

Working from Home Extension

POLICY DOCUMENT

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Introduction

What does this cover provide?

Insurance for the business you run from your home.

Cover is provided on the basis:

- there are no more than 4 employees;
and
- you fit your home with the minimum physical
protections we require (these are shown on page 4
of this extension).

You will automatically receive cover for:

- Business money
- Business stock
- Business losses caused by interruption

These are the significant additional covers.

Full details can be found in the following Working from Home extension that you should keep with your Home Insurance policy document.

New definitions

The business

means the business or profession **you** carry out at the **buildings** and which **you** have told **us** about.

Business money

means current notes and coins, cheques, traveller's cheques, postal or money orders, credit and debit card sales vouchers, value added tax purchase vouchers, postage stamps (not forming part of a stamp collection), unused credit on postal franking machines, National Savings stamps or certificates, premium bonds, trading stamps, luncheon vouchers, gift tokens, telephone cards and travel tickets. The term **business money** does not include personal money or money which has passed through **your** accounting procedures and has been paid to **you** as salary or wages.

Employee(s)

means any person employed by **you** under a contract of service and carrying out duties in connection with **the business** and any domestic employee.

Deleted definition

The **Business equipment** definition contained in the policy wording does not apply to this extension.

Amended definitions

Buildings includes use of the **buildings** for **the business**.

Contents includes **your** business contents and equipment and:

- a) business books and computer system records and software but only for the value of the materials and not for the cost of the labour and computer time for their reproduction;
- b) personal effects belonging to employees and visitors up to £250 per person; and
- c) business stock up to £500 or any higher limit agreed and noted in **your** schedule.

Contents does not include **personal money** or **business money**.

Personal belongings

Extended to cover portable business equipment including computers.

Additional general condition

9 Minimum physical protections

Within 30 days of the start date of the policy, **your** home must be protected with the following level of security.

If after 30 days the minimum physical protections are not in place, there will be no cover for theft, attempted theft or malicious damage.

The **final exit door** must be fitted with:

- a mortise deadlock conforming to BS3621; or
- a rim deadlock conforming to BS3621; or
- for aluminium or UPVC framed double glazed doors, a multi-point locking system or an in-built mortise deadlock.

For **all other external doors** (including doors to integral garages)

Single, solid wood or wood panelled doors must be fitted with:

- a mortise deadlock conforming to BS3621; or
- a rim deadlock conforming to BS3621; or
- any mortise deadlock or rim deadlock with either two mortise rack bolts fitted internally top and bottom or two surface mounted key-operated security bolts fitted internally top and bottom.

Double, solid wood or wood panelled doors must be fitted with:

- a mortise deadlock or rim deadlock conforming to BS3621 with hidden flush bolts fitted at the top and the bottom of the closing edge of the first door; or
- mortise rack bolts fitted to the first door, one at the top which goes into the door frame and one at the bottom which goes into the floor; or
- a mortise deadlock or rim deadlock conforming to BS3621 with surface mounted key-operated security bolts fitted to the first door, one at the top which goes into the door frame and one at the bottom which goes into the floor; or
- any mortise deadlock or rim deadlock with mortise rack bolts or surface mounted or key-operated security bolts fitted to both doors with those at the top going into the door frame and those at the bottom going into the floor; or
- a mortise hook bolt conforming to BS3621.

Aluminium/uPVC doors must be fitted with:

- for single doors a multi-point locking system or an in-built mortise deadlock;
- for sliding patio doors two key-operated locks fitted internally top and bottom and preferably in the opposite diagonal corners;
- for French doors or windows a mortise deadlock or rim deadlock with mortise rack bolts or surface mounted key-operated security bolts fitted to both doors with those at the top going into the door frame and those at the bottom going into the floor.

Garage doors must be fitted with:

- a key-operated lock (other than a rim latch); or
- a good quality padlock.

Electronically operated garage doors do not require special protections.

Windows (all external basement, ground floor and other opening windows, skylights and fanlights accessible from roofs, fire escapes, down spouts, walls or other features of any building) must be:

- fitted with key-operated window locks; or
- permanently screwed or bolted shut.

The glass in louvre windows must be glued into its mountings by strong impact adhesive.

These requirements do not apply to fire exits designated by the Fire Prevention Officer.

Use of minimum physical protections

Whenever **your** home is left unattended or when the occupants go to bed at night it is a condition that **you** put in to full operation any lock or bolts or other security devices. However locking devices on windows in occupied rooms need not be brought into operation.

