

HomeWorker Extension Policy Wording

This extension applies only if stated on **your schedule** and **you** employ no more than 2 people in **your** occupation described to **us** as Cabinet Maker.

Section 1 (Contents)

Cover is extended to include the following events:

Business Contents

- Office equipment up to £10,000 in total.
- Stock, materials and trade samples, which **you** own or are responsible for, while in **your home** up to £2,000 in total.

Business money

Up to:

- £500 for current coins or bank notes, current postage stamps, postal or money orders, trading stamps and luncheon vouchers held at **your home** in connection with the occupation described to **us**. This limit is extended to £1,000 if kept in a locked safe;
- £250,000 for the loss of crossed cheques, crossed Girocheques, crossed postal orders, crossed money order, credit company sales vouchers, VAT invoices or National Savings certificates held at **your home** in connection with the occupation described to **us**.
- £500 while in direct transit to or from **your home** to or from a bank, or whilst in a bank night deposit safe.

We will not pay for:

- loss arising from fraud or dishonesty of any employee, unless discovered within 15 days of the loss
- shortages due to accounting or clerical errors
- loss from any unattended vehicle

Assault

We will pay the amounts set out below without deduction of an excess, if **you, your partner** or any of **your** employees suffer bodily injury caused during theft or attempted theft of business money, **office equipment** or stock, materials or trade samples.

1. Death	£5,000
2. Loss of one or more limbs	£5,000
3. Total and permanent loss of sight of one or both eyes	£5,000
4. Permanent total disability	£5,000
5. Temporary total disability	£50 each week

We will pay:

- compensation under item 5 for the period of total disablement up to a maximum of 104 weeks (paid monthly)
- up to £250 for each person for loss of or damage to personal belongings resulting from an assault

We will not pay for:

- any death, loss or disability which happens more than 12 months after the date of the assault
- compensation under more than one of the items (1 to 5) caused by the same assault

Business records

We will pay up to £2,500 for loss of or damage to **your** business books and computer system records caused by an **Insured Event** while in **your home**, but only for the cost of stationery and the clerical labour and computer time used to reproduce them.

We will not pay for:

- the value of the information contained within the records

Section 2 (Occupier's, personal and employer's liabilities)

Cover under Event 1 - Occupier's and personal liability and Event 5 - Employer's liability is extended to include legal liability arising in connection with the occupation described to **us**.

Section 3 (Personal possessions and money)

Cover under this section only applies when shown in **your schedule**.

This extension provides cover solely in respect of:

- **money** up to £500 held in connection with **your** business, trade or profession;
- business contents items shown in the personal possessions summary attached to **your schedule** whilst with **you** or in **your** control.