luggage compartment or glove compartment and there has been forcible and violent entry
- ! For any claim involving clothing, an amount will be deducted for wear and tear
- ! Deterioration of food is not covered due to a deliberate power cut or reduction in power by your supplier
- ! Death or disablement following an assault not covered for any person under 16 or over 70 years of age or for any pre-existing physical or mental defect or infirmity or failure to obtain and follow proper medical advice.



### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ Temporarily elsewhere in the world for not more than 60 days in any period of cover.



### What are my obligations?

- Maintain the property in good condition, and take care to prevent any accidents, injury or damage
- Notify us of any changes to your personal circumstances as outlined in the policy wording, including any plans to carry out building works costing more than £50,000 at least 21 days before work starts
- Meet any minimum security and valuation requirements that apply to your business
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



### When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge. In addition, we don't charge administration fees for making changes to your policy.



### When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



### How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.