If **you** fail to comply with this condition, an additional excess of £1,000 will apply for any claims for theft, attempted theft, vandalism or malicious acts.

Additional general exclusions

10 Electronic risks

(applicable to any section or part of section insuring damage to property or business interruption).

We will not cover:

- i) loss or damage caused by **virus or similar mechanism** or **hacking** or **denial of service attack** to any computer or other equipment or component or system or item which processes, stores, transmits, retrieves or receives data or any part of that whether tangible or intangible (including but without limitation any information or programs or software) and whether **your** property or not;
- ii) consequential loss directly or indirectly caused by or arising from **virus or similar mechanism** or **hacking** or **denial of service attack**.

Denial of service attack

means any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems.

Denial of service attack includes, but is not limited to the generation of excess traffic into network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

Hacking

means unauthorised access to any computer or other equipment or component or system or item which processes, stores, transmits, retrieves or receives data, whether **your** property or not.

Virus or similar mechanism

means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not.

Virus or similar mechanism includes but is not limited to Trojan horses, worms or logic bombs.

Amendments to section 1 Buildings

'What is not covered'

Paragraphs **5 Vandalism or malicious acts** (i) and **8 Theft or attempted theft** (i)

'Damage caused by **you, your** guests, tenants, tenants' guests or **employees**.'

'What is not covered'

Paragraph **17 Property owner's liability** additional exclusion

(viii) mining, processing, manufacturing, removing, handling, disposing of, treatment of, distributing or storing of **asbestos** or fears of the consequences of exposure to, or inhalation of **asbestos**.

For the purposes of this exclusion **asbestos** means asbestos, asbestos fibres or any derivatives of asbestos, including any product containing any asbestos, asbestos fibres or any derivatives of asbestos.

Amendments to section 2 Contents

'What is not covered'

Paragraphs **5 Vandalism or malicious acts** (i) and **9 Theft or attempted theft** (i)

'Damage caused by **you, your** guests, tenants, tenants' guests or **employees**.'

'What is covered'

Paragraph **15(i) Electrical equipment**

- (i) Accidental loss of or damage to satellite dishes, security equipment, televisions, radios and their aerials, fittings or masts, audio and video equipment, business machines and computers.

'What is covered'

Paragraph **22 Jury service**

We will pay for any financial loss resulting from **you** or **your employee** being called for jury service.

The most **we** will pay for any one claim is £50 a day or £1,000 in total.

Additional exclusion to section 2 Contents

'What is not covered'

Paragraph **15 Electrical equipment**

Loss caused by or consisting of erasure, loss, distortion or corruption of software on computer systems or other records, programs or software.

Amendments to liability cover (contained in section 2 Contents)

New definition

Data

means information represented or stored electronically including but not limited to code or series of instructions, operating systems, software programs and firmware.

Replacement wording

Paragraphs **27 Occupier's and personal liability**

'What is covered'

27 (a) Occupier's, personal, products and public liability

Subject to the limits of indemnity stated below, **we** will indemnify **you** for any one accident or series of accidents arising out of or attributable to one event including all costs and expenses that **we** have agreed to in writing against **your** legal liability for:

accidental death, bodily injury or disease to persons other than **employees** or accidental damage to property, happening during the period of insurance in the **geographical limits** arising

- i) solely from **your** occupation (not as owner) of the **buildings** and its land or any other building, caravan or boat hired or borrowed and used by **you** as temporary holiday accommodation;
- ii) solely in a personal capacity (not as occupier or owner of any building or land); or
- iii) in connection with **the business**.

Limit of indemnity

£2,000,000 any one event (inclusive of all damages, costs and expenses incurred with **our** written consent).

Indemnity to directors and employees

We will at **your** request indemnify any director, partner or **employee** for legal liability arising in connection with **the business** for which **you** would have been entitled to indemnity under the terms of paragraph 27(a) if the claim for which indemnity is being sought had been made against **you**.

'What is not covered'

27 (a) (i) The making good, replacement or reinstatement of any product supplied by **you** giving rise to a claim.

Liability arising from:

- (ii) loss or damage to property belonging to **you** or held in **your** trust, custody or control but this exclusion shall not apply to **employees'** effects.
- (iii) **you** owning or using **motor vehicles**, lifts, caravans, aircraft or hovercraft but this exclusion does not apply to caravans which **you** have hired or borrowed for temporary holiday accommodation.
- (iv) boats other than boats which **you** have hired or borrowed and which are less than 5 metres in length and with a maximum speed of less than 15 knots, whilst operated on inland waterways or within 3 miles of the coast.
- (v) any vehicle required to be insured under the Road Traffic Acts.
- (vi) professional or other advice, design, specification or treatment or the failure to provide such advice, design, specification or treatment or professional negligence or malpractice of any kind.
- (vii) manual work away from the **buildings** undertaken in connection with **the business**, trade or profession other than the collection or delivery of goods.
- (viii) any agreement **you** have made unless **you** would have been liable even without the agreement.
- (ix) the transmission of any communicable disease by **you**.
- (x) **your** injury, death, disease or illness.
- (xi) the ownership or use by **you** or on **your** behalf of any premises situated in the United States of America or Canada

- (xii) products sold or supplied by **you** or on **your** behalf from any premises situated in the United States of America or Canada.
- (xiii) products exported by **you** or on **your** behalf from any premises situated in the United States of America or Canada.
- (xiv) the sale or supply of medicines, drugs, syringes, dressings or any other goods of a medical or surgical nature other than proprietary branded products sold or supplied in unopened containers as a service to visitors or patients.
- (xv) any incident occurring on any offshore platform, rig, service or accommodation vessel or installation or whilst in the course of a journey directly to or from such location.
- (xvi) loss or damage to property or injury, death, disease or illness of any person caused by a dog specified under section 1 of the Dangerous Dogs Act 1991 or specified in the Dangerous Dogs (Northern Ireland) Order 1991 S.I.2292 (N.I.21) and Safety at work (Northern Ireland) Order 1978.
- (xvii) any deliberate, unlawful or malicious act.
- (xviii) damage to **data**.
- (xix) mining, processing, manufacturing, removing, handling, disposing of, treatment of, distributing or storing of **asbestos** or fears of the consequences of exposure to, or inhalation of **asbestos**.

For the purposes of this exclusion **asbestos** means asbestos, asbestos fibres or any derivatives of asbestos, including any product containing any asbestos, asbestos fibres or any derivatives of asbestos.

'What is covered'

27(b) Employers liability

We will pay up to:

- i) £5,000,000 any one event which is directly or indirectly caused by, results from or is in connection with **terrorism**.
- ii) £10,000,000 any other one event.

Inclusive of defence costs and expenses incurred with **our** written consent, to indemnify **you** against **your** legal liability for accidental death, bodily injury or disease to **employees** arising out of and in the course of their employment by **you** during the period of insurance within the **geographical limits**.

'What is not covered'

- 27 (b) (i) Liability arising from any incident occurring on any offshore platform, rig, service or accommodation vessel or installation or whilst in the course of a journey directly to or from such location.
- (ii) Liability which is required to be insured under the Compulsory Motor Insurance provisions of the Road Traffic Acts.

'What is covered'

27(c) Health and Safety at Work

We will indemnify **you** and also at **your** request any director, partner or **employee** for legal costs and expenses incurred with **our** written consent in the defence of any criminal proceedings brought or in an appeal against conviction arising from such proceedings for a breach of the Health and Safety at Work etc Act 1974 or the Health and Safety at Work (Northern Ireland) Order 1978

Provided that the proceedings relate to

- i) the health, safety and welfare of any person;
- ii) an offence alleged to have been committed during the period of insurance and in the course of **the business**.

'What is not covered'

- 27(c) (i) Fines or penalties of any kind.
- (ii) Where indemnity is provided by any other policy.
- (iii) Proceedings consequent upon any deliberate act or omission.

Amendment to paragraph 28 Unpaid compensation or damages

Cover is extended to include compensation and damages awarded to **your employees** subject to the terms and conditions contained.

Additional paragraph to liability cover (contained in section 2 Contents)

We have added paragraph **32 Overseas visits**:

'What is covered'

Cover under 27(a) and (b) is extended subject to exclusion 27(a) (xi), (xii) and (xiii) to elsewhere in the world for:

- a) injury caused to **employees** while temporarily outside
- b) products supplied from
- c) commercial visits (excluding the supervision or execution of any work or contract) by directors or **employees** normally resident in
- d) personal visits by **you** up to 90 days in any one period of insurance whilst temporarily outside the **geographical limits**.

Amendments to section 4 Personal money

'What is covered'

We will pay for:

- a) Loss of **business money** excluding cash, bank or currency notes, subject to a limit of £100,000.
- b) Loss of **business money** due to misappropriation, deception or false accounting by **employees** authorised to handle money, discovered within 14 days of its occurrence, up to a limit any one person of £1,000 and in total in any one period of insurance £5,000.
- c) Loss of cash, bank or currency notes used for business purposes while in the **buildings** or in direct transit to a bank or in a bank night safe subject to a limit of £1,000 unless contained in a locked safe in the **buildings** when the limit is increased to £2,000.
- d) The replacement or repair of any safe in the **buildings** following loss or damage by theft or attempted theft.

'What is not covered'

- i) The amount of any **excess** shown in **your** schedule.
- ii) Loss due to items being confiscated or losing value and mistakes in receipts, payments or accounting.
- iii) Loss from any unattended vehicle.
- iv) Loss arising from fraud or dishonesty other than as provided for under (b) above.

- v) Loss more specifically insured by any other policy except for any excess beyond the amount payable under such policy.
- vi) Any loss otherwise insured or excluded by this policy.

Additional business interruption cover

We have added in this extra cover to help **you** when trading of **the business** is affected by a loss **we** have accepted under the buildings or contents sections.

This is automatically in force when cover under section 2 Contents applies.

For the purposes of this cover exclusion 9 **Consequential loss** does not apply.

a) Loss of income

'What is covered'

If **the business** is interrupted following loss or damage for which **we** have accepted a claim under the contents section, **we** will pay for the amount of income **you** lose in connection with **the business**, solely in consequence of the loss or damage and up to a maximum period of 12 months.

We will deduct from the claim any savings **you** make in respect of the expenses of **the business** which stop or are reduced as a result of the loss or damage.

Unless stated otherwise in **your** schedule the sum insured under this paragraph is £15,000.

b) Additional expenditure

'What is covered'

We will pay for **your** additional costs necessarily and reasonably incurred for the sole purpose of reducing a loss of income as insured under a), but not exceeding the reduction in income avoided.

Unless stated otherwise in **your** schedule the sum insured under this paragraph is £15,000.

c) Prevention of access

'What is covered'

We will pay under a) or b) above for **your** loss of income or additional expenditure following loss or

damage by any of the paragraphs 1 to 11 under the contents section, to property in the vicinity of the **buildings** which hinders or prevents access to **your buildings**, whether the **buildings** or **contents** are damaged or not.

d) Loss of telephone, electricity, gas or water

'What is covered'

We will pay for **your** loss of income or additional expenditure following accidental failure of:

- the telephone system serving the **buildings**.
- the electricity, gas or water supplies at the point of connection to the **buildings**.

Limit £5,000 any one claim.

'What is not covered'

1. Any such failure of less than 30 minutes.
2. Failure due to the deliberate act of the telephone or supply authorities or as a result of strikes or other industrial action.

e) Book debts

'What is covered'

Outstanding debit balances not established or traced as a result of loss or damage by any of the paragraphs 1 to 11 under the contents section, with additional costs necessarily and reasonably incurred for the sole purpose of tracing and establishing outstanding balances (but not exceeding the estimated amount of the debit balances to be traced).

Limit £10,000 any one claim.

'What is not covered'

Loss arising from misfiling, mislaying, erasure, distortion, deliberate falsification of business records or from bad debts.

f) Professional accountants' charges

'What is covered'

Professional accountants' or auditor's charges reasonably incurred for producing and certifying details of any claim under this section as **we** may require.

Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc
Benefact House,
2000, Pioneer Avenue,
Gloucester Business Park,
Brockworth, Gloucester,
GL3 4AW, United Kingdom

Tel: 0845 777 3322

Fax: 0845 604 4486

Email: complaints@ecclesiastical.com

Our promise to you

We will aim to resolve your complaint within one business day. For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision.

To resolve your complaint we will:

- Investigate your complaint diligently and impartially within Ecclesiastical
- Keep you informed of the progress of the investigation
- Respond in writing to your complaint as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Tel: 0800 0 234 567

Email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

This complaints handling procedure does not affect your right to take legal proceedings.

The Financial Services Compensation Scheme (FSCS)

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by government, which gives you your money back if your authorised* financial services is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at:

www.fscs.org.uk

or write to:

Financial Services Compensation Scheme
10th Floor, Beaufort House,
15 St Botolph Street,
London EC3A 7QU.

Tel: 0207 741 4100 or 0800 678 1100

Fax: 0207 741 4101

Email enquiries@fscs.org.uk

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www.fca.org.uk/register

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0800 111 6768**

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